

1. What are the new requirements for IP riders?

On 26 November 2025, the Ministry of Health (MOH) announced new requirements for IP riders that come onto the market from 1 April 2026 onwards. They are:

- i) **No coverage for minimum IP deductible** – IP riders will not cover the main plan's minimum deductible.
- ii) **Higher co-payment cap** – the minimum co-payment cap of IP riders will increase from \$3,000 to \$6,000 in each policy year. The co-payment cap will also exclude the IP main plan's minimum deductible.

For more details, you can refer to MOH's announcement at <https://go.gov.sg/ipliderchanges2025>.

2. Do the new requirements apply to me if I had bought my rider before MOH's announcement?

If you had bought a Deluxe Care, Plus, Classic Care or Assist rider before 27 November 2025, the new requirements will not apply to your existing rider for now. Your rider will still cover the IP main plan's deductible and the co-payment cap remains at \$3,000 in each policy year.

3. Do the new requirements apply to me if I buy a Deluxe Care or Classic Care rider from 27 November 2025 to 31 March 2026 (both dates inclusive)?

If you were to buy a Deluxe Care or Classic Care rider from 27 November 2025 to 31 March 2026 (both dates inclusive), the new requirements will apply to your Deluxe Care or Classic Care rider no later than your next policy renewal after 1 April 2028.

4. Do the new requirements apply to me if I were to upgrade or downgrade my IP main plan and/or IP rider from 27 November 2025 to 31 March 2026 (both dates inclusive)?

If you were to upgrade or downgrade your IP main plan or IP rider from 27 November 2025 to 31 March 2026 (both dates inclusive), the new requirements will not apply to your existing rider for now.

5. How will I be informed whether the new requirements for IP riders apply if I were to buy an IP rider?

When you buy an IP rider from 27 November 2025 to 31 March 2026 (both dates inclusive), you will be informed in your product summary that your Deluxe Care or Classic Care Rider will transition to incorporate the new requirements no later than your next policy renewal after 1 April 2028.

6. Is Income Insurance launching new riders because of MOH's announcement?

Aligned with MOH's regulatory requirements, Income Insurance intends to launch new IP riders that comply with the revised requirements by 1 April 2026 while balancing our scope of coverage to ensure that it keeps pace with the needs of our policyholders.

7. Is Income Insurance making changes to existing riders because of MOH's announcement?

For policyholders who had purchased existing IP riders before 27 November 2025, or existing rider policyholders who may be upgrading or downgrading from 27 November 2025 to 31 March 2026 (both dates inclusive), there will be no immediate impact to their existing riders.

From 1 April 2026 onwards, policyholders will be able to switch to a new rider that meets the new requirements without any underwriting for now. We will continue to review the relevant underwriting guidelines. We encourage existing rider policyholders to speak with their financial advisors and consider if the new IP riders better suit their needs before making the switch.

We regularly review our IP plans and riders to keep healthcare insurance sustainable, and if any changes are needed in the future, we will inform all policyholders.

8. How will MOH's announcement on IP rider changes affect premiums for existing IP riders?

The MOH announcement has no immediate impact on the premiums to our existing IP main plans and IP riders. We regularly review our IP plans and riders to keep healthcare insurance sustainable, and if any changes are needed in the future, we will inform all policyholders.

9. How can I get more information or seek clarifications on changes to IP riders?

Should you have further queries, we would be most happy to assist you via your preferred mode of contact at income.com.sg/contact-us.

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Information is correct as at 19 January 2026.