

FREQUENTLY ASKED QUESTIONS

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OVERVIEW OF CHANGES FROM 1 OCTOBER 2025

(A) Benefit changes for Enhanced IncomeShield (EIS) and IncomeShield (IS)

Our IncomeShield health insurance plans are designed to provide policyholders with sustainable protection that meets their long-term healthcare needs. To do this, we annually review our scope of coverage to ensure that it keeps pace with the needs of our policyholders and medical advancements, and adjust premiums based on our claims experience for the year. As such, we would like to highlight the following changes that will take effect from 1 October 2025, upon renewal of the policy.

Benefit changes	Enhanced IncomeShield			
	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
i) Revised inpatient benefits	✓	✓	✓	✓
ii) New outpatient benefits	✓	✓		
iii) Revised cell, tissue and gene therapy benefit	✓	✓	✓	✓
iv) Revised pro-ration factors		✓	✓	
v) Increased policy year limit		✓		

Benefit changes	IncomeShield			
	Plan P	Plan A	Plan B	Plan C
i) Revised inpatient benefits	✓	✓	✓	✓

Please read the policy contract for the precise terms, conditions and exclusions of this product.

(B) Premium changes for all IP main plans and all IP riders

We are continuously making efforts to ensure our plans remain affordable and sustainable for our policyholders while catering to their healthcare needs.

The premium adjustments, which differ across age bands, apply to all IncomeShield plans and riders from 1 October 2025, upon renewal of the policy. Please refer to Q6 for more details.

(A) Benefit changes for Enhanced IncomeShield (EIS) and IncomeShield (IS)

1. What are the revised inpatient benefits for all EIS plans and IS plans?

From 1 October 2025, upon renewal of the policy, there will be two inpatient benefit changes.

- i) Mobile Inpatient Care @ Home (MIC@Home) is an alternative inpatient care delivery model that offers clinically-suitable patients the option of being hospitalised in their own homes, instead of a hospital ward. We are pleased to inform policyholders that their policy will now be providing coverage for MIC@Home.
- ii) MediShield Life will expand its coverage for high-cost drugs for blood conditions and conditions with childhood onset. Policyholders can refer to MOH's website at go.gov.sg/mshlbenefits for the list of these high-cost drugs. In view of this, as part of claims and cost containment so as to manage policyholders' premium increase, EIS and IS plan will now only cover up to MediShield Life's benefit limits. We will continue to monitor the claims trends and experience and update them in the next review.

2. What are the new outpatient benefits and limits for Enhanced Preferred and Enhanced Advantage plans?

New outpatient benefits, as outlined in the table below, will be introduced in MediShield Life from 1 October 2025. To ensure that the policy remains competitive and relevant to policyholders' healthcare needs, Enhanced Preferred and Enhanced Advantage will cover these benefits for treatments received at restructured hospitals, and on top of that, it covers up to two times the MediShield Life's benefit limits.

From 1 October 2025, upon renewal of the policy, the new outpatient benefits for Enhanced Preferred and Enhanced Advantage are summarised in the table below.

Table 1: New outpatient benefits for Enhanced Preferred and Enhanced Advantage plans

Benefit	Enhanced Preferred and Enhanced Advantage
Home ventilation and respiratory support service (each month)	\$1,680
Paediatric home care (each month)	\$840
Negative pressure wound therapy (each day)	\$240
Repetitive transcranial magnetic stimulation (each treatment session)	\$240
Pasteurised donated human milk (each day)	\$170
Hyperbaric oxygen therapy (each treatment session)	\$1,560
Outpatient parenteral antibiotic therapy (each day)	\$180

3. What is the revised cell, tissue and gene therapy benefit for all EIS plans?

The Ministry of Health (MOH) has expanded MediShield Life coverage on high-cost treatments, including cell, tissue and gene therapy products (CTGTP), that are clinically effective and cost-efficient. To align with MOH's guidelines, the policy's CTGTP benefit will only cover treatments that are specified on MOH's CTGTP list (go.gov.sg/ctgtp-list).

Table 2: Benefit limits for cell, tissue and gene therapy for EIS

Benefit	Enhanced Preferred	Enhanced Advantage	Enhanced Basic	Enhanced C
Cell, tissue and gene therapy benefit (one treatment per indication per lifetime)				
- Kymriah	\$250,000	\$250,000	\$150,000	\$150,000
- Yescarta	\$250,000	\$250,000	\$150,000	\$150,000

4. What are the revised pro-ratio factors for Enhanced Advantage and Enhanced Basic plans?

If the insured is admitted into a ward and medical institution that is higher than what they are entitled to, we will only pay a percentage of the reasonable expenses for necessary medical treatment of the insured. The percentage will depend on the pro-ratio factor which applies to the plan (as set out in the schedule of benefits).

Changes are made to pro-ratio factors to avoid using subsidised bills to pay for private ones. Policyholders are encouraged to seek treatment at medical institutions and ward classes that align with their policy coverage.

From 1 October 2025, upon renewal of the policy, the revised pro-ratio factors for Enhanced Advantage and Enhanced Basic are summarised in the table below.

Table 3: Pro-ratio factors for Enhanced Advantage and Enhanced Basic plans

Benefit	Enhanced Advantage	Enhanced Basic
Pro-ratio factors for private hospital or private medical institution or emergency overseas treatment		
Inpatient	Decreased from 65% to 50%	Decreased from 50% to 35%
Day surgery or short-stay ward	Decreased from 65% to 55%	Decreased from 50% to 40%
Outpatient hospital treatment	Decreased from 65% to 45%	Decreased from 50% to 30%
Pro-ratio factors for restructured hospital ward class A		
Inpatient	Not applicable	Decreased from 85% to 70%

5. What is the increased policy year limit for Enhanced Advantage plan?

From 1 October 2025, upon renewal of the policy, the policy year limit has increased from \$500,000 to \$1,000,000 for Enhanced Advantage plan.

The policy year limit for other types of plans are unchanged as they are sufficient to cover most claims received.

Table 4: Policy year limit for Enhanced Advantage plan

Benefit	Enhanced Advantage
Policy year limit	Increased limit from \$500,000 to \$1,000,000

(B) Premium changes for all IP main plans and all IP riders

6. Why are the premiums increased for these plans and riders?

We are continuously making efforts to ensure our plans remain affordable and sustainable for our policyholders while catering to their healthcare needs.

In the recent few years, the industry has implemented various initiatives to balance healthcare coverage, encourage prudent consumption of healthcare services, and enable health insurance premiums to be more sustainable. These industry initiatives, together with our efforts to extend coverage, form the basis of our premium adjustments and have enabled us to better moderate and reduce premiums where possible in the last few years.

We also remain conscientious in our approach and currently do not subject our customers to higher individual premiums when they make a claim.

The premium adjustments, which differ across age bands, apply to all IncomeShield plans and riders from 1 October 2025, upon renewal of the policy.

7. How can I get more information or seek clarifications on these benefits and premium changes?

You may refer to income.com.sg/health-insurance/enhanced-incomeshield for more information. Should you have further queries, we would be most happy to assist you via your preferred mode of contact at income.com.sg/contact-us.

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Information is correct as at 26 September 2025.