

## Product summary – IncomeShield Plan and Rider

Policy Number

\_\_\_\_\_

Policyholder (Payor)'s  
Name

\_\_\_\_\_  
Full name (as in NRIC/Long-Term Pass)

Life to be insured's  
Name

\_\_\_\_\_  
Full name (as in NRIC/BC/Long-Term Pass)

I agree that the contents of the product summary has been explained to me to my satisfaction by my advisor. I have fully read through the contents of the product summary and I understand them.

Signed in Singapore on

Signature of  
Policyholder (Payor)

\_\_\_\_\_  
(dd/mm/yyyy)

\_\_\_\_\_

Advisor's Name

Advisor's Code

\_\_\_\_\_  
Full name (as in NRIC)

\_\_\_\_\_

Signed in Singapore on

Signature of Advisor

\_\_\_\_\_  
(dd/mm/yyyy)

\_\_\_\_\_

## Product summary – IncomeShield Plan

### Product information

#### IncomeShield Plan

This is a hospital and surgical plan that helps you reduce the financial burden on your family if you, or your family members who are covered, have to stay in hospital. Depending on the plan you have chosen, we will pay the reasonable expenses for the insured person's necessary medical treatment according to the limits of compensation set out in the benefits schedule below.

#### Integration with MediShield Life (MSHL)

If the insured person is a Singapore citizen or a Singapore permanent resident, the insured person will be jointly insured under MSHL which is run by the Central Provident Fund Board (CPF Board) and governed by the Central Provident Fund Act 1953 and the MediShield Life Scheme Act 2015 and any subsidiary legislation made under such acts (the "act and regulations"). Upon renunciation of your Singapore citizenship or Singapore permanent resident status, your policy will continue as a non-integrated plan.

#### Comparison of Benefits between MSHL and IncomeShield Plan

An IncomeShield Plan policy is made up of two parts – a MSHL portion provided by the CPF Board and an additional private insurance coverage portion provided by Income Insurance Limited (Income Insurance). The full IncomeShield Plan premium comprises the MSHL premium and your IncomeShield Plan's additional coverage premium.

In the event of hospitalisation/medical treatment, your final payout will comprise the MSHL payout and the IncomeShield Plan coverage payout. For example,

- if the payout computed based on the full IncomeShield Plan benefits is \$2,000, and the payout based on MSHL benefits is \$500, the policyholder will receive \$2,000, which comprises \$500 from the MSHL payout, and \$1,500 from the IncomeShield Plan additional coverage payout.
- in the case where the payout based on MSHL benefits is higher than that from the IncomeShield Plan benefits, the eventual payout will be based on the MSHL benefits.

Benefits	Full benefit features						
	MediShield Life			IncomeShield Plan (Payout includes MediShield Life payout)			
				Plan P	Plan A	Plan B	Plan C
<b>Inpatient hospital treatment</b>	<b>Limits of compensation</b>						
Daily ward and treatment charges (each day) <sup>1</sup>							
– Normal ward (including MIC@Home)	\$830 ^			\$2,000	\$1,200	\$1,000	\$700
– Intensive care unit ward	\$5,140 ^			\$2,600	\$1,700	\$1,400	\$1,200
Surgical benefits (including day surgery) (each procedure) Surgical limits table – limits for various categories of surgery, as classified by the Ministry of Health (MOH) in its latest surgical operation fees table:	A	B	C				
– Table 1 A/B/C (less complex procedures)	\$240	\$420	\$490	\$1,050	\$600	\$500	\$400
– Table 2 A/B/C	\$760	\$1,120	\$1,120	\$2,275	\$1,300	\$1,100	\$750
– Table 3 A/B/C	\$1,390	\$1,740	\$1,920	\$4,025	\$2,300	\$2,000	\$1,300
– Table 4 A/B/C	\$2,310	\$2,370	\$2,460	\$5,425	\$3,100	\$3,000	\$2,000
– Table 5 A/B/C	\$2,700	\$3,270	\$3,270	\$8,100	\$5,400	\$4,300	\$3,000
– Table 6 A/B/C	\$3,540	\$3,540	\$3,540	\$10,800	\$7,200	\$5,400	\$4,200
– Table 7 A/B/C (more complex procedures)	\$3,900	\$3,900	\$3,900	\$14,100	\$9,400	\$8,200	\$6,800
Surgical implants <sup>2</sup>	\$7,000 (each treatment)			\$14,000 (each admission)	\$11,000 (each admission)	\$9,000 (each admission)	\$7,000 (each admission)
Radiosurgery, including proton beam therapy – Category 4 (each treatment course) #	\$15,700			\$15,600	\$12,600	\$9,600	\$9,600
Pre-hospitalisation treatment and post-hospitalisation treatment <sup>3</sup> (up to 90 days before being admitted to or after being discharged from hospital, respectively)	Not covered			Limited to unused balance amount of daily ward and treatment charges and community hospital.			
Community hospital (Rehabilitative) (each day) <sup>1,4</sup>	\$370			\$2,000 (up to 45 days for each admission)	\$1,200 (up to 45 days for each admission)	\$1,000 (up to 45 days for each admission)	\$550 (up to 45 days for each admission)
Community hospital (Sub-acute) (each day) <sup>1,4</sup>	\$570			\$2,000 (up to 45 days for each admission)	\$1,200 (up to 45 days for each admission)	\$1,000 (up to 45 days for each admission)	\$550 (up to 45 days for each admission)
Inpatient palliative care service (General) (each day)	\$460			No additional coverage above MediShield Life			
Inpatient palliative care service (Specialised) (each day)	\$500						

<sup>^</sup> An additional claim limit of \$800 per day applies for the first 2 days

Benefits	MediShield Life	Plan P	Plan A	Plan B	Plan C
<b>Outpatient hospital treatment <sup>5</sup></b>	<b>Limits of compensation</b>				
Radiotherapy for cancer (each treatment session)					
– External	\$400	\$600	\$400	\$300	\$250
– Brachytherapy	\$620	\$600	\$500	\$500	\$500
– Stereotactic	\$460	\$5,000	\$3,000	\$2,500	\$2,000
– Proton beam therapy – Category 1 #	\$400	\$600	\$400	\$300	\$250
– Proton beam therapy – Category 2 #	\$620	\$600	\$500	\$500	\$500
– Proton beam therapy – Category 3 #	\$460	\$5,000	\$3,000	\$2,500	\$2,000
Hemi-body radiotherapy (each treatment)	\$620	No additional coverage above MediShield Life			
Kidney dialysis (each month)	\$1,750	\$3,500	\$3,000	\$2,500	\$2,000
Erythropoietin for chronic kidney failure (each month)	\$220	\$1,000	\$700	\$600	\$400
Immunosuppressants for organ transplant (each month)	\$710	\$1,000	\$700	\$600	\$400
<b>Insured receiving treatment for one primary cancer</b>					
Cancer drug treatment (each month) *	\$200 - \$9,600, depending on cancer drug treatment	5x MSHL Limit for one primary cancer		3x MSHL Limit for one primary cancer	
Cancer drug services (each policy year) **	\$3,600	5x MSHL Limit for one primary cancer		3x MSHL Limit for one primary cancer	
<b>Insured receiving treatment for multiple primary cancers ***</b>					
Cancer drug treatment (each month) *	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer	The total of the highest limits among the covered cancer drug treatments received for each primary cancer			
Cancer drug services (each policy year) **	\$7,200	5x MSHL Limit for multiple primary cancers		3x MSHL Limit for multiple primary cancers	
<b>Special benefits</b>	<b>Limits on special benefits</b>				
Congenital abnormalities benefit (each policy year)	Covered under inpatient hospital treatment	\$10,000 (with 24 months' waiting period)	\$7,500 (with 24 months' waiting period)	\$5,000 (with 24 months' waiting period)	Covered up to MediShield Life benefits only
Pregnancy complications benefit (each policy year) <sup>6</sup>		\$7,000 (with 10 months' waiting period)	\$5,000 (with 10 months' waiting period)	\$3,500 (with 10 months' waiting period)	
Inpatient psychiatric treatment benefit (each policy year)	\$230 (each day, up to 60 days)	\$10,000	\$10,000	\$7,000	\$7,000
Prosthesis benefit (each policy year)	Covered under surgical implants	\$10,000	\$6,000	\$6,000	\$3,000
Final expenses benefit <sup>7</sup>	Not covered	\$5,000	\$5,000	\$3,000	\$1,500

Benefits	MediShield Life		Plan P	Plan A	Plan B	Plan C
Limit in each policy year	\$200,000		\$300,000	\$200,000	\$150,000	\$100,000
Limit in each lifetime	Unlimited		Unlimited			
Last entry age (age next birthday)	Does not apply		75			
Maximum coverage age	Lifetime		Lifetime			
Pro-ration factor <sup>8</sup>	SG	PR	SG/PR/FR	SG/PR/FR	SG/PR/FR <sup>9</sup>	SG/PR/FR <sup>9</sup>
<b>Inpatient Daily Ward and Treatment Charges</b>						
- Restructured hospital						
- Ward class C	100%	50%				
- Ward class B2	100%	50%				
- Ward class B2+	100%	50%				
- Ward class B1	34%	29%				
- Ward class A	27%	25%				
- Private hospital or private medical institution or emergency overseas treatment <sup>10</sup>	16%	16%	Does not apply	Does not apply	Does not apply	Does not apply
- Community hospital						
- Ward class C, B2 or B2+	100%	60%				
- Ward class B1	45%	37%				
- Ward class A	45%	37%				
<b>Day surgery</b>						
- Restructured hospital subsidised	100%	54%				
- Restructured hospital non-subsidised	33%	33%				
- Private hospital subsidised or private medical institution or emergency overseas treatment <sup>10</sup>	21%	21%	Does not apply	Does not apply	Does not apply	Does not apply
<b>Short-stay ward</b>						
- Restructured hospital subsidised	100%	50%				
- Restructured hospital non-subsidised	27%	25%	Does not apply	Does not apply	Does not apply	Does not apply

Benefits	MediShield Life		Plan P	Plan A	Plan B	Plan C
	SG	PR	SG/PR/FR	SG/PR/FR	SG/PR/FR <sup>9</sup>	SG/PR/FR <sup>9</sup>
<b>Pro-ration factor<sup>8</sup></b>						
<b>Inpatient Surgical Charges</b>						
- Restructured hospital						
- Ward class C	100%	60%				
- Ward class B2	100%	60%				
- Ward class B2+	100%	60%				
- Ward class B1	35%	30%	Does not apply	Does not apply	Does not apply	Does not apply
- Ward class A	25%	25%				
- Private hospital or private medical institution or emergency overseas treatment <sup>10</sup>	10%	10%				
<b>Day surgery</b>						
- Restructured hospital subsidised	100%	58%				
- Restructured hospital non-subsidised	25%	25%				
- Private hospital subsidised or private medical institution or emergency overseas treatment <sup>10</sup>	15%	15%	Does not apply	Does not apply	Does not apply	Does not apply
<b>Short-stay ward</b>						
- Restructured hospital subsidised	100%	60%				
- Restructured hospital non-subsidised	25%	25%	Does not apply	Does not apply	Does not apply	Does not apply
<b>Outpatient hospital treatment excluding dialysis and erythropoietin</b>						
- Restructured hospital subsidised	100%	56%				
- Restructured hospital non-subsidised <sup>11</sup>	35%	35%	Does not apply	Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution <sup>11</sup>	30%	30%				
<b>Outpatient hospital treatment for dialysis and erythropoietin</b>						
- Restructured hospital subsidised	100%	67%				
- MOH-subsented Voluntary Welfare Organisations	100%	67%				
- Restructured hospital non-subsidised <sup>11</sup>	100%	56%	Does not apply	Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution <sup>11</sup>	100%	56%				

SG: Singapore Citizen PR: Singapore Permanent Resident FR: Foreigner

# The MOH-approved proton beam therapy indications and eligibility criteria are set out on MOH's website ([go.gov.sg/pbt-approved-indications](http://go.gov.sg/pbt-approved-indications)). MOH may update these from time to time.

\* The cancer drug treatment on the Cancer Drug List (CDL) benefit limit is based on a multiple of the MSHL Limit for the specific cancer drug treatment. For the latest MSHL Limit, refer to the CDL on MOH's website under "MediShield Life Claim Limit per month" ([go.gov.sg/moh-cancerdruglist](http://go.gov.sg/moh-cancerdruglist)). MOH may update this from time to time. The revised list will be applicable to the cancer drug treatment which occurred on and from the effective date of the revised list.

\*\* The cancer drug services benefit limit is based on a multiple of the MSHL Limit for cancer drug services. For the latest MSHL Limit for cancer drug services, refer to "Cancer Drug Services" under the MSHL benefits on MOH's website ([go.gov.sg/mshlbenefits](http://go.gov.sg/mshlbenefits)). MOH may update this from time to time. The revised limit will be applicable to the cancer drug services incurred within the Policy Year of the revised limit.

\*\*\* Defined as two or more cancers arising from different sites and are of a different histology or morphology group. The claim limits for patients receiving treatment for multiple primary cancers are accorded on an application basis; doctors are to send the application form to MOH and Income Insurance for assessment of MSHL and Integrated Shield Plan coverage respectively.

Benefits	MediShield Life	Plan P	Plan A	Plan B	Plan C
<b>Deductible for each policy year for an insured aged 80 years or below at next birthday<sup>12</sup></b>					
<b>Inpatient</b>					
- Restructured hospital					
- Ward class C	\$2,000	\$1,500	\$1,500	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,500	\$2,000	\$2,000	\$2,000	\$2,000
- Ward class B1	\$2,500	\$2,500	\$2,500	\$2,500	\$2,000
- Ward class A	\$3,500	\$3,500	\$3,500	\$2,500	\$2,000
- Private hospital or private medical institution or emergency overseas treatment <sup>10</sup>	\$3,500	\$3,500	\$3,500	\$2,500	\$2,000
- Community hospital					
- Ward class C	\$2,000	\$1,500	\$1,500	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
- Ward class B1	\$2,500	\$2,500	\$2,500	\$2,500	\$2,000
- Ward class A	\$2,500	\$3,500	\$3,500	\$2,500	\$2,000
<b>Day surgery</b>					
- Subsidised	\$1,500	\$2,000	\$2,000	\$2,000	\$2,000
- Non-subsidised	\$1,500	\$3,500	\$3,500	\$2,500	\$2,000
<b>Short-stay ward</b>					
- Subsidised	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
- Non-subsidised	\$2,500	\$3,500	\$3,500	\$2,500	\$2,000
<b>Deductible for each policy year for an insured aged over 80 years at next birthday<sup>12</sup></b>					
<b>Inpatient</b>					
- Restructured hospital					
- Ward class C	\$2,750	\$2,250	\$2,250	\$2,250	\$2,250
- Ward class B2 or B2+	\$3,500	\$3,000	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,500	\$3,750	\$3,750	\$3,750	\$3,000
- Ward class A	\$4,500	\$5,250	\$5,250	\$3,750	\$3,000
- Private hospital or private medical institution or emergency overseas treatment <sup>10</sup>	\$4,500	\$5,250	\$5,250	\$3,750	\$3,000
- Community hospital					
- Ward class C	\$2,750	\$2,250	\$2,250	\$2,250	\$2,250
- Ward class B2 or B2+	\$2,750	\$3,000	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,500	\$3,750	\$3,750	\$3,750	\$3,000
- Ward class A	\$3,500	\$5,250	\$5,250	\$3,750	\$3,000
<b>Day surgery</b>					
- Subsidised	\$2,000	\$3,000	\$3,000	\$3,000	\$3,000
- Non-subsidised	\$2,000	\$5,250	\$5,250	\$3,750	\$3,000
<b>Short-stay ward</b>					
- Subsidised	\$2,750	\$3,000	\$3,000	\$3,000	\$3,000
- Non-subsidised	\$3,500	\$5,250	\$5,250	\$3,750	\$3,000
<b>Co-insurance</b>					
- Inpatient hospital treatment					
Claimable amount <sup>13</sup> :					
\$0 - \$5,000	10%	10%	10%	10%	10%
\$5,001 - \$10,000	5%	10%	10%	10%	10%
Above \$10,000	3%	10%	10%	10%	10%
- Outpatient hospital treatment	10%	10%	10%	10%	10%

- <sup>1</sup> Includes meals, prescriptions, medical consultations, miscellaneous medical charges, specialist consultations, examinations, and laboratory tests. You can refer to clause 1.1a, 1.1b and 1.1c in the policy contract for IncomeShield Plan for details.
- <sup>2</sup> Includes charges for the following approved medical items:
  - Intravascular electrodes used for electrophysiological procedures
  - Percutaneous transluminal coronary angioplasty (PTCA) balloons
  - Intra-aortic balloons (or balloon catheters).
- <sup>3</sup> Pre-hospitalisation and post-hospitalisation treatment are not covered for treatment given before or after inpatient psychiatric treatment, accident inpatient dental treatment or emergency overseas treatment. To avoid doubt, pre-hospitalisation and post-hospitalisation treatment do not include inpatient hospital treatment or day surgery.
- <sup>4</sup> To claim for staying in a community hospital, the conditions as set out in the policy contract must be met. You can refer to clause 1.1i in the policy contract for IncomeShield Plan for details.
- <sup>5</sup> This benefit covers the following main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic. You can refer to clause 1.2a to 1.2f in the policy contract for IncomeShield Plan for details.
- <sup>6</sup> Pregnancy complications benefit pays for inpatient hospital treatment if conditions as set out in the policy contract are met. You can refer to clause 1.3b in the policy contract for IncomeShield Plan for details.
- <sup>7</sup> We will waive (not enforce) the co-insurance and deductible due for a claim for the inpatient hospital treatment, pre-hospitalisation treatment and post-hospitalisation treatment if the insured dies (i) while in hospital; or (ii) within 30 days of leaving hospital. If the insured dies within 30 days of leaving the hospital, we will also waive the co-insurance due for a claim of outpatient hospital treatment if the treatment was received by the insured within 30 days of leaving hospital.
- <sup>8</sup> 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-ration factor which applies to the plan. If the insured receives outpatient hospital treatment from a private hospital or private medical institution, we will only pay the percentage of the reasonable expenses for the necessary medical treatment of the insured, depending on the pro-ration factor which applies to the plan
- <sup>9</sup> If the insured is not a Singapore citizen or Singapore permanent resident (is a foreigner) but is covered under a plan for a Singapore citizen, we will reduce the amount of each benefit we will pay to the percentages (citizenship factors) as specified in the policy contract. The citizenship factor applies to any claim under the policy.
  - Plan B: 80% (for foreigner)
  - Plan C: 28% (for foreigner)
- <sup>10</sup> MSHL does not cover emergency overseas treatment.
- <sup>11</sup> Pro-ration will apply under MSHL for outpatient radiotherapy for cancer and cancer drug treatment if the insured is a non-subsidised patient. Kidney dialysis and immunosuppressant drugs approved under MSHL for organ transplant will not be pro-rated for MSHL.
- <sup>12</sup> You do not have to pay a deductible for outpatient hospital treatment benefit.
- <sup>13</sup> Claimable amount is the lower of (i) the claim limit in the table or (ii) the amount after adjusting the charges for pro-ration and citizenship factor, if needed.

**What you will need to pay**

You may use your MediSave to pay the yearly premium for the IncomeShield Plan. If the insured is a Singapore citizen or Singapore permanent resident, the MSHL portion of the premium is fully payable by MediSave. For the remaining portion of the premium for additional private insurance coverage, the amount that can be paid by MediSave is subject to the Additional Withdrawal Limits (AWLs). If the insured is a foreigner whose plan does not have a MSHL component, the MediSave Withdrawal Limits for the plan's full premium is equivalent to the combined standard MSHL premium amount and AWLs that can be used for Singapore citizens and Singapore permanent residents. The premium rate is based on the insured person's age at their next birthday, and will increase when the insured person reaches the next age band. You will also need to pay the deductible and co-insurance parts of the medical expenses that is not covered by your IncomeShield Plan.

## Breakdown of yearly standard premiums for IncomeShield Plan (S\$, Premiums include GST.)

The tables below show the breakdown of premiums for a standard life<sup>1</sup> under your plan type.

For insured person who is a Singapore citizen or Singapore permanent resident

Age next birthday <sup>2</sup>	MediShield Life Premiums (Fully payable by MediSave) <sup>3,4</sup>	Additional Withdrawal Limits (AWLs)	Additional private insurance coverage							
			IncomeShield Plan							
			Plan P		Plan A		Plan B-SG / Plan B-PR		Plan C-SG / Plan C-PR	
			Premiums	Cash outlay <sup>5</sup>	Premiums	Cash outlay <sup>5</sup>	Premiums	Cash outlay <sup>5</sup>	Premiums	Cash outlay <sup>5</sup>
1 - 18	\$200.00	300	\$169.00	-	\$67.00	-	\$30.00	-	\$9.00	-
19 - 20	\$200.00		\$233.00	-	\$90.00	-	\$65.00	-	\$9.00	-
21 - 25	\$295.00		\$210.00	-	\$66.00	-	\$41.00	-	\$9.00	-
26 - 30	\$295.00		\$210.00	-	\$66.00	-	\$41.00	-	\$9.00	-
31 - 35	\$503.00		\$300.00	-	\$99.00	-	\$58.00	-	\$11.00	-
36 - 40	\$503.00		\$315.00	\$15.00	\$107.00	-	\$70.00	-	\$23.00	-
41 - 45	\$637.00	600	\$428.00	-	\$208.00	-	\$104.00	-	\$31.00	-
46 - 50	\$637.00		\$502.00	-	\$223.00	-	\$104.00	-	\$49.00	-
51 - 55	\$903.00		\$638.00	\$38.00	\$309.00	-	\$104.00	-	\$76.00	-
56 - 60	\$903.00		\$677.00	\$77.00	\$332.00	-	\$118.00	-	\$88.00	-
61 - 65	\$1,131.00		\$1,168.00	\$568.00	\$535.00	-	\$235.00	-	\$111.00	-
66 - 70	\$1,326.00		\$1,580.00	\$980.00	\$789.00	\$189.00	\$458.00	-	\$131.00	-
71 - 73	\$1,643.00	900	\$2,316.00	\$1,416.00	\$1,122.00	\$222.00	\$639.00	-	\$183.00	-
74 - 75	\$1,816.00		\$2,724.00	\$1,824.00	\$1,341.00	\$441.00	\$729.00	-	\$217.00	-
76 - 78	\$2,027.00		\$3,223.00	\$2,323.00	\$1,648.00	\$748.00	\$878.00	-	\$251.00	-
79 - 80	\$2,187.00		\$3,623.00	\$2,723.00	\$1,889.00	\$989.00	\$896.00	-	\$306.00	-
81 - 83	\$2,303.00		\$3,332.00	\$2,432.00	\$1,729.00	\$829.00	\$604.00	-	\$246.00	-
84 - 85	\$2,616.00		\$3,839.00	\$2,939.00	\$2,083.00	\$1,183.00	\$856.00	-	\$254.00	-
86 - 88	\$2,785.00		\$4,471.00	\$3,571.00	\$2,568.00	\$1,668.00	\$950.00	\$50.00	\$480.00	-
89 - 90	\$2,785.00		\$4,876.00	\$3,976.00	\$2,907.00	\$2,007.00	\$1,119.00	\$219.00	\$618.00	-
91 - 93	\$2,826.00		\$5,280.00	\$4,380.00	\$3,298.00	\$2,398.00	\$1,358.00	\$458.00	\$747.00	-
94 - 95	\$2,826.00		\$5,782.00	\$4,882.00	\$3,704.00	\$2,804.00	\$1,668.00	\$768.00	\$884.00	-
96 - 98	\$2,826.00		\$6,279.00	\$5,379.00	\$4,052.00	\$3,152.00	\$1,900.00	\$1,000.00	\$1,021.00	\$121.00
99 - 100	\$2,826.00		\$6,710.00	\$5,810.00	\$4,342.00	\$3,442.00	\$2,110.00	\$1,210.00	\$1,150.00	\$250.00
Over 100	\$2,826.00	\$7,075.00	\$6,175.00	\$4,586.00	\$3,686.00	\$2,340.00	\$1,440.00	\$1,322.00	\$422.00	
Estimated lifetime premium summed from age next birthday 1 to 100			\$163,459.00	\$111,201.00	\$90,839.00	\$49,728.00	\$41,078.00	\$8,918.00	\$18,512.00	\$863.00

SG: Singapore Citizen PR: Singapore Permanent Resident

Yearly premiums are based on the insured's age at next birthday and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

- 1 A standard life is an insured, who at the point of proposal, does not have any pre-existing conditions.
- 2 The last entry age is 75, based on the insured's age next birthday.
- 3 Your MSHL premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the Additional Premiums. The net MSHL premium payable after accounting for these is fully payable by MediSave.
- 4 The MSHL premiums here are accurate as of 1 April 2025. Please refer to [www.medishieldlife.sg](http://www.medishieldlife.sg) for the latest MediShield Life premiums.
- 5 This refers to the cash outlay if you are paying by MediSave (assuming you have sufficient monies in your MediSave account). If you are not paying by MediSave, your total cash outlay will be equal to MSHL Premiums + Premiums for Additional private insurance coverage. For example, for an insured aged 30 (at next birthday) buying IncomeShield Plan P, the total premium = \$295.00 + \$210.00 = \$505.00.

**For insured person who is a foreigner**

Age next birthday <sup>2</sup>	Total MediSave Withdrawal Limits <sup>3</sup>	IncomeShield Plan			
		Plan P		Plan A	
		Total Premiums	Cash outlay <sup>4</sup>	Total Premiums	Cash outlay <sup>4</sup>
1 to 18	\$500.00	\$369.00	-	\$267.00	-
19 to 20	\$500.00	\$433.00	-	\$290.00	-
21 to 25	\$595.00	\$505.00	-	\$361.00	-
26 to 30	\$595.00	\$505.00	-	\$361.00	-
31 to 35	\$803.00	\$803.00	-	\$602.00	-
36 to 40	\$803.00	\$818.00	\$15.00	\$610.00	-
41 to 45	\$1,237.00	\$1,065.00	-	\$845.00	-
46 to 50	\$1,237.00	\$1,139.00	-	\$860.00	-
51 to 55	\$1,503.00	\$1,541.00	\$38.00	\$1,212.00	-
56 to 60	\$1,503.00	\$1,580.00	\$77.00	\$1,235.00	-
61 to 65	\$1,731.00	\$2,299.00	\$568.00	\$1,666.00	-
66 to 70	\$1,926.00	\$2,906.00	\$980.00	\$2,115.00	\$189.00
71 to 73	\$2,543.00	\$3,959.00	\$1,416.00	\$2,765.00	\$222.00
74 to 75	\$2,716.00	\$4,540.00	\$1,824.00	\$3,157.00	\$441.00
76 to 78	\$2,927.00	\$5,250.00	\$2,323.00	\$3,675.00	\$748.00
79 to 80	\$3,087.00	\$5,810.00	\$2,723.00	\$4,076.00	\$989.00
81 to 83	\$3,203.00	\$5,635.00	\$2,432.00	\$4,032.00	\$829.00
84 to 85	\$3,516.00	\$6,455.00	\$2,939.00	\$4,699.00	\$1,183.00
86 to 88	\$3,685.00	\$7,256.00	\$3,571.00	\$5,353.00	\$1,668.00
89 to 90	\$3,685.00	\$7,661.00	\$3,976.00	\$5,692.00	\$2,007.00
91 to 93	\$3,726.00	\$8,106.00	\$4,380.00	\$6,124.00	\$2,398.00
94 to 95	\$3,726.00	\$8,608.00	\$4,882.00	\$6,530.00	\$2,804.00
96 to 98	\$3,726.00	\$9,105.00	\$5,379.00	\$6,878.00	\$3,152.00
99 to 100	\$3,726.00	\$9,536.00	\$5,810.00	\$7,168.00	\$3,442.00
Over 100	\$3,726.00	\$9,901.00	\$6,175.00	\$7,412.00	\$3,686.00
Estimated lifetime premium summed from age next birthday 1 to 100		\$276,466.00	\$111,201.00	\$203,846.00	\$49,728.00

Yearly premiums are based on the insured’s age at next birthday and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

- <sup>1</sup> A standard life is an insured, who at the point of proposal, does not have any pre-existing conditions.
- <sup>2</sup> The last entry age is 75, based on the insured’s age next birthday.
- <sup>3</sup> If you are paying for a foreigner whose plan does not have a MSHL portion, you can utilise an equivalent amount of MediSave to pay for his/her premiums.
- <sup>4</sup> This refers to the cash outlay if you are paying by MediSave (assuming you have sufficient monies in your MediSave account). If you are not paying by MediSave, your total cash outlay will be equal to the Total Premiums. For example, for an insured aged 30 (at next birthday) buying IncomeShield Plan P, the total cash outlay will be \$505.00.

You can pay premiums for the main plan by MediSave or cash.

The Total Distribution Cost of this product is 55.5% of the additional private insurance premium for the first year and 5.5% of the additional private insurance premiums for renewal years. Total Distribution Cost is each year’s expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

## **The product conditions – what you need to know**

This is only a brief summary of the product. Please read the policy contract for the actual terms, conditions and exclusions of this product. Please contact your advisor if you have more questions.

### **Eligibility**

The applicant must be aged 16 and above. Both applicant and insured must be a

- Singapore citizen;
- Singapore permanent resident; or
- foreigner who has an eligible valid pass with a foreign identification number (FIN).

Anyone who pays for, or is insured under IncomeShield Plan/IncomeShield Standard Plan/Enhanced IncomeShield Plan is not eligible for Additional Premium Support (APS) from the Government. \*

If you are currently receiving APS to pay for your MSHL and/or CareShield Life premiums, and you choose to be insured under this IncomeShield Plan/IncomeShield Standard Plan/Enhanced IncomeShield Plan, you will stop receiving APS. This applies even if you are not the person paying for this IncomeShield Plan/IncomeShield Standard Plan/Enhanced IncomeShield Plan.

In addition, if you choose to be insured under this IncomeShield Plan/IncomeShield Standard Plan/Enhanced IncomeShield Plan, the person paying for IncomeShield Plan/IncomeShield Standard Plan/Enhanced IncomeShield Plan will stop receiving APS, if he or she is currently receiving APS.

\* APS is for families who need assistance with MSHL and/or CareShield Life premiums, even after receiving premium subsidies and making use of MediSave to pay for these premiums.

### **Nationality**

You must buy the IncomeShield Plan based on the nationality or citizenship status of the insured person.

Foreigners who hold a long-term visit pass plus (LTVP+) may buy plans under the Singapore Permanent Resident (PR) category, but the plan will not be integrated with MSHL. Please attach a copy of the LTVP+ pass together with your application form.

### **Change of citizenship and residency status**

You must tell us, as soon as possible, if the insured's citizenship or residency status changes in any way.

If the insured is, or becomes, a Singapore citizen or Singapore permanent resident, we can convert the existing plan to a MediSave-approved Integrated Shield Plan.

If, at the time the policy is converted to our MediSave-approved Integrated Shield Plan, you have an existing MediSave-approved Integrated Shield Plan with another insurer, the policy with that insurer will end automatically as you can only be insured under one Integrated Shield Plan.

If the insured is no longer a Singapore citizen or permanent resident, we can convert the existing plan to a foreigner plan, provided the insured is holding an eligible valid pass.

If we convert your plan to a MediSave-approved Integrated Shield Plan or foreigner plan, we will also:

- a convert your plan to one that corresponds to the insured's citizenship and residency status, which helps to avoid the amount of each benefit we will pay being reduced as a result of the citizenship factor; and
- b adjust the start date and renewal date of your new policy accordingly.

If we convert your plan, the following will apply:

- a we will end your current plan and tell you the start date of your new plan; and
- b any event giving rise to a claim that occurs after the start date for the new plan will depend on the terms, conditions and limits set out in the schedule of benefits of the new plan, except for claims for pre-hospitalisation treatment and post-hospitalisation treatment, which shall depend on the terms, conditions and limits of the plan in force at the time of the corresponding inpatient hospital treatment.

#### **Citizenship factor**

If the insured is not a Singapore citizen or Singapore permanent resident, but is covered under a plan for a Singapore citizen or a Singapore permanent resident, we will reduce the amount of each benefit we will pay to the percentages (citizenship factors) in the following table.

Plan type	Plan B	Plan C
Percentage of benefit we will pay	80%	28%

#### **Using MediSave**

Premium payments by MediSave are governed by the relevant MediSave regulations.

#### **Deductible and co-insurance**

The deductible is the part of the benefit you are claiming that you must pay before we will pay any benefit. The co-insurance is the amount that you need to pay after the deductible.

#### **Start of cover**

We will start the cover after we have approved your application, and full premium payment is received by Income Insurance. The start date of the plan will be shown in the Policy Certificate.

#### **Pre-existing illness, disease or condition**

Pre-existing illness, disease or condition means any illness, disease or condition:

- for which the insured asked for or received (or should have asked for or received) treatment, medication, advice or diagnosis before the start date or the last reinstatement date (if any), whichever is later;
- which was known to exist before the start date or the last reinstatement date (if any), whichever is later, whether or not the insured asked for treatment, medication, advice or diagnosis; or
- the conditions or symptoms of which existed before the start date or the last reinstatement date (if any), whichever is later, and would have led a reasonable and sensible person to get medical advice or treatment.

#### **Terms of renewal**

We will automatically renew the cover if you pay the premium within 60 days from the renewal date of the policy, based on the insured person's age on their next birthday.

#### **Guaranteed renewal**

We will renew your policy automatically every year. We guarantee to do this for life as long as:

- a the premium is paid at the current rate which applies; and
- b your policy has not ended.

**Changing the policy terms and conditions**

We may change the premiums, benefits, cover or conditions specified in the policy contract at any time, for example due to Income Insurance's regular review. We will write to you at your last-known address at least 30 days before doing so. We will apply the changes only if they apply to all policies within the same class.

If MOH, the CPFB or any other regulatory authority relating to MSHL introduces any mandatory changes to the benefits, features, guidelines or conditions of your policy, we may immediately apply those mandatory changes without giving you written notice.

If you do not agree with the changes to your policy, you may choose to end your policy.

**Change in premium**

The premium that you pay for the policy can change from time to time. If we change the premium for the policy, we will write to you at your last-known address, at least 30 days before the change is to take place, to tell you what your new premium is. We will change the premium for the policy only if the change applies to all policies within the same class.

**Changing your plan**

You may ask in writing to change your plan.

If we approve your request:

- a We will end your current plan and tell you the start date of your new plan.
- b Any event giving rise to a claim that occurs after the start date for the new plan will depend on the terms, conditions and limits set out in the schedule of benefits of the new plan, except for claims for pre-hospitalisation treatment and post-hospitalisation treatment, which shall depend on the terms, conditions and limits of the plan in force at the time of the corresponding inpatient hospital treatment.

**Giving us all information**

You and the insured must give us all significant information about the insured (as at the start date or the last reinstatement date, whichever is later) that may influence our decision whether to provide cover or to impose any terms under your policy.

If you fail to give us this information or you misrepresent any information, we may do any of the following.

- a Declare your policy as 'void' from the start date, if no claim has been paid. We will refund you all the premiums paid to us, and we will not pay any benefits.
- b End your policy, if any claim has been paid. We will refund the premiums paid for the renewal of your policy after the date of the last claim, and we will not pay any benefits.
- c Add extra terms and conditions to your policy.

**Upgrading or switching of plan**

You can only have one Integrated Shield Plan. Once this policy commences, your previous Integrated Shield Plan (if any) will be automatically terminated. Where applicable, your health will be assessed by us. If you are not in good health, we may

- decline your application; or
- not provide you with certain benefits

If you are currently holding an Integrated Shield Plan with us and are upgrading your plan, you may not be given the enhanced benefits due to your existing medical conditions.

If you are currently holding an Integrated Shield Plan with another insurer and are switching to this plan with us, and you have existing medical conditions that are currently covered by the existing plan, you may lose coverage for your existing medical conditions.

### **Downgrading of plan**

In the event that you cannot afford, or do not wish to continue paying the premiums for your Integrated Shield Plan, you can switch to a lower coverage but more affordable plan with us (if available), or cease your Integrated Shield Plan. If you are a Singapore citizen or Singapore permanent resident, regardless of your decision, you will continue to be covered by MSHL for life without any exclusion.

### **Free-look**

You will have 21 days from the date you receive the policy documents to be sure that you want to keep the policy. If we deliver the policy by email or any other electronic means to you, the 21 days will start 7 days after the date of the delivery. If we deliver the policy both by post and email or any other electronic means to you, the 21 days will start 7 days after the date of the delivery by post.

During this time, if you choose to cancel the policy, we will refund you the premiums you have paid. Please note that this right of free-look does not apply if you reinstate your policy.

### **Cancellation**

You may cancel the IncomeShield Plan by giving us at least 30 days' written notice. If you are a Singapore citizen or Singapore permanent resident, even though you have terminated your IncomeShield Plan, you will continue to be covered under MSHL, which is a basic healthcare insurance that helps to pay for large hospital bills and expensive outpatient treatments such as dialysis. For more details, please visit [www.medishieldlife.sg](http://www.medishieldlife.sg).

### **Ending your policy**

All benefits will end when one of the following events happens, and we will not be legally responsible for any further payment under your policy.

- a You cancel your policy as explained in the clause on cancelling your policy in the policy contract.
- b We do not receive your premium after the period of grace.
- c The insured dies.
- d You fail or refuse to pay or refund any amount you owe us.
- e Fraud is identified as explained in the clause on fraud in the policy contract.
- f Relevant information is not revealed or is misrepresented as explained in the clause on giving us all information in the policy contract.
- g The insured is covered under another MediSave-approved Integrated Shield Plan.
- h The insured is no longer a Singapore citizen or Singapore permanent resident.
- i The insured, who is a foreigner, no longer has an eligible valid pass.

You are advised to read the policy contract for the detailed terms and conditions.

**Exclusions**

The following treatment items, procedures, conditions, activities and related complications are not covered under your policy.

- a A stay in hospital if the insured was admitted to the hospital before the start date.
- b Any pre-existing illness, disease or condition from which the insured was suffering, unless this was declared in the application form and we accepted the application without any exclusions. However, we will exclude any pre-existing illness, disease or condition which is specifically excluded in the policy, whether a declaration was made in the application form or not. To avoid doubt, any pre-existing illness, disease or condition will be covered under MSHL according to the act and regulations, as long as the insured satisfies the eligibility criteria for MSHL at the time the claim is made under the policy.
- c Cosmetic surgery or any medical treatment claimed to generally prevent illness, promote health or improve bodily function or appearance.
- d General outpatient medical expenses (unless covered under outpatient hospital treatment, pre-hospitalisation treatment or post-hospitalisation treatment).
- e Treatment for birth defects, hereditary conditions and disorders, and congenital sickness or abnormalities (unless covered under congenital abnormalities benefit).
- f Overseas medical treatment (unless covered under emergency overseas treatment).
- g Psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as gambling or gaming addiction (unless covered under inpatient psychiatric treatment benefit).
- h Pregnancy, childbirth, miscarriage, abortion or termination of pregnancy, lactation complications, or any related stay in hospital or treatment (unless covered under pregnancy complications benefit).
- i Infertility, sub-fertility, assisted conception, erectile dysfunction, impotence or any contraceptive treatment.
- j Treatment of sexually-transmitted diseases.
- k Acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV) (except HIV due to blood transfusion and occupationally acquired HIV).
- l A stay in hospital before 1 April 2023 for injuries or illness resulting from attempted suicide or for self-inflicted injuries, whether the insured is sane or insane.
- m A stay in hospital before 1 April 2023 for drug or alcohol abuse or misuse, or any injury, illness or disease caused directly or indirectly by the abuse or misuse of alcohol, drugs or substance.
- n Injuries or illness resulting directly or indirectly from addiction to or the influence of any controlled drug that is specified in the First Schedule in the Misuse of Drugs Act 1973.
- o Expenses of getting an organ or body part for a transplant from a living organ donor for the insured and all expenses the living organ donor has to pay.
- p Dental treatment (unless covered under accident inpatient dental treatment), regardless of whether it is a direct or indirect result of an illness or injury.
- q Transport-related services, including ambulance fees, emergency evacuation, and sending home a body or ashes (unless covered under MIC@Home).
- r Sex-change operations.
- s The costs of buying or renting special braces, appliances, equipment, machines and other devices (such as wheelchairs, walking or home aids, dialysis machines, iron lungs, oxygen machines and any other hospital-type equipment to use at home or as an outpatient), including, but not limited to, all associated fees such as general or specialist medical services and consultations, diagnostic and laboratory services, examinations and investigations (unless covered under MIC@Home).
- t Optional items which are outside the scope of treatment, prostheses and corrective devices, and medical

- appliances which are not needed surgically (unless covered under prosthesis benefit or MIC@Home).
- u Experimental or pioneering medical or surgical techniques and medical devices not approved by the Institutional Review Board and the Centre of Medical Device Regulation, and medical trials for medicinal products, whether or not these trials have a clinical trial certificate issued by the Health Sciences Authority of Singapore.
  - v Private nursing charges and home-based nursing services (unless covered under MIC@Home).
  - w Vaccinations.
  - x Treatment of injuries arising from being directly or indirectly involved in civil commotion, riot, strike, terrorist activities, breaking or attempting to break the law, resisting arrest or any imprisonment.
  - y The consequences arising, whether directly or indirectly, from nuclear fallout, radioactivity, any nuclear fuel, material or waste, war and related risks.
  - z Rest cures, hospice care, home or outpatient nursing, home visits or treatments, home rehabilitation or palliative care, convalescent care in a convalescent home or nursing home, care provided in a sanatorium or similar establishment, or outpatient rehabilitation services such as counselling and physical rehabilitation (unless covered under MIC@Home).
  - aa Alternative or complementary treatments, including those provided by a traditional Chinese medicine practitioner, chiropractor, naturopath, acupuncturist, homeopath, osteopath or dietician, or a stay in any health-care establishment for social or non-medical reasons.
  - ab Treatment for any illness or injury resulting from the insured taking part in a dangerous activity or sport, whether as a professional or when an income could or would be earned from the activity or sport.
  - ac Treatment arising from or related to obesity, weight reduction or weight management (regardless of whether it is for medical or psychological reasons), including but not limited to gastric band or stapling, or removing fat or surplus tissue from any part of the body.
  - ad A stay in hospital for the main purpose of an X-ray, CT scan or MRI scan, a medical check-up, health screening or primary prevention (except for surveillance screening that is related to the insured's history of cancer and is ordered by a registered medical practitioner).
  - ae Non-medical items such as parking fees, hospital administration and registration fees, charges for laundry, television rental, personal-care and hygiene products or newspapers, or fees for medical reports (including test results).
  - af Genetic testing that is carried out for health screening, risk evaluation or assessing prognosis, unless the genetic testing is ordered by a registered medical practitioner to determine the medical treatment for the diagnosed condition.
  - ag Routine eye and ear examinations, correction for refractive errors of the eye (conditions such as nearsightedness, farsightedness, presbyopia (gradual loss of the eye's ability to focus on nearby objects) and astigmatism), lasik treatments, costs of spectacles, costs of contact lenses and costs of hearing aids.
  - ah Outpatient cancer drug treatments that are not on the CDL, unless covered under a rider benefit (if appropriate).
  - ai Cell, tissue and gene therapy products.
  - aj High-cost drugs (HCDs) that are used for the medical conditions covered by MediShield Life. This includes HCDs listed and not listed on MediShield Life's benefit schedule ([go.gov.sg/mshlbenefits](http://go.gov.sg/mshlbenefits)).

To avoid doubt, your policy does not cover any item or exclusion that is set out in the act and regulations or is not allowed by MediShield Life Claims Rules, unless we issue an endorsement to your policy.

### **Claim**

All claims (except pre-hospitalisation treatment and post-hospitalisation treatment) must be made and sent to us through the system set up by MOH (electronic filing), and according to the act and regulations, within 90 days from the date the insured leaves hospital. Claims for pre-hospitalisation treatment and post-hospitalisation treatment must

be sent to us within 90 days from the date of the relevant treatment. You must give us any documents, authorisations or information we need for assessing the claim. You must also pay any costs involved.

For claims which are not eligible for electronic filing (for example, claims under plans which are not integrated with MSHL or claims for pre-hospitalisation treatment, post-hospitalisation treatment or emergency overseas treatment), you must send the claim to us by post or online, or deliver it to us by hand.

For claims which are electronically filed, we will pay the hospital direct. Otherwise, we will pay you direct.

If we need to investigate a claim after it has been paid, we may recover the claim payment (depending on the outcome of the investigation).

If your claim includes expenses that are not reasonable, we will pay only the amount of your claim that we believe to be reasonable expenses for necessary medical treatment. We can reduce your claim to reflect what would have been reasonable, based on our opinion or the professional opinion of our medical advisor.

If there is a dispute in the amount of claim paid by us, the matter will be referred to an independent person for adjudication under the clause on dealing with disputes in the policy contract.

### **Reinstatement**

If your policy is cancelled because you have not paid the premiums, you may apply to reinstate your policy.

You can do this if we agree and you meet all of the following conditions.

- a You must pay all premiums you owe and any amount you owe us under your policy before we will reinstate your policy.
- b We will not pay for any expenses which happen between the date your policy ends and the date immediately before the reinstatement date of your policy.
- c If there is any change in the insured person's medical or physical condition, we may add exclusions or charge an extra premium from the reinstatement date.

To avoid doubt, if we accept any premium after your policy has ended, it does not mean we will not enforce our rights under your policy, or make us liable for any claim. Our responsibility to pay will only arise after we have reinstated your policy.

### **Limit in each policy year**

A limit in each policy year will apply to the IncomeShield Plan. This is provided in the "Comparison of Benefits between MSHL and IncomeShield Plan".

### **Other insurance**

We do not pay for claims if the medical expenses have been paid by other medical insurance or you or the insured has received a reimbursement from any other source.

If you or the insured has other medical insurance, including medical benefits under any employment contract, which allows you or them to claim a refund for medical expenses, you or the insured must first claim from these policies before making any claim under your policy. Our obligations to pay under your policy will only arise after you have fully

claimed under these policies.

If we have paid any benefit to you before a claim is made under the other medical insurance policies or employee benefits, the other medical insurers or employer will have to refund us their share. You must give us all the information and evidence we need to help us get back any other medical insurer's share of the claim we have paid. For every claim, the total reimbursement we will make will not be more than the actual expenses paid.

#### **Dealing with disputes**

Any dispute or matter arising under, out of or in connection with your policy must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) to be dealt with (if it is a dispute that can be brought before FIDReC).

If the dispute cannot be referred to or dealt with by FIDReC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. We will not be legally responsible under your policy unless you have first received an award under arbitration.

#### **Policy Owners' Protection Scheme**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income Insurance or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

#### **Disclaimer**

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by the policyholder and Income Insurance.

## Product summary: Deluxe Care Rider

### Product information

**This is applicable for existing Deluxe Care Rider policyholders only. Deluxe Care Rider is not available from 1 April 2026.**

### Benefits we will pay

#### Co-payment

With this rider, you will have to make a co-payment, as shown in the table below. If the treatment is provided by our panel<sup>1</sup> or extended panel<sup>2</sup>, we will apply a co-payment limit as shown in the table:

	Treatment provided by		
	Our panel	Extended panel	Others
Co-payment	5% co-payment of the benefits due under your policy		
Co-payment limit	Up to \$3,000 each policy year	Up to \$3,000 each policy year	No limit

<sup>1</sup> Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by us. The list of approved panels and preferred partners, which we may update from time to time, can be found at [income.com.sg/specialist-panel](http://income.com.sg/specialist-panel). Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.

<sup>2</sup> Extended panel means a registered medical practitioner or specialist approved by us to provide cover for the benefits under this rider. The registered medical practitioner or specialist must not also be on our lists of approved panels or preferred partners and must meet other criteria, including being on another Integrated Shield Plan provider's panel list. The list of our approved extended panel can be found at [income.com.sg/specialist-panel](http://income.com.sg/specialist-panel). We may update this list from time to time.

If you are claiming for pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if covered), we will not apply the co-payment limit if the treatment during the insured's stay in hospital is not provided by our panel<sup>1</sup> or extended panel<sup>2</sup>.

If you are claiming for consultation fees, medicines, examinations or tests that are directly related to the main outpatient hospital treatment which is covered under your policy and ordered by the registered medical practitioner, we will apply the co-payment limit only if the main outpatient hospital treatment is provided by our panel<sup>1</sup> or extended panel<sup>2</sup>.

If you are making a claim under your policy for your stay in hospital that is a result of being admitted from the emergency department of the same hospital in the same visit, we will treat your claim as a treatment provided by our panel<sup>1</sup>.

For each claim that meets the limits on special benefits (if they apply) or the limit in each policy year for the policy, the co-payment for that claim will not count towards the co-payment limit of \$3,000 for each policy year.

When the insured is under the care of more than one registered medical practitioner or specialist for their stay in hospital or the main outpatient hospital treatment under the policy, we will apply the co-payment limit as long as the

main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is part of our panel<sup>1</sup> or extended panel<sup>2</sup>.

**Extended panel and Non-panel Payment**

If the treatment during the insured’s stay in hospital is provided by a registered medical practitioner or specialist who is not from our panel<sup>1</sup>, or is from the extended panel<sup>2</sup>, you will have to make an Extended panel and Non-panel Payment (ENP) of up to \$2,000 per policy year for your claims for inpatient hospital treatment, pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if covered). You must pay the co-payment followed by the ENP. We will only pay the amount of your claim which is more than the total of the co-payment and the ENP.

When there is more than one treating registered medical practitioner or specialist for the insured’s stay in hospital, we will apply the ENP if the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is not from our panel<sup>1</sup> or is from the extended panel<sup>2</sup>.

To avoid doubt, the ENP also applies to claims for emergency overseas treatment benefit under your policy.

**Additional cancer drug treatment benefit**

This benefit pays for outpatient cancer drug treatments that are on the Cancer Drug List (CDL) and selected cancer drug treatments that are not on the CDL (non-CDL treatments), up to the limits shown below. This benefit will be paid on top of the benefits covered under your policy.

Type of cancer drug treatment	Additional cancer drug treatment benefit limits for one primary cancer			
	IncomeShield Plans			
	Plan P	Plan A	Plan B	Plan C
Treatment on the CDL (each month)	10x MSHL Limit	10x MSHL Limit	6x MSHL Limit	6x MSHL Limit
Non-CDL treatment (each month)	\$4,000	\$3,800	\$3,500	\$3,200

For claims under this rider for outpatient cancer drug treatments on the CDL, the following apply.

- We cover outpatient cancer drug treatments on the CDL in line with the conditions set out in your policy.
- If the insured is receiving treatment for multiple primary cancers, we will pay up to the limits shown below for the cancer drugs administered in that month.
- For cancer drug treatment on the CDL, the benefit limit for a plan is a multiple of the MSHL Limit for the specific cancer drug treatment.

The latest MSHL limits are shown under “MediShield Life Claim Limit per month” in the CDL on MOH’s website ([go.gov.sg/moh-cancerdruglist](http://go.gov.sg/moh-cancerdruglist)). MOH may update these limits from time to time. The revised list will apply to the cancer drug treatment administered on and after the date the revised list comes into effect.

For outpatient cancer drug treatments not on the CDL, we cover only treatments with drug classes A to E (according to the Life Insurance Association, Singapore’s (LIA’s) Non-CDL Classification Framework). You can find the details at [www.lia.org.sg](http://www.lia.org.sg). LIA may update the list from time to time.

Type of cancer drug treatment	Additional cancer drug treatment benefit limits for multiple primary cancers			
	IncomeShield Plans			
	Plan P	Plan A	Plan B	Plan C
Treatment on the CDL (each month)	The total of the highest limits among the covered cancer drug treatments for each primary cancer			
Non-CDL treatment (each month)	\$4,000 x number of primary cancers	\$3,800 x number of primary cancers	\$3,500 x number of primary cancers	\$3,200 x number of primary cancers

For each outpatient cancer drug treatment claim under this rider, you will have to make a co-payment as shown below. If the insured receives cancer drug treatment that is on the CDL and is provided by our panel or extended panel, the co-payment for that claim will count towards the co-payment limit of \$3,000 for each policy year. To avoid doubt, we will not apply the co-payment limit for all non-CDL treatments, even if they are provided by our panel or extended panel.

Types of Treatment	Co-payment
Treatment on the CDL, not provided by our panel or extended panel	5% of the benefits due under this rider
Treatment on the CDL, provided by our panel or extended panel	5% of the benefits due under this rider, up to a co-payment limit of \$3,000 each policy year
Treatment not on the CDL	10% of the benefits due under this rider

**Extra bed benefit**

If, during the insured’s stay in hospital, their parent or guardian stays and shares the same room, we will reimburse up to \$80 for each day the parent or guardian stays. We will only pay for the stay of one parent or guardian. This applies while the insured is a child aged 18 or younger during their stay in hospital. We will pay up to 10 days for each stay in hospital. If the insured is in hospital for only part of a day, we will pay half of this benefit for that day.

You do not need to pay the co-payment or ENP if we pay this benefit.

**The product conditions – what you need to know**

This is only a brief summary of the product. Please read the policy contract for the actual terms, conditions and exclusions of this product. Please contact your advisor if you have more questions.

**Deductible and co-insurance**

While this rider is in force, there is no deductible or co-insurance due under the IncomeShield Plan. However, you will have to make a co-payment and, if it applies, an ENP for each claim, before we pay any benefit. We will only pay the amount of your claim which is more than the co-payment and ENP, and we will apply the co-payment before the ENP (if it applies).

**Start of Cover**

We will start the cover after we have approved your application, and full premium payment is received by Income Insurance. The start date of the rider will be shown in the Rider Endorsement.

**Cancellation**

You can cancel this rider by giving us at least 30 days' notice in writing. This will not affect the validity of your policy.

**Ending the rider**

If your main policy is cancelled or ends for any reason, this rider will automatically end immediately, even if the period of grace has not come to an end.

**Changing terms and conditions**

We may change the premiums, benefits and cover of this rider, or the conditions of the policy contract at any time, for example due to Income Insurance's regular review. However, we will write to you at your last-known address at least 30 days before doing so. We will apply the changes only if they apply to all policies within the same class.

If MOH, the CPFB or any other regulatory authority relating to MSHL introduces any mandatory changes to the benefits, features, guidelines or conditions of your policy or rider, we may immediately apply those mandatory changes without giving you written notice.

If you do not agree with the changes to your policy or rider, you may choose to end your policy or rider.

If there is any inconsistency between the terms and conditions of this rider and the terms and conditions of your policy, the terms and conditions of this rider will apply.

**Exclusions**

All exclusions under the main policy will apply to this rider. You can refer to the Exclusions shown in the Product Summary for IncomeShield Plan.

**Claim**

For Deluxe Care Rider, we will assess your claim based on the claim documents submitted and obtained for your main policy. To claim for Extra bed benefit you have to submit a claim form, original final bill (fully settled) and copy of settlement details from other insurers (if applicable).

**Change in premium**

The premium for this rider can change from time to time. If we change the premium for this rider, we will write to you at your last-known address, at least 30 days before the change is to take place, to tell you what your new premium for this rider is. We will change the premium for this rider only if the change applies to all policies within the same class.

**Reinstatement**

We can reinstate the rider when you have paid all premiums you owe and we give our written permission. We will not pay for any expenses which arise between the date this rider ends and the date immediately before the date this rider is reinstated. When we reinstate the rider, we may add exclusions or charge an extra premium for this rider from the date this rider is reinstated, if there is any change in the insured's medical or physical condition.

**Deluxe Care Rider – yearly standard premium rates (\$\$, Premiums include GST.)**

Age next birthday <sup>3</sup>	Plan P	Plan A	Plan B	Plan C
1 – 18	\$160.00	\$145.00	\$104.00	\$82.00
19 – 20	\$183.00	\$153.00	\$112.00	\$88.00
21 – 25	\$183.00	\$153.00	\$112.00	\$88.00
26 – 30	\$183.00	\$153.00	\$112.00	\$88.00
31 – 35	\$208.00	\$166.00	\$126.00	\$92.00
36 – 40	\$215.00	\$178.00	\$131.00	\$97.00
41 – 45	\$336.00	\$301.00	\$213.00	\$154.00
46 – 50	\$348.00	\$315.00	\$223.00	\$164.00
51 – 55	\$466.00	\$415.00	\$296.00	\$211.00
56 – 60	\$476.00	\$429.00	\$306.00	\$221.00
61 – 65	\$639.00	\$578.00	\$416.00	\$293.00
66 – 70	\$755.00	\$681.00	\$485.00	\$346.00
71 – 73	\$1,045.00	\$853.00	\$609.00	\$437.00
74 – 75	\$1,229.00	\$1,006.00	\$716.00	\$511.00
76 – 78	\$1,469.00	\$1,201.00	\$853.00	\$655.00
79 – 80	\$1,710.00	\$1,391.00	\$1,002.00	\$804.00
81 – 83	\$1,905.00	\$1,533.00	\$1,117.00	\$927.00
84 – 85	\$2,104.00	\$1,708.00	\$1,234.00	\$1,044.00
86 – 88	\$2,278.00	\$1,844.00	\$1,349.00	\$1,173.00
89 – 90	\$2,496.00	\$2,018.00	\$1,449.00	\$1,287.00
91 – 93	\$2,697.00	\$2,169.00	\$1,583.00	\$1,410.00
94 – 95	\$2,859.00	\$2,334.00	\$1,687.00	\$1,527.00
96 – 98	\$3,078.00	\$2,488.00	\$1,813.00	\$1,659.00
99 – 100	\$3,262.00	\$2,652.00	\$1,939.00	\$1,793.00
Over 100	\$3,382.00	\$2,744.00	\$2,002.00	\$1,863.00
Estimated lifetime premium summed from age next birthday 1 to 100	\$87,027.00	\$72,243.00	\$52,222.00	\$43,137.00

<sup>3</sup> The last entry age is 75, based on the insured's age next birthday under this rider.

Yearly premiums are based on the insured's age at next birthday and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. You can pay premiums for this rider by cash only.

The Total Distribution Cost of this product is 31.5% of the premium for the first year and 5.5% of the premiums for renewal years. Total Distribution Cost is each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

**Disclaimer**

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by the policyholder and Income Insurance.

## Product summary: Classic Care Rider

### Product information

**This is applicable for existing Deluxe Care Rider policyholders only. Deluxe Care Rider is not available from 1 April 2026.**

### Benefits we will pay

#### Co-payment

With this rider, you will have to make a co-payment, as shown in the table below. If the treatment is provided by our panel<sup>1</sup> or extended panel<sup>2</sup>, we will apply a co-payment limit as shown in the table:

	Treatment provided by		
	Our panel	Extended panel	Others
Co-payment	10% co-payment of the benefits due under your policy		
Co-payment limit	Up to \$3,000 each policy year	Up to \$3,000 each policy year	No limit

<sup>1</sup> Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by us. The list of approved panels and preferred partners, which we may update from time to time, can be found at [income.com.sg/specialist-panel](http://income.com.sg/specialist-panel). Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.

<sup>2</sup> Extended panel means a registered medical practitioner or specialist approved by us to provide cover for the benefits under this rider. The registered medical practitioner or specialist must not also be on our lists of approved panels or preferred partners and must meet other criteria, including being on another Integrated Shield Plan provider's panel list. The list of our approved extended panel can be found at [income.com.sg/specialist-panel](http://income.com.sg/specialist-panel). We may update this list from time to time.

If you are claiming for pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if covered), we will not apply the co-payment limit if the treatment during the insured's stay in hospital is not provided by our panel<sup>1</sup> or extended panel<sup>2</sup>.

If you are claiming for consultation fees, medicines, examinations or tests that are directly related to the main outpatient hospital treatment which is covered under your policy and ordered by the registered medical practitioner, we will apply the co-payment limit only if the main outpatient hospital treatment is provided by our panel<sup>1</sup> or extended panel<sup>2</sup>.

If you are making a claim under your policy for your stay in hospital that is a result of being admitted from the emergency department of the same hospital in the same visit, we will treat your claim as a treatment provided by our panel<sup>1</sup>.

For each claim that meets the limits on special benefits (if they apply) or the limit in each policy year for the policy, the co-payment for that claim will not count towards the co-payment limit of \$3,000 for each policy year.

When the insured is under the care of more than one registered medical practitioner or specialist for their stay in

hospital or the main outpatient hospital treatment under the policy, we will apply the co-payment limit as long as the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is part of our panel<sup>1</sup> or extended panel<sup>2</sup>.

#### Extended panel and Non-panel Payment

If the treatment during the insured's stay in hospital is provided by a registered medical practitioner or specialist who is not from our panel<sup>1</sup>, or is from the extended panel<sup>2</sup>, you will have to make an Extended panel and Non-panel Payment (ENP) of up to \$2,000 per policy year for your claims for inpatient hospital treatment, pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if covered). You must pay the co-payment followed by the ENP. We will only pay the amount of your claim which is more than the total of the co-payment and the ENP.

When there is more than one treating registered medical practitioner or specialist for the insured's stay in hospital, we will apply the ENP if the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is not from our panel<sup>1</sup> or is from the extended panel<sup>2</sup>.

To avoid doubt, the ENP also applies to claims for emergency overseas treatment benefit under your policy.

#### Additional cancer drug treatment benefit

This benefit pays for outpatient cancer drug treatments that are on the Cancer Drug List (CDL) and selected cancer drug treatments that are not on the CDL (non-CDL treatments), up to the limits shown below. This benefit will be paid on top of the benefits covered under your policy.

Type of cancer drug treatment	Additional cancer drug treatment benefit limits for one primary cancer			
	IncomeShield Plans			
	Plan P	Plan A	Plan B	Plan C
Treatment on the CDL (each month)	10x MSHL Limit	10x MSHL Limit	6x MSHL Limit	6x MSHL Limit
Non-CDL treatment (each month)	\$4,000	\$3,800	\$3,500	\$3,200

For claims under this rider for outpatient cancer drug treatments on the CDL, the following apply.

- We cover outpatient cancer drug treatments on the CDL in line with the conditions set out in your policy.
- If the insured is receiving treatment for multiple primary cancers, we will pay up to the limits shown below for the cancer drugs administered in that month.
- For cancer drug treatment on the CDL, the benefit limit for a plan is a multiple of the MSHL Limit for the specific cancer drug treatment.

The latest MSHL limits are shown under "MediShield Life Claim Limit per month" in the CDL on MOH's website ([go.gov.sg/moh-cancerdruglist](http://go.gov.sg/moh-cancerdruglist)). MOH may update these limits from time to time. The revised list will apply to the cancer drug treatment administered on and after the date the revised list comes into effect.

For outpatient cancer drug treatments not on the CDL, we cover only treatments with drug classes A to E (according to the Life Insurance Association, Singapore's (LIA's) Non-CDL Classification Framework). You can find the details at [www.lia.org.sg](http://www.lia.org.sg). LIA may update the list from time to time.

Type of cancer drug treatment	Additional cancer drug treatment benefit limits for multiple primary cancers			
	IncomeShield Plans			
	Plan P	Plan A	Plan B	Plan C
Treatment on the CDL (each month)	The total of the highest limits among the covered cancer drug treatments for each primary cancer			
Non-CDL treatment (each month)	\$4,000 x number of primary cancers	\$3,800 x number of primary cancers	\$3,500 x number of primary cancers	\$3,200 x number of primary cancers

For each outpatient cancer drug treatment claim under this rider, you will have to make a co-payment as shown below. If the insured receives cancer drug treatment that is on the CDL and is provided by our panel or extended panel, the co-payment for that claim will count towards the co-payment limit of \$3,000 for each policy year. To avoid doubt, we will not apply the co-payment limit for all non-CDL treatments, even if they are provided by our panel or extended panel.

Types of Treatment	Co-payment
Treatment on the CDL, not provided by our panel or extended panel	10% of the benefits due under this rider
Treatment on the CDL, provided by our panel or extended panel	10% of the benefits due under this rider, up to a co-payment limit of \$3,000 each policy year
Treatment not on the CDL	20% of the benefits due under this rider

**Extra bed benefit**

If, during the insured’s stay in hospital, their parent or guardian stays and shares the same room, we will reimburse up to \$80 for each day the parent or guardian stays. We will only pay for the stay of one parent or guardian. This applies while the insured is a child aged 18 or younger during their stay in hospital. We will pay up to 10 days for each stay in hospital. If the insured is in hospital for only part of a day, we will pay half of this benefit for that day.

You do not need to pay the co-payment or ENP if we pay this benefit.

**The product conditions – what you need to know**

This is only a brief summary of the product. Please read the policy contract for the actual terms, conditions and exclusions of this product. Please contact your advisor if you have more questions.

**Deductible and co-insurance**

While this rider is in force, there is no deductible or co-insurance due under the IncomeShield Plan. However, you will have to make a co-payment and, if it applies, an ENP for each claim, before we pay any benefit. We will only pay the amount of your claim which is more than the co-payment and ENP, and we will apply the co-payment before the ENP (if it applies).

**Start of Cover**

We will start the cover after we have approved your application, and full premium payment is received by Income Insurance. The start date of the rider will be shown in the Rider Endorsement.

**Cancellation**

You can cancel this rider by giving us at least 30 days' notice in writing. This will not affect the validity of your policy.

**Ending the rider**

If your main policy is cancelled or ends for any reason, this rider will automatically end immediately, even if the period of grace has not come to an end.

**Changing terms and conditions**

We may change the premiums, benefits and cover of this rider, or the conditions of the policy contract at any time, for example due to Income Insurance's regular review. However, we will write to you at your last-known address at least 30 days before doing so. We will apply the changes only if they apply to all policies within the same class.

If MOH, the CPFB or any other regulatory authority relating to MSHL introduces any mandatory changes to the benefits, features, guidelines or conditions of your policy or rider, we may immediately apply those mandatory changes without giving you written notice.

If you do not agree with the changes to your policy or rider, you may choose to end your policy or rider.

If there is any inconsistency between the terms and conditions of this rider and the terms and conditions of your policy, the terms and conditions of this rider will apply.

**Exclusions**

All exclusions under the main policy will apply to this rider. You can refer to the Exclusions shown in the Product Summary for IncomeShield Plan.

**Claim**

For Classic Care Rider, we will assess your claim based on the claim documents submitted and obtained for your main policy. To claim for Extra bed benefit you have to submit a claim form, original final bill (fully settled) and copy of settlement details from other insurers (if applicable).

**Change in premium**

The premium for this rider can change from time to time. If we change the premium for this rider, we will write to you at your last-known address, at least 30 days before the change is to take place, to tell you what your new premium for this rider is. We will change the premium for this rider only if the change applies to all policies within the same class.

**Reinstatement**

We can reinstate the rider when you have paid all premiums you owe and we give our written permission. We will not pay for any expenses which arise between the date this rider ends and the date immediately before the date this rider is reinstated. When we reinstate the rider, we may add exclusions or charge an extra premium for this rider from the date this rider is reinstated, if there is any change in the insured's medical or physical condition.

**Classic Care Rider – yearly standard premium rates (\$\$, Premiums include GST.)**

Age next birthday <sup>3</sup>	Plan P	Plan A	Plan B	Plan C
1 – 18	\$106.00	\$99.00	\$69.00	\$56.00
19 – 20	\$111.00	\$103.00	\$73.00	\$59.00
21 – 25	\$111.00	\$103.00	\$73.00	\$59.00
26 – 30	\$111.00	\$103.00	\$73.00	\$59.00
31 – 35	\$117.00	\$110.00	\$79.00	\$61.00
36 – 40	\$125.00	\$116.00	\$87.00	\$65.00
41 – 45	\$185.00	\$178.00	\$132.00	\$93.00
46 – 50	\$204.00	\$200.00	\$141.00	\$104.00
51 – 55	\$268.00	\$265.00	\$185.00	\$142.00
56 – 60	\$298.00	\$281.00	\$201.00	\$149.00
61 – 65	\$406.00	\$370.00	\$272.00	\$200.00
66 – 70	\$474.00	\$453.00	\$321.00	\$228.00
71 – 73	\$630.00	\$569.00	\$395.00	\$288.00
74 – 75	\$770.00	\$667.00	\$471.00	\$353.00
76 – 78	\$910.00	\$792.00	\$568.00	\$436.00
79 – 80	\$1,056.00	\$927.00	\$643.00	\$539.00
81 – 83	\$1,202.00	\$1,035.00	\$726.00	\$597.00
84 – 85	\$1,326.00	\$1,143.00	\$812.00	\$675.00
86 – 88	\$1,447.00	\$1,361.00	\$1,193.00	\$795.00
89 – 90	\$1,570.00	\$1,523.00	\$1,338.00	\$877.00
91 – 93	\$1,692.00	\$1,673.00	\$1,478.00	\$959.00
94 – 95	\$1,815.00	\$1,793.00	\$1,612.00	\$1,040.00
96 – 98	\$1,937.00	\$1,922.00	\$1,734.00	\$1,126.00
99 – 100	\$2,059.00	\$2,046.00	\$1,864.00	\$1,206.00
Over 100	\$2,133.00	\$2,083.00	\$1,915.00	\$1,256.00
Estimated lifetime premium summed from age next birthday 1 to 100	\$54,271.00	\$51,137.00	\$40,970.00	\$28,909.00

<sup>3</sup> The last entry age is 75, based on the insured's age next birthday under this rider.

Yearly premiums are based on the insured's age at next birthday and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. You can pay premiums for this rider by cash only.

The Total Distribution Cost of this product is 31.5% of the premium for the first year and 5.5% of the premiums for renewal years. Total Distribution Cost is each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

**Disclaimer**

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by the policyholder and Income Insurance.

## Product summary: Plus Rider

### Product information

**This is applicable for existing Plus Rider policyholders only. Plus Rider is not available from 1 March 2019.**

### Benefits we will pay

#### Co-payment

With this rider, you will have to make a co-payment, as shown in the table below. If the treatment is provided by our panel<sup>1</sup> or extended panel<sup>2</sup>, we will apply a co-payment limit as shown in the table:

	Treatment provided by		
	Our panel	Extended panel	Others
Co-payment	5% co-payment of the benefits due under your policy		
Co-payment limit	Up to \$3,000 each policy year	Up to \$3,000 each policy year	No limit

<sup>1</sup> Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by us. The list of approved panels and preferred partners, which we may update from time to time, can be found at [income.com.sg/specialist-panel](http://income.com.sg/specialist-panel). Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.

<sup>2</sup> Extended panel means a registered medical practitioner or specialist approved by us to provide cover for the benefits under this rider. The registered medical practitioner or specialist must not also be on our lists of approved panels or preferred partners and must meet other criteria, including being on another Integrated Shield Plan provider's panel list. The list of our approved extended panel can be found at [income.com.sg/specialist-panel](http://income.com.sg/specialist-panel). We may update this list from time to time.

If you are claiming for pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if covered), we will not apply the co-payment limit if the treatment during the insured's stay in hospital is not provided by our panel<sup>1</sup> or extended panel<sup>2</sup>.

If you are claiming for consultation fees, medicines, examinations or tests that are directly related to the main outpatient hospital treatment which is covered under your policy and ordered by the registered medical practitioner, we will apply the co-payment limit only if the main outpatient hospital treatment is provided by our panel<sup>1</sup> or extended panel<sup>2</sup>.

If you are making a claim under your policy for your stay in hospital that is a result of being admitted from the emergency department of the same hospital in the same visit, we will treat your claim as a treatment provided by our panel<sup>1</sup>.

For each claim that meets the limits on special benefits (if they apply) or the limit in each policy year for the policy, the co-payment for that claim will not count towards the co-payment limit of \$3,000 for each policy year.

When the insured is under the care of more than one registered medical practitioner or specialist for their stay in hospital or the main outpatient hospital treatment under the policy, we will apply the co-payment limit as long as the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is part

of our panel<sup>1</sup> or extended panel<sup>2</sup>.

#### Extended panel and Non-panel Payment

If the treatment during the insured's stay in hospital is provided by a registered medical practitioner or specialist who is not from our panel<sup>1</sup>, or is from the extended panel<sup>2</sup>, you will have to make an Extended panel and Non-panel Payment (ENP) of up to \$2,000 per policy year for your claims for inpatient hospital treatment, pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if covered). You must pay the co-payment followed by the ENP. We will only pay the amount of your claim which is more than the total of the co-payment and the ENP.

When there is more than one treating registered medical practitioner or specialist for the insured's stay in hospital, we will apply the ENP if the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is not from our panel<sup>1</sup> or is from the extended panel<sup>2</sup>.

To avoid doubt, the ENP also applies to claims for emergency overseas treatment benefit under your policy.

#### Additional cancer drug treatment benefit

This benefit pays for outpatient cancer drug treatments that are on the Cancer Drug List (CDL) and selected cancer drug treatments that are not on the CDL (non-CDL treatments), up to the limits shown below. This benefit will be paid on top of the benefits covered under your policy.

Type of cancer drug treatment	Additional cancer drug treatment benefit limits for one primary cancer			
	IncomeShield Plans			
	Plan P	Plan A	Plan B	Plan C
Treatment on the CDL (each month)	10x MSHL Limit	10x MSHL Limit	6x MSHL Limit	6x MSHL Limit
Non-CDL treatment (each month)	\$4,000	\$3,800	\$3,500	\$3,200

For claims under this rider for outpatient cancer drug treatments on the CDL, the following apply.

- We cover outpatient cancer drug treatments on the CDL in line with the conditions set out in your policy.
- If the insured is receiving treatment for multiple primary cancers, we will pay up to the limits shown below for the cancer drugs administered in that month.
- For cancer drug treatment on the CDL, the benefit limit for a plan is a multiple of the MSHL Limit for the specific cancer drug treatment.

The latest MSHL limits are shown under "MediShield Life Claim Limit per month" in the CDL on MOH's website ([go.gov.sg/moh-cancerdruglist](http://go.gov.sg/moh-cancerdruglist)). MOH may update these limits from time to time. The revised list will apply to the cancer drug treatment administered on and after the date the revised list comes into effect.

For outpatient cancer drug treatments not on the CDL, we cover only treatments with drug classes A to E (according to the Life Insurance Association, Singapore's (LIA's) Non-CDL Classification Framework). You can find the details at [www.lia.org.sg](http://www.lia.org.sg). LIA may update the list from time to time.

Type of cancer drug treatment	Additional cancer drug treatment benefit limits for multiple primary cancers			
	IncomeShield Plans			
	Plan P	Plan A	Plan B	Plan C
Treatment on the CDL (each month)	The total of the highest limits among the covered cancer drug treatments for each primary cancer			
Non-CDL treatment (each month)	\$4,000 x number of primary cancers	\$3,800 x number of primary cancers	\$3,500 x number of primary cancers	\$3,200 x number of primary cancers

For each outpatient cancer drug treatment claim under this rider, you will have to make a co-payment as shown below. If the insured receives cancer drug treatment that is on the CDL and is provided by our panel or extended panel, the co-payment for that claim will count towards the co-payment limit of \$3,000 for each policy year. To avoid doubt, we will not apply the co-payment limit for all non-CDL treatments, even if they are provided by our panel or extended panel.

Types of Treatment	Co-payment
Treatment on the CDL, not provided by our panel or extended panel	5% of the benefits due under this rider
Treatment on the CDL, provided by our panel or extended panel	5% of the benefits due under this rider, up to a co-payment limit of \$3,000 each policy year
Treatment not on the CDL	10% of the benefits due under this rider

**Extra bed benefit**

If, during the insured’s stay in hospital, their parent or guardian stays and shares the same room, we will reimburse up to \$80 for each day the parent or guardian stays. We will only pay for the stay of one parent or guardian. This applies while the insured is a child aged 18 or younger during their stay in hospital. We will pay up to 10 days for each stay in hospital. If the insured is in hospital for only part of a day, we will pay half of this benefit for that day.

You do not need to pay the co-payment or ENP if we pay this benefit.

**The product conditions – what you need to know**

This is only a brief summary of the product. Please read the policy contract for the actual terms, conditions and exclusions of this product. Please contact your advisor if you have more questions.

**Deductible and co-insurance**

While this rider is in force, there is no deductible or co-insurance due under the IncomeShield Plan. However, you will have to make a co-payment and, if it applies, an ENP for each claim, before we pay any benefit. We will only pay the amount of your claim which is more than the co-payment and ENP, and we will apply the co-payment before the ENP (if it applies).

**Start of Cover**

We will start the cover after we have approved your application, and full premium payment is received by Income Insurance. The start date of the rider will be shown in the Rider Endorsement.

**Cancellation**

You can cancel this rider by giving us at least 30 days' notice in writing. This will not affect the validity of your policy.

**Ending the rider**

If your main policy is cancelled or ends for any reason, this rider will automatically end immediately, even if the period of grace has not come to an end.

**Changing terms and conditions**

We may change the premiums, benefits and cover of this rider, or the conditions of the policy contract at any time, for example due to Income Insurance's regular review. However, we will write to you at your last-known address at least 30 days before doing so. We will apply the changes only if they apply to all policies within the same class.

If MOH, the CPFB or any other regulatory authority relating to MSHL introduces any mandatory changes to the benefits, features, guidelines or conditions of your policy or rider, we may immediately apply those mandatory changes without giving you written notice.

If you do not agree with the changes to your policy or rider, you may choose to end your policy or rider.

If there is any inconsistency between the terms and conditions of this rider and the terms and conditions of your policy, the terms and conditions of this rider will apply.

**Exclusions**

All exclusions under the main policy will apply to this rider. You can refer to the Exclusions shown in the Product Summary for IncomeShield Plan.

**Claim**

For Plus Rider, we will assess your claim based on the claim documents submitted and obtained for your main policy. To claim for Extra bed benefit you have to submit a claim form, original final bill (fully settled) and copy of settlement details from other insurers (if applicable).

**Change in premium**

The premium for this rider can change from time to time. If we change the premium for this rider, we will write to you at your last-known address, at least 30 days before the change is to take place, to tell you what your new premium for this rider is. We will change the premium for this rider only if the change applies to all policies within the same class.

**Reinstatement**

We can reinstate the rider when you have paid all premiums you owe and we give our written permission. We will not pay for any expenses which arise between the date this rider ends and the date immediately before the date this rider is reinstated. When we reinstate the rider, we may add exclusions or charge an extra premium for this rider from the date this rider is reinstated, if there is any change in the insured's medical or physical condition.

**Plus Rider – yearly standard premium rates (S\$, Premiums include GST.)**

Age next birthday <sup>3</sup>	Plan P	Plan A	Plan B	Plan C
1 – 18	\$160.00	\$145.00	\$104.00	\$82.00
19 – 20	\$183.00	\$153.00	\$112.00	\$88.00
21 – 25	\$183.00	\$153.00	\$112.00	\$88.00
26 – 30	\$183.00	\$153.00	\$112.00	\$88.00
31 – 35	\$208.00	\$166.00	\$126.00	\$92.00
36 – 40	\$215.00	\$178.00	\$131.00	\$97.00
41 – 45	\$336.00	\$301.00	\$213.00	\$154.00
46 – 50	\$348.00	\$315.00	\$223.00	\$164.00
51 – 55	\$466.00	\$415.00	\$296.00	\$211.00
56 – 60	\$476.00	\$429.00	\$306.00	\$221.00
61 – 65	\$639.00	\$578.00	\$416.00	\$293.00
66 – 70	\$755.00	\$681.00	\$485.00	\$346.00
71 – 73	\$1,045.00	\$853.00	\$609.00	\$437.00
74 – 75	\$1,229.00	\$1,006.00	\$716.00	\$511.00
76 – 78	\$1,469.00	\$1,201.00	\$853.00	\$655.00
79 – 80	\$1,710.00	\$1,391.00	\$1,002.00	\$804.00
81 – 83	\$1,905.00	\$1,533.00	\$1,117.00	\$927.00
84 – 85	\$2,104.00	\$1,708.00	\$1,234.00	\$1,044.00
86 – 88	\$2,278.00	\$1,844.00	\$1,349.00	\$1,173.00
89 – 90	\$2,496.00	\$2,018.00	\$1,449.00	\$1,287.00
91 – 93	\$2,697.00	\$2,169.00	\$1,583.00	\$1,410.00
94 – 95	\$2,859.00	\$2,334.00	\$1,687.00	\$1,527.00
96 – 98	\$3,078.00	\$2,488.00	\$1,813.00	\$1,659.00
99 – 100	\$3,262.00	\$2,652.00	\$1,939.00	\$1,793.00
Over 100	\$3,382.00	\$2,744.00	\$2,002.00	\$1,863.00
Estimated lifetime premium summed from age next birthday 1 to 100	\$87,027.00	\$72,243.00	\$52,222.00	\$43,137.00

<sup>3</sup> The last entry age is 75, based on the insured's age next birthday under this rider.

Yearly premiums are based on the insured's age at next birthday and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. You can pay premiums for this rider by cash only.

The Total Distribution Cost of this product is 31.5% of the premium for the first year and 5.5% of the premiums for renewal years. Total Distribution Cost is each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

**Disclaimer**

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the policy contract for the precise terms, conditions and exclusions. Only the terms, conditions and exclusions in the policy contract will be enforceable by the policyholder and Income Insurance.

## Product summary: Assist Rider

### Product information

**This is applicable for existing Assist Rider policyholders only. Assist Rider is not available from 1 March 2019.**

### Benefits we will pay

#### Co-payment

With this rider, you will have to make a co-payment, as shown in the table below. If the treatment is provided by our panel<sup>1</sup> or extended panel<sup>2</sup>, we will apply a co-payment limit as shown in the table:

	Treatment provided by		
	Our panel	Extended panel	Others
Co-payment	10% co-payment of the benefits due under your policy		
Co-payment limit	Up to \$3,000 each policy year	Up to \$3,000 each policy year	No limit

<sup>1</sup> Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by us. The list of approved panels and preferred partners, which we may update from time to time, can be found at [income.com.sg/specialist-panel](http://income.com.sg/specialist-panel). Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.

<sup>2</sup> Extended panel means a registered medical practitioner or specialist approved by us to provide cover for the benefits under this rider. The registered medical practitioner or specialist must not also be on our lists of approved panels or preferred partners and must meet other criteria, including being on another Integrated Shield Plan provider's panel list. The list of our approved extended panel can be found at [income.com.sg/specialist-panel](http://income.com.sg/specialist-panel). We may update this list from time to time.

If you are claiming for pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if covered), we will not apply the co-payment limit if the treatment during the insured's stay in hospital is not provided by our panel<sup>1</sup> or extended panel<sup>2</sup>.

If you are claiming for consultation fees, medicines, examinations or tests that are directly related to the main outpatient hospital treatment which is covered under your policy and ordered by the registered medical practitioner, we will apply the co-payment limit only if the main outpatient hospital treatment is provided by our panel<sup>1</sup> or extended panel<sup>2</sup>.

If you are making a claim under your policy for your stay in hospital that is a result of being admitted from the emergency department of the same hospital in the same visit, we will treat your claim as a treatment provided by our panel<sup>1</sup>.

For each claim that meets the limits on special benefits (if they apply) or the limit in each policy year for the policy, the co-payment for that claim will not count towards the co-payment limit of \$3,000 for each policy year.

When the insured is under the care of more than one registered medical practitioner or specialist for their stay in hospital or the main outpatient hospital treatment under the policy, we will apply the co-payment limit as long as the

main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is part of our panel<sup>1</sup> or extended panel<sup>2</sup>.

**Extended panel and Non-panel Payment**

If the treatment during the insured’s stay in hospital is provided by a registered medical practitioner or specialist who is not from our panel<sup>1</sup>, or is from the extended panel<sup>2</sup>, you will have to make an Extended panel and Non-panel Payment (ENP) of up to \$2,000 per policy year for your claims for inpatient hospital treatment, pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if covered). You must pay the co-payment followed by the ENP. We will only pay the amount of your claim which is more than the total of the co-payment and the ENP.

When there is more than one treating registered medical practitioner or specialist for the insured’s stay in hospital, we will apply the ENP if the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is not from our panel<sup>1</sup> or is from the extended panel<sup>2</sup>.

To avoid doubt, the ENP also applies to claims for emergency overseas treatment benefit under your policy.

**Additional cancer drug treatment benefit**

This benefit pays for outpatient cancer drug treatments that are on the Cancer Drug List (CDL) and selected cancer drug treatments that are not on the CDL (non-CDL treatments), up to the limits shown below. This benefit will be paid on top of the benefits covered under your policy.

Type of cancer drug treatment	Additional cancer drug treatment benefit limits for one primary cancer			
	IncomeShield Plans			
	Plan P	Plan A	Plan B	Plan C
Treatment on the CDL (each month)	10x MSHL Limit	10x MSHL Limit	6x MSHL Limit	6x MSHL Limit
Non-CDL treatment (each month)	\$4,000	\$3,800	\$3,500	\$3,200

For claims under this rider for outpatient cancer drug treatments on the CDL, the following apply.

- We cover outpatient cancer drug treatments on the CDL in line with the conditions set out in your policy.
- If the insured is receiving treatment for multiple primary cancers, we will pay up to the limits shown below for the cancer drugs administered in that month.
- For cancer drug treatment on the CDL, the benefit limit for a plan is a multiple of the MSHL Limit for the specific cancer drug treatment.

The latest MSHL limits are shown under “MediShield Life Claim Limit per month” in the CDL on MOH’s website ([go.gov.sg/moh-cancerdruglist](http://go.gov.sg/moh-cancerdruglist)). MOH may update these limits from time to time. The revised list will apply to the cancer drug treatment administered on and after the date the revised list comes into effect.

For outpatient cancer drug treatments not on the CDL, we cover only treatments with drug classes A to E (according to the Life Insurance Association, Singapore’s (LIA’s) Non-CDL Classification Framework). You can find the details at [www.lia.org.sg](http://www.lia.org.sg). LIA may update the list from time to time.

Type of cancer drug treatment	Additional cancer drug treatment benefit limits for multiple primary cancers			
	IncomeShield Plans			
	Plan P	Plan A	Plan B	Plan C
Treatment on the CDL (each month)	The total of the highest limits among the covered cancer drug treatments for each primary cancer			
Non-CDL treatment (each month)	\$4,000 x number of primary cancers	\$3,800 x number of primary cancers	\$3,500 x number of primary cancers	\$3,200 x number of primary cancers

For each outpatient cancer drug treatment claim under this rider, you will have to make a co-payment as shown below. If the insured receives cancer drug treatment that is on the CDL and is provided by our panel or extended panel, the co-payment for that claim will count towards the co-payment limit of \$3,000 for each policy year. To avoid doubt, we will not apply the co-payment limit for all non-CDL treatments, even if they are provided by our panel or extended panel.

Types of Treatment	Co-payment
Treatment on the CDL, not provided by our panel or extended panel	10% of the benefits due under this rider
Treatment on the CDL, provided by our panel or extended panel	10% of the benefits due under this rider, up to a co-payment limit of \$3,000 each policy year
Treatment not on the CDL	20% of the benefits due under this rider

**Extra bed benefit**

If, during the insured’s stay in hospital, their parent or guardian stays and shares the same room, we will reimburse up to \$80 for each day the parent or guardian stays. We will only pay for the stay of one parent or guardian. This applies while the insured is a child aged 18 or younger during their stay in hospital. We will pay up to 10 days for each stay in hospital. If the insured is in hospital for only part of a day, we will pay half of this benefit for that day.

You do not need to pay the co-payment or ENP if we pay this benefit.

**The product conditions – what you need to know**

This is only a brief summary of the product. Please read the policy contract for the actual terms, conditions and exclusions of this product. Please contact your advisor if you have more questions.

**Deductible and co-insurance**

While this rider is in force, there is no deductible or co-insurance due under the IncomeShield Plan. However, you will have to make a co-payment and, if it applies, an ENP for each claim, before we pay any benefit. We will only pay the amount of your claim which is more than the co-payment and ENP, and we will apply the co-payment before the ENP (if it applies).

**Start of Cover**

We will start the cover after we have approved your application, and full premium payment is received by Income Insurance. The start date of the rider will be shown in the Rider Endorsement.

**Cancellation**

You can cancel this rider by giving us at least 30 days' notice in writing. This will not affect the validity of your policy.

**Ending the rider**

If your main policy is cancelled or ends for any reason, this rider will automatically end immediately, even if the period of grace has not come to an end.

**Changing terms and conditions**

We may change the premiums, benefits and cover of this rider, or the conditions of the policy contract at any time, for example due to Income Insurance's regular review. However, we will write to you at your last-known address at least 30 days before doing so. We will apply the changes only if they apply to all policies within the same class.

If MOH, the CPFB or any other regulatory authority relating to MSHL introduces any mandatory changes to the benefits, features, guidelines or conditions of your policy or rider, we may immediately apply those mandatory changes without giving you written notice.

If you do not agree with the changes to your policy or rider, you may choose to end your policy or rider.

If there is any inconsistency between the terms and conditions of this rider and the terms and conditions of your policy, the terms and conditions of this rider will apply.

**Exclusions**

All exclusions under the main policy will apply to this rider. You can refer to the Exclusions shown in the Product Summary for IncomeShield Plan.

**Claim**

For Assist Rider, we will assess your claim based on the claim documents submitted and obtained for your main policy. To claim for Extra bed benefit you have to submit a claim form, original final bill (fully settled) and copy of settlement details from other insurers (if applicable).

**Change in premium**

The premium for this rider can change from time to time. If we change the premium for this rider, we will write to you at your last-known address, at least 30 days before the change is to take place, to tell you what your new premium for this rider is. We will change the premium for this rider only if the change applies to all policies within the same class.

**Reinstatement**

We can reinstate the rider when you have paid all premiums you owe and we give our written permission. We will not pay for any expenses which arise between the date this rider ends and the date immediately before the date this rider is reinstated. When we reinstate the rider, we may add exclusions or charge an extra premium for this rider from the date this rider is reinstated, if there is any change in the insured's medical or physical condition.

**Assist Rider – yearly standard premium rates (S\$, Premiums include GST.)**

Age next birthday <sup>3</sup>	Plan P	Plan A	Plan B	Plan C
1 – 18	\$106.00	\$99.00	\$69.00	\$56.00
19 – 20	\$111.00	\$103.00	\$73.00	\$59.00
21 – 25	\$111.00	\$103.00	\$73.00	\$59.00
26 – 30	\$111.00	\$103.00	\$73.00	\$59.00
31 – 35	\$117.00	\$110.00	\$79.00	\$61.00
36 – 40	\$125.00	\$116.00	\$87.00	\$65.00
41 – 45	\$185.00	\$178.00	\$132.00	\$93.00
46 – 50	\$204.00	\$200.00	\$141.00	\$104.00
51 – 55	\$268.00	\$265.00	\$185.00	\$142.00
56 – 60	\$298.00	\$281.00	\$201.00	\$149.00
61 – 65	\$406.00	\$370.00	\$272.00	\$200.00
66 – 70	\$474.00	\$453.00	\$321.00	\$228.00
71 – 73	\$630.00	\$569.00	\$395.00	\$288.00
74 – 75	\$770.00	\$667.00	\$471.00	\$353.00
76 – 78	\$910.00	\$792.00	\$568.00	\$436.00
79 – 80	\$1,056.00	\$927.00	\$643.00	\$539.00
81 – 83	\$1,202.00	\$1,035.00	\$726.00	\$597.00
84 – 85	\$1,326.00	\$1,143.00	\$812.00	\$675.00
86 – 88	\$1,447.00	\$1,361.00	\$1,193.00	\$795.00
89 – 90	\$1,570.00	\$1,523.00	\$1,338.00	\$877.00
91 – 93	\$1,692.00	\$1,673.00	\$1,478.00	\$959.00
94 – 95	\$1,815.00	\$1,793.00	\$1,612.00	\$1,040.00
96 – 98	\$1,937.00	\$1,922.00	\$1,734.00	\$1,126.00
99 – 100	\$2,059.00	\$2,046.00	\$1,864.00	\$1,206.00
Over 100	\$2,133.00	\$2,083.00	\$1,915.00	\$1,256.00
Estimated lifetime premium summed from age next birthday 1 to 100	\$54,271.00	\$51,137.00	\$40,970.00	\$28,909.00

<sup>3</sup> The last entry age is 75, based on the insured’s age next birthday under this rider.

Yearly premiums are based on the insured’s age at next birthday and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time. You can pay premiums for this rider by cash only.

The Total Distribution Cost of this product is 31.5% of the premium for the first year and 5.5% of the premiums for renewal years. Total Distribution Cost is each year’s expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

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