

# IncomeShield Standard Plan

Your reliable healthcare partner that provides affordable protection for your medical and hospitalisation expenses in the Class B1 ward.

HEALTH INSURANCE



# DID YOU KNOW?

**Singapore's medical costs are expected to rise by 16.9% in 2026**, compared to a global increase of 10.3% medical costs<sup>1</sup>. Without proper financial planning, rising medical costs could result in considerable stress and financial strain for you and your family.



**Cancer incidence increased most rapidly in individuals younger than 50 years, especially in those aged 30-39 years, since 2008-2012<sup>2</sup>, and with many cancers being treatable if detected early<sup>3</sup>**, having adequate coverage is important to help ease financial worries.

Medical treatments can be very costly, depending on factors such as your medical condition, duration of treatment and hospital type. This can potentially lead to high out-of-pocket expenses and loss of future income.



## Examples of medical bills received by Income Insurance in 2025

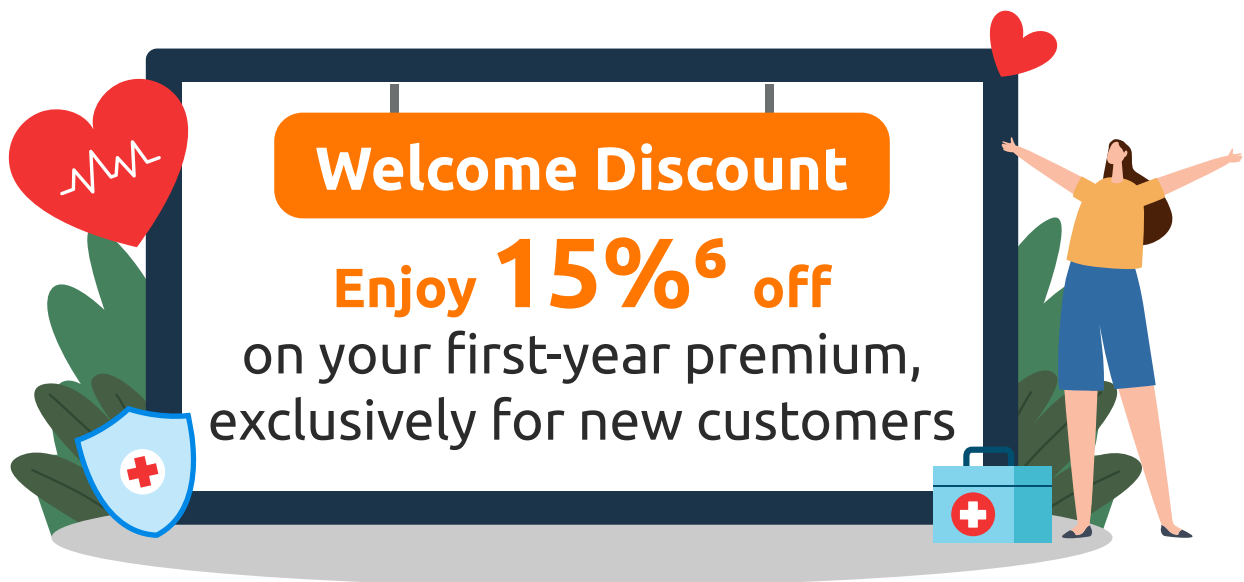
Medical Condition	Age	Medical Bill Size	
		Percentile	
		75 <sup>th</sup>	90 <sup>th</sup>
Breast Cancer	30 - 60	\$51,466	\$94,713
Lung Cancer	30 - 60	\$54,929	\$85,526
Heart Disease	51 - 60	\$19,797	\$41,195

This table is based on specific medical diagnoses in relation to the stated category of medical conditions in a restructured hospital. Note: The IncomeShield Standard Plan is designed to provide coverage for restructured hospitals for wards class B1 and below.

## Enhance your MediShield Life coverage with IncomeShield Standard Plan

While MediShield Life (MSHL) is a national health insurance scheme that provides basic health coverage, unexpected medical costs can still add up. Therefore, it is important to ensure that you are covered during the stay so you can focus on making a full recovery.

IncomeShield Standard Plan is a MediSave-approved Integrated Shield Plan (IP) that gives you the assurance that your hospital and surgical expenses<sup>4</sup> are well taken care of. Furthermore, you can use MediSave to pay your premiums (up to the Additional Withdrawal Limits<sup>5</sup>), keeping them affordable.



### Key Benefits



**Up to \$200,000 limit in each policy year** for medical treatment



**Coverage with no lifetime limit<sup>7</sup>**, so your loved ones are relieved of the financial burden if something unforeseen happens



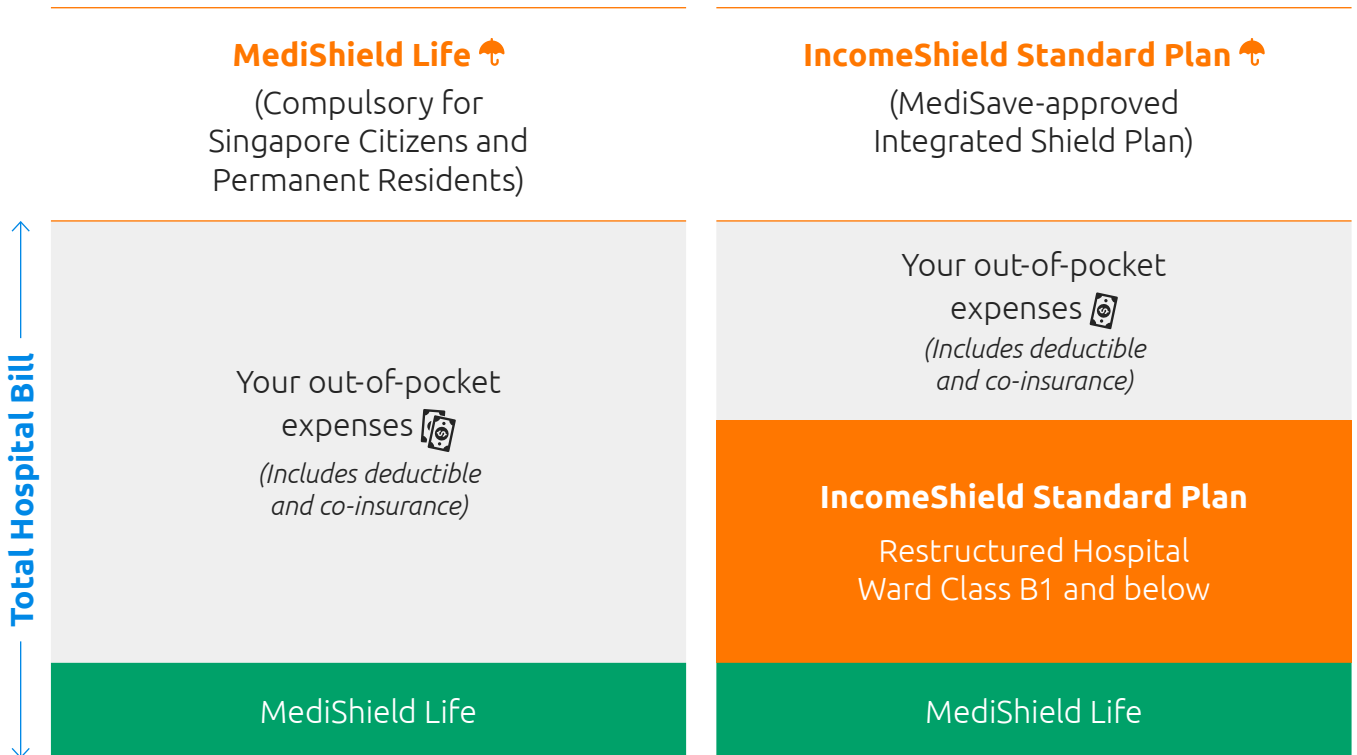
**Get higher limits for the insured receiving treatment for multiple primary cancers** under the Cancer Drug Treatment Benefit<sup>8</sup> and Cancer Drug Services Benefit<sup>9</sup>



**Access to our panel<sup>10</sup> of over 600 specialists** across various specialties and sub-specialties in private practice island-wide, specially curated to meet your medical needs at quality clinical standards

## How can IncomeShield Standard Plan better protect you

MSHL alone may not be sufficient to cover your hospital bills. Our comprehensive coverage helps alleviate the burden of your medical and hospitalisation expenses<sup>4</sup> by further reducing your out-of-pocket expenses. Below is our solution for greater protection.



Deductible means the part of the benefit you are claiming that the insured must pay before Income Insurance will pay any benefit.

Co-insurance means the amount that you need to pay after the deductible. The co-insurance percentages for the benefits are shown in the schedule of benefits. Co-insurance applies to all claims made under your policy except for final expenses benefit.

For yearly premium rates, visit the following link:

- IncomeShield Standard Plan: [income.com.sg/health-and-personal-accident/incomeshield-standard-plan/premiums](https://income.com.sg/health-and-personal-accident/incomeshield-standard-plan/premiums)

## How IncomeShield Standard Plan works for you



Mr Lee, age 40, is covered under the IncomeShield Standard Plan. He was hospitalised at a restructured hospital, in Ward Class B1 (normal ward), for 11 days and underwent surgery (Category 6C under the Table of Surgical Procedures) to treat his lung cancer. His total bill was \$9,000.

With the coverage from the IncomeShield Standard Plan, here is Mr Lee's out-of-pocket expenses for the treatment performed at a restructured hospital:

<b>Total Hospital Bill: \$9,000</b>	
<b>Bill amount covered by insurance:</b>	
IncomeShield Standard Plan: <i>(including MSHL)</i>	\$5,850
<b>Out-of-pocket expenses:</b>	
Deductible:	\$2,500
Co-insurance: <i>(10% of the hospital bill in excess of Deductible)</i>	\$650
<b>Total amount paid by Mr Lee: \$3,150</b>	

Figures are illustrative only and assume the entire bill is within the benefits limit.

## IMPORTANT NOTES

^Based on a survey by Nielsen IQ between January 2023 to December 2025, with 11,040 health insurance policyholders between 21 and 65 years old, Income Insurance ranked first at 33% as a health insurance company that can be trusted in good and bad times.

- 1 Business Times, [Singapore insurers brace for 2026 as medical inflation climbs and IP rules tighten](#).
- 2 National Registry of Diseases Office, [Singapore Cancer Registry Infographic 2022](#).
- 3 National Registry of Diseases Office, [Singapore Cancer Registry 50th Anniversary Monograph 1968-2017](#).
- 4 Subject to precise terms, conditions and exclusions specified in the policy conditions for IncomeShield Standard Plan.
- 5 The Additional Withdrawal Limit (AWL) is the maximum MediSave limit that you can use for your IncomeShield Standard Plan's additional private insurance coverage premiums. Please refer to [moh.gov.sg/healthcare-schemes-subsidies/medishield-life](http://moh.gov.sg/healthcare-schemes-subsidies/medishield-life) for the latest AWL.
- 6 We offer 15% off ("Welcome Discount") on your first-year premium with the purchase of IncomeShield Standard Plan ("Qualifying Policy"). The Welcome Discount is only applicable if no additional exclusion or premium loading is applied to the Qualifying Policy upon policy issuance. The Welcome Discount does not apply to the premium for the MediShield Life portion. Welcome Discount terms and conditions apply. Please refer to [income.com.sg/integrated-shield-plan/welcome-discount-tnc.pdf](http://income.com.sg/integrated-shield-plan/welcome-discount-tnc.pdf) for further details.
- 7 Subject to policy year limits and any benefit limits.
- 8 This benefit covers the main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic. For cancer drug treatment, only cancer drug treatments listed on the Cancer Drug List (CDL) and used according to the indications for the cancer drugs, as specified in the CDL on Ministry of Health (MOH) website ([go.gov.sg/moh-cancerdruglist](http://go.gov.sg/moh-cancerdruglist)) will be covered. For each primary cancer, if the cancer drug treatment on the CDL involves more than one drug, we allow a particular drug to be removed from the treatment or replaced with another drug on the CDL that has the indication 'for cancer treatment', only if this is due to intolerance or contraindications (for example, allergic reactions). In such cases, the claim limit of the original cancer drug treatment on the CDL will apply.  
 For each primary cancer, if more than one cancer drug treatment is administered in a month, the following will apply.
  - If any of the cancer drug treatments that are on the CDL has an indication that states 'monotherapy', only the treatments on the CDL that have the indication 'for cancer treatment' will be covered in that month.
  - If none of the cancer drug treatments that are on the CDL has an indication that states 'monotherapy':
    - if more than one of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', only cancer drug treatments that are on the CDL and have the indication 'for cancer treatment' will be covered in that month; and
    - if one or none of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', all cancer drug treatments that are on the CDL will be covered in that month.
 Cancer drug treatments not on the CDL will be considered as having an indication other than 'for cancer treatment'.  
 For insured receiving treatment for one primary cancer, we will pay up to the highest limit among the covered cancer drug treatments on the CDL that are administered in that month.  
 The cancer drug treatment on the 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 deductible does not apply to the outpatient hospital treatment benefits.
- 9 For cancer drug services, it covers services that are part of any outpatient cancer drug treatment, such as consultations, scans, lab investigations, preparing and administering the cancer drug, supportive-care drugs and blood transfusions. It does not cover services provided before the insured is diagnosed with cancer or after the cancer drug treatment has ended.  
 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.

**IMPORTANT NOTES**

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

IncomeShield Standard Plan is available as a MediSave-approved Integrated Shield Plan for the insured who is a Singapore Citizen or a Singapore Permanent Resident. This applies as long as the insured meets the eligibility conditions under MediShield Life. If the insured is a foreigner who has an eligible valid pass with a foreign identification number (FIN), IncomeShield Standard Plan is not available as an Integrated Shield Plan.

This is for general information only and does not constitute an offer, recommendation, solicitation, or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this policy at [income.com.sg/incomeshield-standard-policy-conditions.pdf](https://income.com.sg/incomeshield-standard-policy-conditions.pdf). All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this product is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a product that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this policy is not suitable after purchasing it, you may terminate it within the free-look period and obtain a refund of the premiums paid.

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Information is correct as at 1 April 2026.

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# Schedule of benefits for IncomeShield Standard Plan



## Coverage for IncomeShield Standard Plan

Benefits	IncomeShield Standard Plan (Includes MediShield Life (MSHL) payout)		
<b>Ward entitlement</b>	<b>Restructured hospital for ward class B1 and below</b>		
<b>Inpatient hospital treatment</b>	<b>Limits of compensation</b>		
Daily ward and treatment charges (each day) <sup>a</sup>			
- Normal ward (including MIC@Home)			\$2,250 <sup>b</sup>
- Intensive care unit ward			\$6,850 <sup>b</sup>
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 tables:	A	B	C
- Table 1A/B/C (less complex procedures)	\$590	\$1,050	\$1,050
- Table 2A/B/C	\$1,800	\$2,300	\$2,370
- Table 3A/B/C	\$3,290	\$4,240	\$4,760
- Table 4A/B/C	\$5,970	\$8,220	\$8,220
- Table 5A/B/C	\$8,920	\$9,750	\$11,030
- Table 6A/B/C	\$15,910	\$15,910	\$17,300
- Table 7A/B/C (more complex procedures)	\$21,840	\$21,840	\$21,840
Surgical implants (each treatment) <sup>c</sup>		\$9,800	
Radiosurgery, including proton beam therapy – Category 4 (each treatment course) <sup>d</sup>		\$31,300	
Community hospital (Rehabilitative) (each day) <sup>a,e</sup>		\$760	
Community hospital (Sub-acute) (each day) <sup>a,e</sup>		\$960	
Inpatient psychiatric treatment (each day, up to 60 days for each policy year)		\$680	
Inpatient palliative care service (General) (each day)		\$560	
Inpatient palliative care service (Specialised) (each day)		\$760	
Continuation of autologous bone marrow transplant treatment for multiple myeloma (each treatment)		\$14,040	
Serious pregnancy and delivery-related complications <sup>f</sup>	Covered up to inpatient hospital treatment limits		

Benefits	IncomeShield Standard Plan (Includes MSHL payout)		
<b>Outpatient hospital treatment<sup>a</sup></b>	<b>Limits of compensation</b>		
Radiotherapy for cancer (each treatment session)			
- External (except Hemi-body)			\$880
- Brachytherapy			\$1,100
- Hemi-body			\$2,510
- Stereotactic			\$6,210
- Proton beam therapy – Category 1 <sup>d</sup>			\$880
- Proton beam therapy – Category 2 <sup>d</sup>			\$1,100
- Proton beam therapy – Category 3 <sup>d</sup>			\$6,210
Kidney dialysis (each month)			\$3,740
Erythropoietin for chronic kidney failure (each month)			\$450
Immunosuppressants for organ transplant (each month)			\$1,480
Long-term parenteral nutrition (each month)			\$3,980
<b>Insured receiving treatment for one primary cancer</b>			
Cancer drug treatment (each month) <sup>h</sup>	3x MSHL Limit for one primary cancer		
Cancer drug services (each policy year) <sup>i</sup>	2x MSHL Limit for one primary cancer		
<b>Insured receiving treatment for multiple primary cancers<sup>j</sup></b>			
Cancer drug treatment (each month) <sup>h</sup>	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer		
Cancer drug services (each policy year) <sup>i</sup>	2x MSHL Limit for multiple primary cancers		
<b>Pro-ration factor<sup>k</sup></b>	<b>SG</b>	<b>PR</b>	<b>FR</b>
<b>Inpatient</b>			
- Restructured hospital			
- Ward class C, B2 or B2+	Does not apply	Does not apply	Does not apply
- Ward class B1	Does not apply	90%	80%
- Ward class A	80%	80%	80%
- Private hospital or private medical institution	50%	50%	50%
- Community hospital			
- Ward class C, B2 or B2+	Does not apply	Does not apply	Does not apply
- Ward class B1	Does not apply	90%	80%
- Ward class A	80%	80%	80%
<b>Day surgery</b>			
- Restructured hospital subsidised	Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised	Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution	65%	65%	65%

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

Benefits	IncomeShield Standard Plan (Includes MSHL payout)		
	SG	PR	FR
<b>Pro-ration factor<sup>k</sup></b>			
<b>Short-stay ward</b>			
– Restructured hospital subsidised	Does not apply	Does not apply	Does not apply
– Restructured hospital non-subsidised	Does not apply	Does not apply	Does not apply
<b>Outpatient hospital treatment excluding dialysis and erythropoietin</b>			
– Restructured hospital subsidised	Does not apply	Does not apply	Does not apply
– Restructured hospital non-subsidised	Does not apply	Does not apply	Does not apply
– Private hospital or private medical institution	65%	65%	65%
<b>Outpatient hospital treatment for dialysis and erythropoietin</b>			
– Restructured hospital subsidised	Does not apply	Does not apply	Does not apply
– MOH-subsented Voluntary Welfare Organisations	Does not apply	Does not apply	Does not apply
– Restructured hospital non-subsidised	Does not apply	Does not apply	Does not apply
– Private hospital or private medical institution	65%	65%	65%
<b>Deductible for each policy year for an insured aged 80 years or below at next birthday<sup>l</sup></b>			
<b>Inpatient</b>			
– Restructured hospital			
- Ward class C		\$1,500	
- Ward class B2 or B2+		\$2,000	
- Ward class B1		\$2,500	
- Ward class A		\$2,500	
– Private hospital or private medical institution		\$2,500	
– Community hospital			
- Ward class C		\$1,500	
- Ward class B2 or B2+		\$2,000	
- Ward class B1		\$2,500	
- Ward class A		\$2,500	
<b>Day surgery or short-stay ward</b>			
– Subsidised		\$1,500	
– Non-subsidised		\$2,000	

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Benefits	IncomeShield Standard Plan (Includes MSHL payout)
<b>Deductible for each policy year for an insured aged over 80 years at next birthday<sup>1</sup></b>	
<b>Inpatient</b>	
– Restructured hospital	
- Ward class C	\$2,000
- Ward class B2 or B2+	\$3,000
- Ward class B1	\$3,000
- Ward class A	\$3,000
– Private hospital or private medical institution	\$3,000
– Community hospital	
- Ward class C	\$2,000
- Ward class B2 or B2+	\$3,000
- Ward class B1	\$3,000
- Ward class A	\$3,000
<b>Day surgery or short-stay ward</b>	
– Subsidised	\$2,000
– Non-subsidised	\$3,000
<b>Co-insurance</b>	10%
<b>Limit in each policy year</b>	\$200,000
<b>Limit in each lifetime</b>	Unlimited
<b>Last entry age (age next birthday)</b>	Does not apply
<b>Maximum coverage age</b>	Lifetime

## IMPORTANT NOTES

- a. 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 conditions for IncomeShield Standard Plan for details.
- b. An additional claim limit of \$300 per day applies for the first 2 days.
- c. 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)
- d. The MOH-approved proton beam therapy indications and eligibility criteria are set out on MOH's website ([go.gov.sg/pbt-approved-indications](https://go.gov.sg/pbt-approved-indications)). MOH may update these from time to time.
- e. To claim for staying in a community hospital, the conditions as set out in the policy conditions must be met. You can refer to clause 1.1g in the policy conditions for IncomeShield Standard Plan for details.
- f. Serious pregnancy and delivery-related complications pays for inpatient hospital treatment if conditions as set out in the policy conditions are met. You can refer to clause 1.1k in the policy conditions for IncomeShield Standard Plan for details.
- g. 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 1.2g in the policy conditions for IncomeShield Standard Plan for details.
- h. 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](https://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.
- i. 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](https://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.
- j. 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.
- k. 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.
- l. The deductible does not apply to the outpatient hospital treatment benefits.

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Information is correct as at 1 April 2026.

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# Financial planning, made for the moments that matter to you.

## About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit [income.com.sg](http://income.com.sg)

## Get in touch



**MEET** your Income advisor



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**CHAT** instantly at [income.com.sg/advisor-connect](http://income.com.sg/advisor-connect)



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