

Enhanced IncomeShield

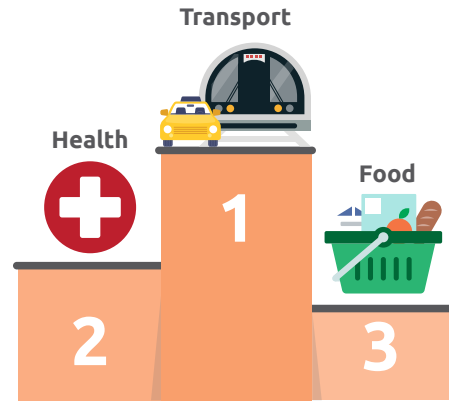
Your reliable healthcare partner that provides unlimited lifetime coverage for your medical and hospitalisation expenses.

HEALTH INSURANCE



DID YOU KNOW?

In 2025, **Health emerged as one of the main contributors to the Consumer Price Index-All Items inflation rate¹**. Without proper financial planning, rising medical costs could result in considerable stress and financial strain for you and your family.



From 2008–2012 to 2019–2023, the rate of new cancer cases increased by 10%, while the cancer death rate decreased by 21%², reflecting improvements in early detection and treatment, with many cancers now **more treatable when detected early³**. Having adequate coverage provides financial peace of mind and access to medically necessary advanced treatments that may improve survival.

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 th	90 th
Breast Cancer	30 - 60	\$235,863	\$361,696
Lung Cancer	30 - 60	\$319,655	\$346,306
Heart Disease	51 - 60	\$71,787	\$164,517

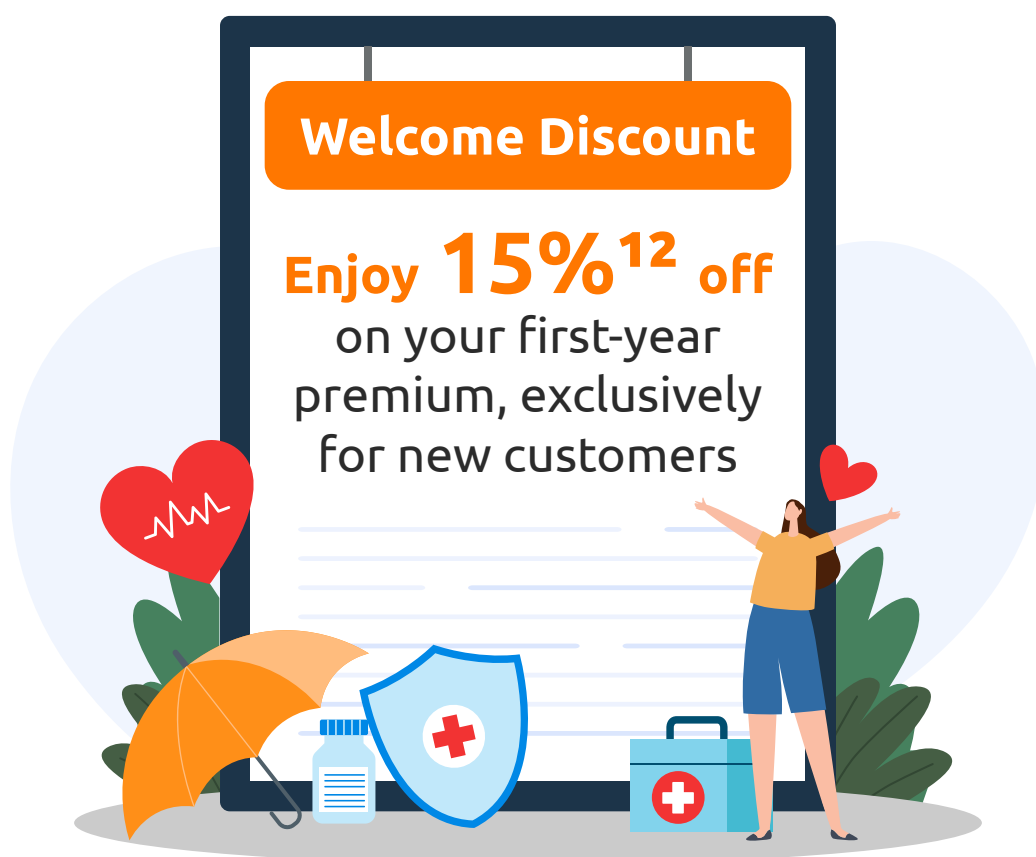
This table is based on specific medical diagnoses in relation to the stated category of medical conditions in a private hospital.

Enhance your MediShield Life coverage with Enhanced IncomeShield

While MediShield Life (MSHL) is a national health insurance scheme that provides basic health coverage, unexpected medical costs can still add up. This is why you may need a more comprehensive protection plan to minimise your out-of-pocket expenses so you can focus on recovery.

Enhanced IncomeShield is a MediSave-approved Integrated Shield Plan (IP) that gives you the assurance that your hospital and surgical expenses⁴ are well taken care of. Plus, you can add Optima Care or Essential Care rider to your Enhanced Preferred or Enhanced Advantage plan and enjoy one of the highest cancer coverage in Singapore with up to 23x⁵ MSHL monthly claim limit for outpatient treatments⁶ listed on the Cancer Drug List (CDL) for one primary cancer, up to \$250,000 for Cell, Tissue and Gene Therapy (CTGTP) listed on Ministry of Health's (MOH) CTGTP list for one treatment per indication per lifetime⁷, up to \$150,000 for CTGTP treatments not listed on MOH's CTGTP list for one treatment per indication per lifetime⁸, and up to \$100,000 for Proton Beam Therapy⁹ for each policy year.

Furthermore, you can use MediSave to pay your premiums (up to the Additional Withdrawal Limits¹⁰, excluding riders), keeping them affordable. Rest assured, whether you have made numerous claims or none at all, your future premiums are unaffected by your claims history¹¹.



Key Benefits



Up to \$1.5 million limit in each policy year for medical treatment



Coverage with no lifetime limit¹³, so you and your loved ones are relieved of the financial burden if something unforeseen happens



Reimbursement for all benefits, including **pre- and post-hospitalisation coverage for up to 180 days and 365 days, respectively¹⁴**



As charged coverage for selected benefits¹⁵ for treatments at the entitled ward



High coverage for advanced treatments – up to \$250,000 for Cell, Tissue and Gene Therapy listed on MOH's CTGTP list for one treatment per indication per lifetime⁷ and up to \$100,000 for Proton Beam Therapy⁹ for each policy year

One of the highest in SG¹⁶



Get higher coverage for the insured receiving treatment for multiple primary cancers under the Cancer Drug Treatment Benefit⁶ and Cancer Drug Services Benefit¹⁷



Covers up to \$20,000 for Inpatient Psychiatric Treatment Benefit for each policy year

One of the highest in SG[#]



Access to our panels¹⁸ 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

The above benefits vary according to the plan type. For details, you may refer to the schedule of benefits.

^{*}Ministry of Health, Singapore, [Integrated Shield Plans for Private Hospitals](#) and [Integrated Shield Plans for Ward Class A in Public Hospitals](#).

[#]Benefit comparisons are based on publicly available information on IPs as at 1 October 2026.

Choose your preferred healthcare plan based on your financial and medical needs

Our range of plans is built to fit diverse needs and budgets, including the Enhanced Basic plan, which is one of Income Insurance's most affordable health insurance plans.



Enhanced Preferred

Standard room in a private hospital or private medical institution

Policy limit of up to \$1,500,000 each policy year

Enhanced Advantage

Restructured hospital for ward class A and below

Policy limit of up to \$1,000,000 each policy year

Enhanced Basic

Restructured hospital for ward class B1 and below

Policy limit of up to \$250,000 each policy year

Supplement your Enhanced IncomeShield with a rider

Get added protection with our new Optima Care or Essential Care rider. These supplementary riders enhance your Enhanced IncomeShield plan, offering extra layers of protection and peace of mind.

Key Benefits



Tiered co-payment applies based on whether the treatment is provided by our panel¹⁸, extended panel¹⁸ or others, with a co-payment limit of up to \$6,000 each policy year if the treatment is provided by our panel¹⁸ and extended panel¹⁸



Get up to 18x MSHL claim limit monthly for outpatient treatments⁶ listed on the CDL for one primary cancer so you can focus on treatment and recovery

One of the highest in SG¹⁶



Enhanced coverage for multiple primary cancers outpatient treatment claims, up to the total of the highest limits among the covered cancer drug treatments⁶ on the CDL that are administered for each primary cancer in that month and up to \$15,000 monthly on non-CDL treatments¹⁹ for each primary cancer



Get up to \$150,000 for Cell, Tissue and Gene Therapy treatments not listed on MOH's CTGTP list for one treatment per indication per lifetime⁸

NEW



Get extended protection with **added pre- and post-hospitalisation coverage^{20,21}** giving you greater peace of mind

NEW



Enjoy a one-time Autism Testing Benefit^{21,22} reimbursement of up to \$1,000 with a 10% co-payment if the insured (up to age 18 next birthday) undergoes an autism test

Highest in SG* (Enhanced Preferred plan)



Receive a one-time Critical Care Benefit^{21,23} of up to \$50,000 if the insured (up to age 18 next birthday) requires an intensive care unit (ICU) or high dependency unit (HDU) stay of 4 days or more in one hospital admission, providing greater peace of mind

First in SG among IP plans*



Receive up to \$80 each day, for up to 10 days per hospital stay, to cover the cost of an extra bed²⁴ for the parent or guardian if the insured child (aged 18 or younger) is hospitalised

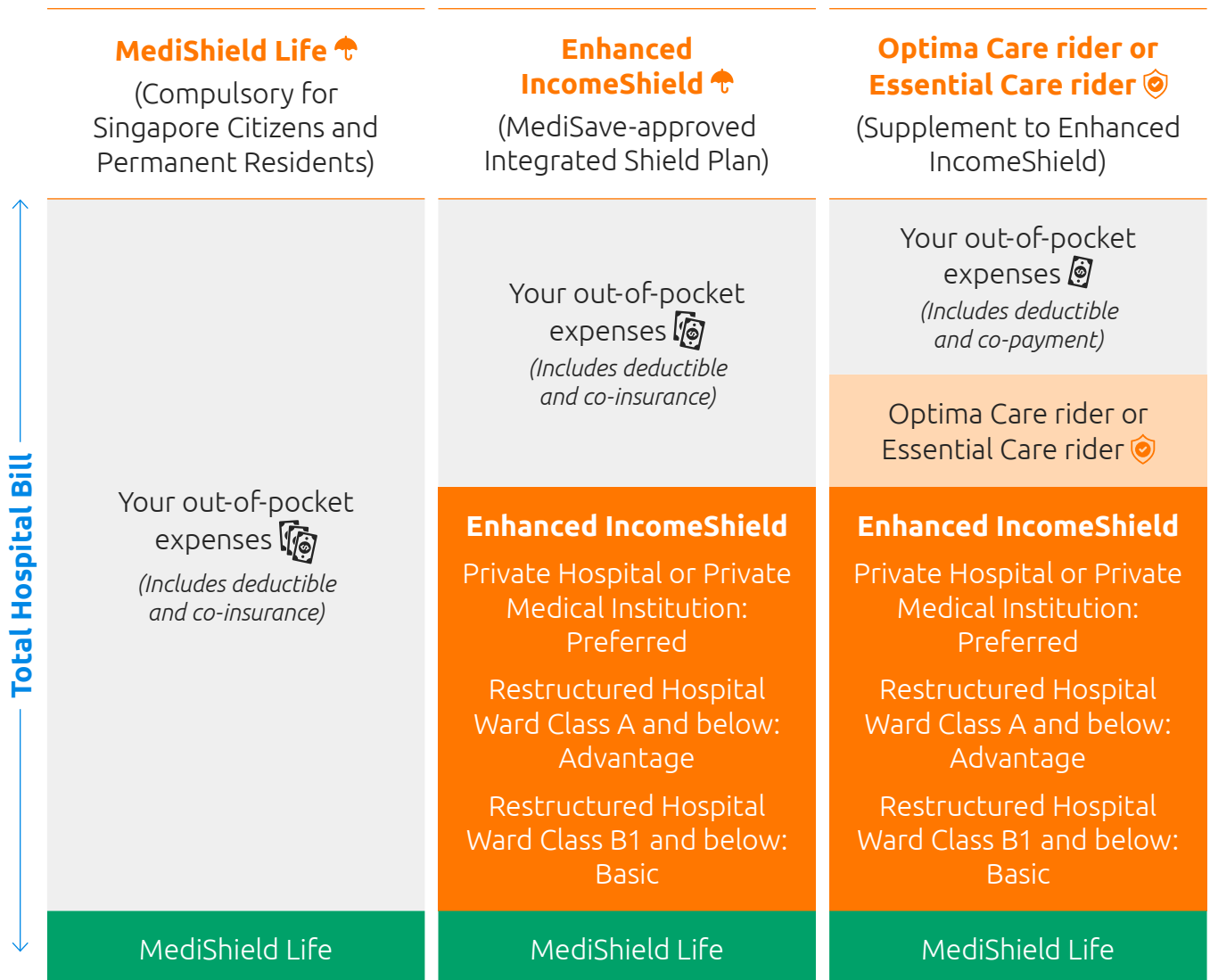
The above riders' benefits vary according to the plan type. For details, you may refer to the schedule of benefits below.

*Ministry of Health, Singapore, [Integrated Shield Plans for Private Hospitals](#) and [Integrated Shield Plans for Ward Class A in Public Hospitals](#).

#Benefit comparisons are based on publicly available information on IPs as at 1 October 2026.

How can Enhanced IncomeShield and our supplementary riders help

MSHL alone may not be sufficient to cover your hospital bills. Our comprehensive coverage helps alleviate the burden of your medical and hospitalisation expenses⁴ 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 links:

- Enhanced IncomeShield: income.com.sg/health-and-personal-accident/enhanced-incomeshield/premiums
- Optima Care rider: income.com.sg/health-and-personal-accident/enhanced-incomeshield/optima-care-rider-premiums
- Essential Care rider: income.com.sg/health-and-personal-accident/enhanced-incomeshield/essential-care-rider-premiums

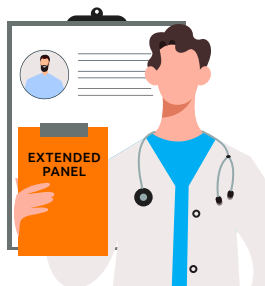
How Enhanced IncomeShield and our riders work for you



Mr Lee, age 40, is covered under the Enhanced IncomeShield Preferred plan and was hospitalised in a private hospital for surgery to treat his lung cancer. His total bill was \$50,000.

With the coverage from the Enhanced IncomeShield Preferred plan, here is a comparison of Mr Lee's out-of-pocket expenses with and without the Optima Care or Essential Care rider for the treatment performed at a private hospital provided by our panel¹⁸:

Enhanced IncomeShield Plan without Rider		With Rider 	
Enhanced IncomeShield Plan without Rider		Enhanced IncomeShield Plan with Optima Care Rider 	Enhanced IncomeShield Plan with Essential Care Rider 
Total Hospital Bill: \$50,000		Total Hospital Bill: \$50,000	Total Hospital Bill: \$50,000
Bill amount covered by insurance:		Bill amount covered by insurance:	Bill amount covered by insurance:
Enhanced IncomeShield Preferred Plan: (including MSHL)	\$41,850	Enhanced IncomeShield Preferred Plan: (including MSHL)	\$41,850
		Optima Care Rider:	Essential Care Rider:
		\$2,325	\$1,395
Out-of-pocket expenses:		Out-of-pocket expenses:	Out-of-pocket expenses:
Deductible:	\$3,500	Deductible:	\$3,500
Co-insurance: (10% of the hospital bill in excess of Deductible)	\$4,650	Co-payment: (5% of the benefits due under the policy, up to \$6,000)	Co-payment: (7% of the benefits due under the policy, up to \$6,000)
Total amount paid by Mr Lee: \$8,150 		Total amount paid by Mr Lee: \$5,825 	
		Total amount paid by Mr Lee: \$6,755 	



With coverage from the Enhanced IncomeShield Preferred plan and Optima Care rider or Essential Care rider, here is a comparison of Mr Lee's out-of-pocket expenses if he chooses to have his treatment provided by a specialist in our extended panel¹⁸ or other specialist in a private hospital:

Treatment provided by a specialist in our extended panel¹⁸			
Enhanced IncomeShield Plan with Optima Care Rider 		Enhanced IncomeShield Plan with Essential Care Rider 	
Total Hospital Bill: \$100,000		Total Hospital Bill: \$100,000	
Bill amount covered by insurance:		Bill amount covered by insurance:	
Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i>	\$86,850	Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i>	\$86,850
Optima Care Rider:	\$3,650	Essential Care Rider:	\$3,650
Out-of-pocket expenses:		Out-of-pocket expenses:	
Deductible:	\$3,500	Deductible:	\$3,500
Co-payment: <i>(8% of the benefits due under the policy, up to \$6,000)</i>	\$6,000	Co-payment: <i>(10% of the benefits due under the policy, up to \$6,000)</i>	\$6,000
Total amount paid by Mr Lee: \$9,500 		Total amount paid by Mr Lee: \$9,500 	

Treatment provided by other specialist			
Enhanced IncomeShield Plan with Optima Care Rider 		Enhanced IncomeShield Plan with Essential Care Rider 	
Total Hospital Bill: \$100,000		Total Hospital Bill: \$100,000	
Bill amount covered by insurance:		Bill amount covered by insurance:	
Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i>	\$86,850	Enhanced IncomeShield Preferred Plan: <i>(including MSHL)</i>	\$86,850
Optima Care Rider:	\$1,930	Essential Care Rider:	\$0
Out-of-pocket expenses:		Out-of-pocket expenses:	
Deductible:	\$3,500	Deductible:	\$3,500
Co-payment: <i>(8% of the benefits due under the policy, no limit)</i>	\$7,720	Co-payment: <i>(10% of the benefits due under the policy, no limit)</i>	\$9,650
Total amount paid by Mr Lee: \$11,220 		Total amount paid by Mr Lee: \$13,150 	

Figures are illustrative only to facilitate understanding of the rider's benefits and assume that the bill is not limited or excluded by policy terms and conditions.

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 Singapore Department of Statistics, [Singapore Consumer Price Index \(CPI\)](#).
- 2 National Registry of Diseases Office, [Singapore Cancer Registry Infographic 2023](#).
- 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 Enhanced IncomeShield and riders.
- 5 Enhanced IncomeShield covers 5x MediShield Life (MSHL) Limit and 18x MSHL Limit for one primary cancer when you add an Optima Care or Essential Care rider to your Enhanced Preferred or Enhanced Advantage plan.

- 6 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) 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). 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.

- 7 Cell, tissue and gene therapy benefit pays for cell, tissue and gene therapy provided to the insured which is on MOH's Cell, Tissue and Gene Therapy Product (CTGTP) list as long as the following conditions are met.
 - The cell, tissue and gene therapy is approved by MOH and Health Sciences Authority (HSA).
 - The registered medical practitioner recommends in writing that the insured needs the cell, tissue and gene therapy for necessary medical treatment, according to the relevant guidelines from MOH.
 - The cell, tissue and gene therapy is on MOH's CTGTP list, and is provided to the insured according to the indications on the CTGTP list, as shown on MOH's website (go.gov.sg/ctgtp-list). MOH may update this list from time to time. We will only cover the cell, tissue and gene therapies listed in the schedule of benefits.

We will not pay the cell, tissue and gene therapy benefit under any other benefit, regardless of whether the cell, tissue and gene therapy is provided as inpatient or outpatient hospital treatment.

IMPORTANT NOTES

- 8 Cell, tissue and gene therapy benefit pays for all reasonable expenses for inpatient hospital treatment (including day surgery) and outpatient hospital treatment for cell, tissue and gene therapy (CTGTP) not on MOH's CTGTP list (go.gov.sg/ctgtp-list) provided to the insured, up to the limits shown in the policy conditions, as long as the cell, tissue and gene therapy is approved by the HSA. When we pay the cell, tissue and gene therapy benefit under this rider, we add together all reasonable expenses for the cell, tissue and gene therapy treatment (including inpatient hospital treatment and outpatient hospital treatment), and pay up to the limits shown in the policy conditions.

You may make a claim under this benefit as long as you have not fully used the benefit payable up to the benefit limit in the policy conditions. We will pay the claim amount based on the following:

- If the claim amount after applying the co-payment is higher than the remaining benefit payable under this rider, we will pay up to the remaining benefit limit.
 - If the claim amount after applying the co-payment is lower than the remaining benefit payable under this rider, you will have to make a co-payment of the benefits due under your policy as shown in the policy conditions and we will only pay the amount of your claim which is more than the co-payment.
- 9 We will only cover the proton beam therapy if it is administered for an MOH-approved proton beam therapy indication (that is, MOH has approved the therapy for the insured's condition) and the insured meets the eligibility criteria for proton beam therapy under MSHL. The proton beam therapy indications and the eligibility criteria are set out on MOH's website (go.gov.sg/pbt-approved-indications). MOH may update these from time to time.
 - 10 The Additional Withdrawal Limit (AWL) is the maximum MediSave limit that you can use for your Enhanced IncomeShield's additional private insurance coverage premiums. Please refer to moh.gov.sg/healthcare-schemes-subsidies/medishield-life for the latest AWL.
 - 11 The premiums of Enhanced IncomeShield are based on factors such as medical inflation and overall claims experience. There is no additional premium loading on individual policies that have made claim(s).
 - 12 We offer 15% off ("Welcome Discount") on your first-year premium with the purchase of Enhanced IncomeShield Preferred, Advantage or Basic Plan (each a "Qualifying Policy") and/or Optima Care Rider or Essential Care Rider (each a "Rider"). The Welcome Discount is only applicable if no additional exclusion or premium loading is applied to the Qualifying Policy and applicable Riders upon policy issuance. The Welcome Discount is only applicable to a Rider if the Rider is taken up together with the Qualifying Policy. 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 for further details.
 - 13 Subject to policy year limits and any benefit limits.
 - 14 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. We do not cover pre-hospitalisation and post-hospitalisation treatment if, under the policy, we do not pay for the inpatient hospital treatment received during the stay in the hospital. Post-hospitalisation treatment, such as medication bought during a period of post-hospitalisation treatment but not used during that period, is not covered.

If the inpatient hospital treatment is provided by our panel and paid for under the Enhanced IncomeShield Preferred plan, we will cover the cost of medical treatment the insured received for up to 180 days before the stay in hospital starts and up to 365 days after the stay in hospital ends.

Please refer to the policy conditions for further details.
 - 15 We will reimburse you for the eligible hospitalisation cost you have incurred, subject to deductible, co-insurance, admission of ward class, benefit limits, and any other policy terms (including exclusions).
 - 16 Applicable to Enhanced Preferred and Enhanced Advantage plans only.
 - 17 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.

IMPORTANT NOTES

18 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 organisation (VWO) dialysis centres.

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 panels, preferred partners, and extended panel can be found at income.com.sg/specialist-panel. We may update this list from time to time.

19 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). Refer to lia.org.sg/media/3553/non-cdl-classification-framework.pdf for more details. LIA may update the list from time to time.

20 Pre-hospitalisation and post-hospitalisation benefit under the Optima Care rider is only applicable if your plan is either the Enhanced IncomeShield Preferred plan or the Enhanced IncomeShield Advantage plan. This benefit applies on top of the pre-hospitalisation treatment benefit and post-hospitalisation treatment benefit covered under your Enhanced IncomeShield Preferred plan or Enhanced IncomeShield Advantage plan (where applicable), up to the limits shown in the policy conditions. Please refer to the policy conditions for further details.

21 Applicable only when you add the Optima Care rider to your Enhanced Preferred or Enhanced Advantage plan.

22 Autism testing benefit is only payable for insured up to age 18 (next birthday) for the relevant plan. This benefit is payable if the insured undergoes an autism test, on a reimbursement basis, up to the limits for the relevant plan shown in the policy conditions. There must be a referral from a paediatrician for the autism test. This benefit is only payable once in the lifetime of your policy. You will have to make a 10% co-payment for each claim for this benefit due under your policy. Please refer to the policy conditions for further details on the co-payment limit.

23 Critical care benefit is only payable for insured up to age 18 (next birthday) for the relevant plan. If the insured requires a stay in an intensive care unit (ICU) or high dependency unit (HDU) for a total of 4 days or more in one hospital admission, we will pay the benefit as shown in the policy conditions. The stay in the ICU or HDU must be confirmed as necessary medical treatment. We will not consider a stay in ICU or HDU as necessary medical treatment if the insured can be safely and adequately treated in any other facility. This benefit is not payable for the following:

- the insured suffered symptoms of, had investigations for, or was diagnosed with illness any time before or within 90 days from the start date of this rider (except for accidents).
- claims for overseas treatment, including emergency overseas treatment.

This benefit is only payable once in the lifetime of your policy. Co-payment is not applicable for this benefit.

24 If, during the insured's stay in hospital, their parent or guardian stays in the same room as the insured, 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 if 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. Co-payment is not applicable for this benefit.

Enhanced IncomeShield 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), Enhanced IncomeShield is not available as an Integrated Shield Plan.

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

IMPORTANT NOTES

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/enhanced-incomeshield-policy-conditions.pdf, income.com.sg/optima-care-rider-policy-conditions.pdf and income.com.sg/essential-care-rider-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. The premiums for this plan include distribution costs, if any.

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Information is correct as at 1 October 2026.

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Schedule of benefits for Enhanced IncomeShield and each supplementary rider



Coverage for Enhanced IncomeShield

Benefits	Enhanced IncomeShield (Includes MediShield Life ^a (MSHL) payout)		
	Preferred	Advantage	Basic
Ward entitlement	Standard room in a private hospital or private medical institution	Restructured hospital for ward class A and below	Restructured hospital for ward class B1 and below
Inpatient hospital treatment	Limits of compensation		
Daily ward and treatment charges (each day) ^b - Normal ward (including MIC@Home) - Intensive care unit ward	As charged		
Surgical benefits (including day surgery)			
Organ transplant benefit (including stem-cell transplant)			
Surgical implants ^c			
Accident inpatient dental treatment			
Pre-hospitalisation treatment ^{d,e}	As charged Not provided by our panel ^f : up to 100 days before admission Provided by our panel ^f : up to 180 days before admission	As charged Up to 100 days before admission	
Post-hospitalisation treatment ^{d,e}	As charged Not provided by our panel ^f : up to 100 days after discharge Provided by our panel ^f : up to 365 days after discharge	As charged Up to 100 days after discharge	
Community hospital (Rehabilitative) ^{b,g}	As charged (up to 90 days for each admission)		
Community hospital (Sub-acute) ^{b,g}			
Inpatient palliative care service (General)	As charged		
Inpatient palliative care service (Specialised)			

Benefits	Preferred	Advantage	Basic
Outpatient hospital treatment ^h	Limits of compensation		
Radiotherapy for cancer - External (except Hemi-body) - Brachytherapy - Hemi-body - Stereotactic	As charged		
Kidney dialysis			
Erythropoietin for chronic kidney failure			
Immunosuppressants for organ transplant			
Long-term parenteral nutrition			
Home Ventilation and Respiratory Support Service (each month) ⁱ	\$1,680	Covered up to MSHL benefits only	
Paediatric Home Care (each month) ⁱ	\$840		
Negative Pressure Wound Therapy (each day) ⁱ	\$240		
Repetitive Transcranial Magnetic Stimulation (each treatment session) ⁱ	\$240 (up to 39 treatments per lifetime)		
Pasteurised Donated Human Milk (each day) ⁱ	\$170		
Hyperbaric Oxygen Therapy (each treatment session) ⁱ	\$1,560		
Outpatient Parenteral Antibiotic Therapy (each day) ⁱ	\$180		
Insured receiving treatment for one primary cancer			
Cancer drug treatment (each month) ⁱ	5x MSHL Limit for one primary cancer		
Cancer drug services (each policy year)	\$18,000		
Insured receiving treatment for multiple primary cancers ^k			
Cancer drug treatment (each month) ⁱ	The total of the highest limits among the covered cancer drug treatments received for each primary cancer		
Cancer drug services (each policy year)	\$36,000		

Benefits	Preferred	Advantage	Basic
Special benefits	Limits on special benefits		
Radiosurgery	As charged		
Breast reconstruction after mastectomy ^l			
Congenital abnormalities benefit (with 12 months' waiting period)			
Pregnancy and delivery-related complications benefit ^m (with 10 months' waiting period)			
Living organ donor (insured) transplant benefit – insured as the living donor donating an organ (each transplant with 24 months' waiting period for the person receiving the organ)	As charged, up to \$60,000	As charged, up to \$40,000	As charged, up to \$20,000
Living organ donor (non-insured) transplant benefit (each transplant) – insured as the recipient of organ	As charged, up to \$60,000	Not covered	Not covered
Cell, tissue and gene therapy benefit ⁿ (one treatment per indication per lifetime) - Kymriah - Yescarta	As charged, up to \$250,000 As charged, up to \$250,000		As charged, up to \$150,000 As charged, up to \$150,000
Proton beam therapy (each policy year) ^o	As charged, up to \$100,000		As charged, up to \$70,000
Continuation of autologous bone marrow transplant treatment for multiple myeloma (each policy year)	As charged, up to \$25,000		As charged, up to \$10,000
Inpatient psychiatric treatment benefit (each policy year)	As charged, up to \$20,000	As charged, up to \$10,000	As charged, up to \$7,000
Prosthesis benefit (each policy year)	As charged, up to \$10,000	As charged, up to \$6,000	As charged, up to \$6,000
Emergency overseas treatment	As charged but limited to costs of Singapore private hospitals	As charged but limited to costs of ward class A in Singapore restructured hospitals	As charged but limited to costs of ward class B1 in Singapore restructured hospitals
Waiver of pro-rata factor for outpatient kidney dialysis	Does not apply	Waive pro-rata factor for applicable treatment provided by our preferred partner ^f	
Final expenses benefit (waiver of co-insurance and deductible) ^p	\$5,000		\$3,000

Benefits	Preferred	Advantage	Basic
Pro-ration factor ^a	SG/PR/FR	SG/PR/FR	SG/PR/FR ^r
Inpatient			
- Restructured hospital - Ward class C, B2 or B2+ - Ward class B1 - Ward class A - Private hospital or private medical institution or emergency overseas treatment^s - Community hospital - Ward class C, B2 or B2+ - Ward class B1 - Ward class A	Does not apply	Does not apply Does not apply Does not apply 50%	Does not apply Does not apply 70% 35%
Day surgery or short-stay ward			
- Restructured hospital subsidised - Restructured hospital non-subsidised - Private hospital or private medical institution or emergency overseas treatment^s	Does not apply	Does not apply Does not apply 55%	Does not apply Does not apply 40%
Outpatient hospital treatment			
- Restructured hospital subsidised - Restructured hospital non-subsidised^t - Private hospital or private medical institution^t	Does not apply	Does not apply Does not apply 45%	Does not apply Does not apply 30%

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

Benefits	Preferred	Advantage	Basic
Deductible for each policy year for an insured aged 80 years or below at next birthday ^u			
Inpatient			
– Restructured hospital			
- Ward class C	\$1,500	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000	\$2,000
- Ward class B1	\$2,500	\$2,500	\$2,500
- Ward class A	\$3,500	\$3,500	\$2,500
– Private hospital or private medical institution or emergency overseas treatment ^s	\$3,500	\$3,500	\$2,500
– Community hospital			
- Ward class C	\$1,500	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000	\$2,000
- Ward class B1	\$2,500	\$2,500	\$2,500
- Ward class A	\$3,500	\$3,500	\$2,500
Day surgery or short-stay ward			
– Subsidised	\$2,000	\$2,000	\$2,000
– Non-subsidised	\$3,500	\$3,500	\$2,500
Outpatient hospital treatment			
– Restructured hospital subsidised	\$500	\$500	\$500
– Restructured hospital non-subsidised	\$500	\$500	\$500
– Private hospital or private medical institution	\$500	\$500	\$500

Benefits	Preferred	Advantage	Basic
Deductible for each policy year for an insured aged over 80 years at next birthday^u			
Inpatient			
– Restructured hospital			
- Ward class C	\$2,250	\$2,250	\$2,250
- Ward class B2 or B2+	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,750	\$3,750	\$3,750
- Ward class A	\$5,250	\$5,250	\$3,750
– Private hospital or private medical institution or emergency overseas treatment ^s	\$5,250	\$5,250	\$3,750
– Community hospital			
- Ward class C	\$2,250	\$2,250	\$2,250
- Ward class B2 or B2+	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,750	\$3,750	\$3,750
- Ward class A	\$5,250	\$5,250	\$3,750
Day surgery or short-stay ward			
– Subsidised	\$3,000	\$3,000	\$3,000
– Non-subsidised	\$5,250	\$5,250	\$3,750
Outpatient hospital treatment			
– Restructured hospital subsidised	\$500	\$500	\$500
– Restructured hospital non-subsidised	\$500	\$500	\$500
– Private hospital or private medical institution	\$500	\$500	\$500
Co-insurance	10%		
Limit in each policy year	\$1,500,000	\$1,000,000	\$250,000
Limit in each lifetime	Unlimited		
Last entry age (age next birthday)	75		
Maximum coverage age	Lifetime		

Coverage for Optima Care rider and Essential Care rider

Benefits		Optima Care Rider			Essential Care Rider		
		Panel ^f	Extended Panel ^f	Others	Panel ^f	Extended Panel ^f	Others
Covers co-insurance		Yes, up to benefit limits					
Co-payment of the benefits due under the policy		5%	8%	8%	7%	10%	10%
Co-payment limit ^v (each policy year)		Up to \$6,000 limit		No limit	Up to \$6,000 limit		No limit
Outpatient Cancer Drug Treatment Benefit limit							
Treatment on the CDL ⁱ (each month)		One Primary Cancer: Enhanced Preferred (EP): 18x MSHL Limit Enhanced Advantage (EA): 18x MSHL Limit Enhanced Basic (EB): 10x MSHL Limit Multiple Primary Cancers: The total of the highest limits among the covered cancer drug treatments received for each primary cancer					
Non-CDL treatment ^w (each month)		One Primary Cancer: EP: \$15,000 EA: \$7,000 EB: \$6,000 Multiple Primary Cancers: One primary cancer’s benefit limit x number of primary cancers					
Co-payment for Cancer Drug Treatment and Cancer Drug Services ^x							
Treatment on the CDL	Co-payment of the benefits due under the policy	5%			10%		
	Co-payment limit (each policy year)	Up to \$6,000 limit		No limit	Up to \$6,000 limit		No limit
Non-CDL treatment	Co-payment of the benefits due under the policy	10%			20%		
	Co-payment limit (each policy year)	No limit			No limit		
Cancer Drug Services	Co-payment of the benefits due under the policy	5%			10%		
	Co-payment limit (each policy year)	Up to \$6,000 limit		No limit	Up to \$6,000 limit		No limit

Benefits		Optima Care Rider			Essential Care Rider			
		Panel ^f	Extended Panel ^f	Others	Panel ^f	Extended Panel ^f	Others	
Cell, Tissue and Gene Therapy Benefit ^y limit								
Treatment not on MOH's CTGTP list (one treatment per indication per lifetime)		EP: \$150,000 EA: \$150,000 EB: \$100,000						
Co-payment for Cell, Tissue and Gene Therapy Benefit ^y								
Treatment not on MOH's CTGTP list	Co-payment of the benefits due under the policy	10%			20%			
	Co-payment limit (each policy year)	No limit			No limit			
Other benefits								
Pre-hospitalisation Benefit ^z (before admission)		Rider coverage						
		EP: Not applicable EA: Up to 80 additional days EB: Not applicable	Not applicable		Not applicable		Not applicable	
		Main plan and rider coverage (if applicable)						
		EP: Up to 180 days EA: Up to 180 days ^{aa} EB: Up to 100 days	EP: Up to 100 days EA: Up to 100 days EB: Up to 100 days		EP: Up to 180 days EA: Up to 100 days EB: Up to 100 days		EP: Up to 100 days EA: Up to 100 days EB: Up to 100 days	

Benefits		Optima Care Rider			Essential Care Rider		
		Panel ^f	Extended Panel ^f	Others	Panel ^f	Extended Panel ^f	Others
Other benefits							
Post-hospitalisation Benefit ^z (after discharge)		Rider coverage					
		EP: Not applicable EA: Up to 80 additional days EB: Not applicable	EP: Up to 80 additional days EA: Not applicable EB: Not applicable	Not applicable	Not applicable		
		Main plan and rider coverage (if applicable)					
		EP: Up to 365 days EA: Up to 180 days ^{bb} EB: Up to 100 days	EP: Up to 180 days ^{bb} EA: Up to 100 days EB: Up to 100 days	EP: Up to 365 days EA: Up to 100 days EB: Up to 100 days	EP: Up to 100 days EA: Up to 100 days EB: Up to 100 days		
Extra Bed Benefit ^{cc}		Receive up to \$80 each day, for up to 10 days per hospital stay, to cover the cost of an extra bed ^{cc} for the parent or guardian if the insured child (aged 18 or younger) is hospitalised					
The benefits below are only payable for insured up to age 18 (next birthday)							
Autism Testing Benefit ^{dd} (once per lifetime)		EP: \$1,000 EA: \$500 EB: Not applicable			Not applicable		
Autism Testing Benefit ^{dd}	Co-payment of the benefits due under the policy	10%					
	Co-payment limit (each policy year)	No limit					
Critical Care Benefit ^{ee} (once per lifetime)		EP: \$50,000 EA: \$30,000 EB: Not applicable					
Critical Care Benefit ^{ee}	Co-payment of the benefits due under the policy	Not applicable					
	Co-payment limit (each policy year)						

IMPORTANT NOTES

- a. For more information on the benefits covered under MediShield Life (MSHL), you may refer to the MediShield Life Benefits published on the website of the Ministry of Health (MOH) at medishieldlife.sg.
- b. 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 Enhanced IncomeShield Plan for details.
- 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. 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. Pre-hospitalisation and post-hospitalisation treatment are also not payable if the inpatient hospital treatment received during the stay in hospital is not payable. Post-hospitalisation treatment such as medication bought during a period of post-hospitalisation treatment but not used during that period is not payable. To avoid doubt, pre-hospitalisation and post-hospitalisation treatment do not include inpatient hospital treatment or day surgery.
- e. If the inpatient hospital treatment is provided by our panel and paid for under the Enhanced IncomeShield Preferred Plan, we will cover the cost of medical treatment the insured received for up to 180 days before the stay in hospital starts and up to 365 days after the stay in hospital ends. To avoid doubt, if the insured is under the care of more than one registered medical practitioner or specialist for the insured's stay in hospital, we will cover up to 180 days of pre-hospitalisation treatment and up to 365 days of post-hospitalisation treatment only when the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is part of our panel.
- f. 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 organisation (VWO) dialysis centres.

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 panels, preferred partners, and extended panel can be found at income.com.sg/specialist-panel. We may update this list from time to time.
- g. 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 1.1j in the policy conditions for Enhanced IncomeShield Plan for details.
- h. 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 1.2n in the policy conditions for Enhanced IncomeShield Plan for details.
- i. This benefit covers treatments in Singapore restructured hospitals only.
- j. 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). 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.
- k. 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.
- l. The breast reconstruction must be performed by a registered medical practitioner, during a stay in hospital, within 365 days after the date the insured leaves the hospital after the mastectomy was done.
- m. Pregnancy and delivery-related complications benefit pays for inpatient hospital treatment if conditions as set out in the policy conditions are met. You can refer to clause 1.3d in the policy conditions for Enhanced IncomeShield Plan for details.

IMPORTANT NOTES

- n. The cell, tissue and gene therapy is on MOH's CTGTP list, and is provided to the insured according to the indications on the CTGTP list, as shown on MOH's website (go.gov.sg/ctgtp-list). MOH may update this list from time to time. We will only cover the cell, tissue and gene therapies listed above. This is subject to one treatment per indication per lifetime, subject to indication requirements as listed within the MOH CTGTP List.
- o. We will only cover the proton beam therapy if it is administered for an MOH-approved proton beam therapy indication (that is, MOH has approved the therapy for the insured's condition) and the insured meets the eligibility criteria for proton beam therapy under MSHL. The proton beam therapy indications and the eligibility criteria are set out on MOH's website (go.gov.sg/pbt-approved-indications). MOH may update these from time to time.
- p. 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.
- q. 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 your plan (as set out in the schedule of benefits). If the insured's stay in hospital is in a ward that is the same as or lower than their ward entitlement but their pre-hospitalisation treatment or post-hospitalisation treatment was or is in a hospital or clinic higher than they are entitled to, we will use the pro-ration factor on the reasonable expenses relating to the pre-hospitalisation treatment or post-hospitalisation treatment, as the case may be. 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 your plan (as set out in the schedule of benefits).
- r. 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 or Singapore permanent resident, we will reduce the amount of each benefit we will pay to the percentages (citizenship factors) as specified in the policy conditions. The citizenship factor applies to any claim under the policy.
 - Enhanced Basic: 80% (for foreigner)
- s. MSHL does not cover emergency overseas treatment.
- t. Pro-ration will apply under MSHL for outpatient radiotherapy for cancer, long-term parenteral nutrition 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.
- u. Deductible for all claims incurred within each policy year shall be accumulated. You will not be required to pay any further deductible if your total accumulated deductible paid has exceeded the highest deductible applicable to a claim within the policy year. This is applicable across the deductibles payable for inpatient hospital treatment, day surgery or short-stay ward, and outpatient hospital treatment as set out in the schedule of benefits.
- v. Subject to precise terms, conditions and exclusions specified in the policy conditions for Enhanced IncomeShield and riders.
- w. 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). Refer to lia.org.sg/media/3553/non-cdl-classification-framework.pdf for more details. LIA may update the list from time to time.
- x. For each outpatient cancer drug treatment claim under your policy (including this rider), you will have to make a co-payment of the benefits due under your policy as shown in the policy conditions. 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 \$6,000 in the policy conditions. 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. For each cancer drug services claim under your policy, you will have to make a co-payment of the benefits due under your policy as shown in the policy conditions. If the insured receives cancer drug services provided by our panel or extended panel, the co-payment for that claim will count towards the co-payment limit of \$6,000 in the policy conditions.

IMPORTANT NOTES

- y. Cell, tissue and gene therapy benefit pays for all reasonable expenses for inpatient hospital treatment (including day surgery) and outpatient hospital treatment for cell, tissue and gene therapy (CTGTP) not on MOH's CTGTP list (go.gov.sg/ctgtp-list) provided to the insured, up to the limits shown in the policy conditions, as long as the cell, tissue and gene therapy is approved by the Health Sciences Authority (HSA). When we pay the cell, tissue and gene therapy benefit under this rider, we add together all reasonable expenses for the cell, tissue and gene therapy treatment (including inpatient hospital treatment and outpatient hospital treatment), and pay up to the limits shown in the policy conditions.

You may make a claim under this benefit as long as you have not fully used the benefit payable up to the benefit limit in the policy conditions. We will pay the claim amount based on the following:

- If the claim amount after applying the co-payment is higher than the remaining benefit payable under this rider, we will pay up to the remaining benefit limit.
 - If the claim amount after applying the co-payment is lower than the remaining benefit payable under this rider, you will have to make a co-payment of the benefits due under your policy as shown in the policy conditions and we will only pay the amount of your claim which is more than the co-payment.
- z. Pre-hospitalisation and post-hospitalisation benefit under the Optima Care rider is only applicable if your plan is either the Enhanced IncomeShield Preferred plan or the Enhanced IncomeShield Advantage plan. This benefit applies on top of the pre-hospitalisation treatment benefit and post-hospitalisation treatment benefit covered under your Enhanced IncomeShield Preferred plan or Enhanced IncomeShield Advantage plan (where applicable), up to the limits shown in the policy conditions. Please refer to the policy conditions for further details.
- aa. Pre-hospitalisation benefit covers up to 100 days before admission under the Enhanced Advantage plan and an additional up to 80 days before admission when you add an Optima Care rider and seek treatment provided by our panel.
- bb. Post-hospitalisation benefit covers:
- up to 100 days after discharge under the Enhanced Preferred plan and an additional up to 80 days after discharge when you add an Optima Care rider and seek treatment not provided by our panel.
 - up to 100 days after discharge under the Enhanced Advantage plan and an additional up to 80 days after discharge when you add an Optima Care rider and seek treatment provided by our panel.
- cc. If, during the insured's stay in hospital, their parent or guardian stays in the same room as the insured, 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 if 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. Co-payment is not applicable for this benefit.
- dd. Autism testing benefit is only payable for insured up to age 18 (next birthday) for the relevant plan. This benefit is payable if the insured undergoes an autism test, on a reimbursement basis, up to the limits for the relevant plan shown in the policy conditions. There must be a referral from a paediatrician for the autism test. This benefit is only payable once in the lifetime of your policy. You will have to make a 10% co-payment for each claim for this benefit due under your policy. Please refer to the policy conditions for further details on the co-payment limit.
- ee. Critical care benefit is only payable for insured up to age 18 (next birthday) for the relevant plan. If the insured requires a stay in an intensive care unit (ICU) or high dependency unit (HDU) for a total of 4 days or more in one hospital admission, we will pay the benefit as shown in the policy conditions. The stay in the ICU or HDU must be confirmed as necessary medical treatment. We will not consider a stay in ICU or HDU as necessary medical treatment if the insured can be safely and adequately treated in any other facility. This benefit is not payable for the following:
- the insured suffered symptoms of, had investigations for, or was diagnosed with illness any time before or within 90 days from the start date of this rider (except for accidents).
 - claims for overseas treatment, including emergency overseas treatment.
- This benefit is only payable once in the lifetime of your policy. Co-payment is not applicable for this benefit.

IMPORTANT NOTES

Enhanced IncomeShield 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), Enhanced IncomeShield is not available as an Integrated Shield Plan.

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

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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.

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