

# Care Secure Pro

Provides comprehensive coverage across different stages of disability, from mild to severe.

HEALTH INSURANCE



# DID YOU KNOW?

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**1 in 2 Singaporeans are expected to develop severe disability at some point in their lifetime and may need long-term care<sup>1</sup>.**

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**Disability is a major risk, arising not only in one's senior years but also among younger people who have a stroke or worsening chronic disease<sup>2</sup>.** 31.2% of the resident population aged 15 to 64 who were unable to perform or had a lot of difficulty performing at least one basic activity were in the labour force in 2020<sup>3</sup>. **More than half of those receiving a payout from CareShield Life are under 40<sup>2</sup>.**

## DID YOU KNOW?

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Singapore's road fatalities and injuries hit a five-year high in 2024. **The number of people injured was also up, from 8,941 in 2023 to 9,302 in 2024<sup>4</sup>. Accidents can leave even healthy, working adults with mild to severe disabilities.**

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**In the event of severe disability, you may require long-term care services like rehabilitation, centre-based care, home-based care or nursing care.**

Depending on the services that are required, **this may easily cost a thousand dollars or more per month<sup>5</sup>**. Without added insurance coverage, these expenses can cause financial strain on you and your family.

A sudden disability can change your life in an instant. Beyond medical treatment, caregiving and mobility support expenses can quickly add up. Care Secure Pro is designed to strengthen your CareShield Life or ElderShield coverage by providing monthly cash payouts<sup>6</sup> when you are unable to perform one of the 6 Activities of Daily Living (ADLs). If you are unable to perform two or more ADLs, your support increases with a lifetime monthly Disability Benefit<sup>6,7</sup> and a lump sum Support Benefit<sup>8</sup>, so you can focus on getting the care you need and prioritising your recovery, without added financial stress.



## Key Benefits

1

**Receive monthly payouts<sup>6</sup> of 60% of the Disability Benefit for up to 60 months** if you are unable to perform one ADL and have not reached age 75 on the claim date

2

**Receive a lifetime monthly Disability Benefit<sup>6,7</sup>** for moderate and severe disability

3

**Get a Support Benefit<sup>8</sup> of 600% of the Disability Benefit** when you are unable to perform three ADLs. If you are unable to perform two ADLs, get 300% of the Disability Benefit and an additional 300% of the Disability Benefit if your disability worsens to being unable to perform at least three ADLs

Highest in SG

4

**Support your loved ones with Dependant Benefit<sup>10</sup>, which provides a monthly payout of 25% of the Disability Benefit** for up to 36 months when you are unable to perform at least two ADLs

5

**To help support caregiving costs, the Caregiver Benefit<sup>11</sup> provides a monthly payout of 60% of the Disability Benefit** for up to 12 months when you are unable to perform at least two ADLs

6

**Get additional payouts for severe disability**, on top of your CareShield Life or ElderShield benefits, for as long as you are unable to perform at least three ADLs

7

**Choose from two premium payment options**, up to 67 or 99<sup>12</sup> age last birthday, to suit your needs

8

**Pay your premiums easily using your MediSave.** No additional cash top-up may be required up to a withdrawal limit of \$600 (per insured per calendar year)<sup>13</sup>

## Financial support for disability begins when you are unable to perform at least one ADL

Receive better care with Care Secure Pro, which provides you with monthly payouts<sup>6</sup> if you become disabled. The benefit payout<sup>6</sup> you receive depends on your disability status and the monthly Disability Benefit<sup>14</sup> level you selected. Below is a snapshot of what Care Secure Pro includes.

Benefits	Disability Status		
	Mildly Disabled	Moderately Disabled	Severely Disabled
	Inability to perform <u>one</u> out of the 6 ADLs	Inability to perform <u>two</u> out of the 6 ADLs	Inability to perform <u>three or more</u> out of the 6 ADLs
Disability Benefit <sup>6</sup>	<p><b>If you have not reached age 75 on the claim date:</b>  <b>60% of the Disability Benefit,</b>                      for up to 60 months</p> <p><b>If you reached age 75 on or before the claim date:</b>  <b>100% of the Disability Benefit,</b>                      for up to 12 months</p> <p><i>We will only pay up to a total of 3600% of the Disability Benefit for all mild disability in your lifetime.</i></p>	<p><b>100% of the Disability Benefit</b></p> <p><i>There is no limit on the total benefits we will pay for moderate disability and severe disability in your lifetime.</i></p>	
Waiver of Premium <sup>15</sup>	<b>Future premiums are waived</b> during the period of disability		
Support Benefit <sup>8</sup>		<b>300% of the Disability Benefit</b>	<b>600% of the Disability Benefit</b>
Dependant Benefit <sup>10</sup>	Not applicable	<b>25% of the Disability Benefit,</b> for up to 36 months in your lifetime	
Caregiver Benefit <sup>11</sup>		<b>60% of the Disability Benefit,</b> for up to 12 months in your lifetime	
Death Benefit <sup>16</sup>	<b>300% of the Disability Benefit</b>		

## Activities of Daily Living (ADLs)



### WASHING

The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.



### DRESSING

The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.



### FEEDING

The ability to feed oneself food after it has been prepared and made available.



### TOILETING

The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.



### WALKING OR MOVING AROUND

The ability to move indoors from room to room on level surfaces.



### TRANSFERRING

The ability to move from a bed to an upright chair or wheelchair, and vice versa.

## How Care Secure Pro Provides Greater Coverage for Your Long-Term Care Needs

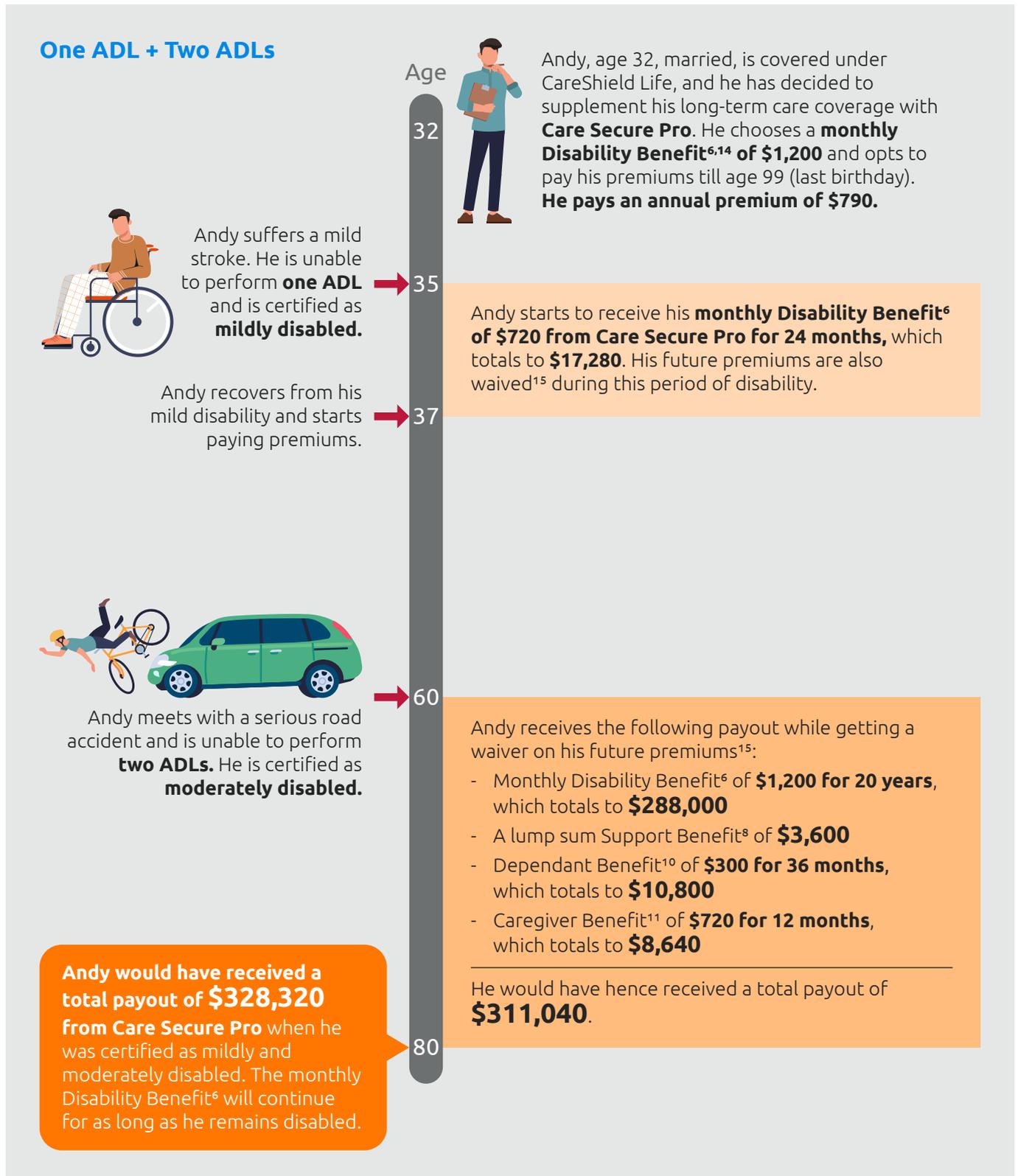


Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar. The figures assume that the payout is not limited or excluded by policy terms and conditions.

### Three ADLs

Age

40



Jane, age 40, married with two young children, is covered under CareShield Life, and she decided to supplement her long-term care coverage with **Care Secure Pro**. She chooses a **monthly Disability Benefit<sup>6,14</sup> of \$1,500** and opts to pay her premiums till age 99 (last birthday). **She pays an annual premium of \$1,657.**



Jane suffers from a major stroke. She is unable to perform **three ADLs** and is certified as **severely disabled**.

55

Jane receives the following payout while getting a waiver on her future premiums<sup>15</sup>:

- Monthly Disability Benefit<sup>6</sup> of **\$1,500 for 20 years**, which totals to **\$360,000**
- A lump sum Support Benefit<sup>8</sup> of **\$9,000**
- Dependant Benefit<sup>10</sup> of **\$375 for 36 months**, which totals to **\$13,500**
- Caregiver Benefit<sup>11</sup> of **\$900 for 12 months**, which totals to **\$10,800**



Jane passes away, and her loved ones would receive a **Death Benefit<sup>16</sup> of \$4,500.**

**Total payout from Care Secure Pro policy: \$397,800**

75

Jane would have received a total payout of **\$393,300** from Care Secure Pro.

The payouts illustrated above are in addition to the CareShield Life payouts (if Jane is eligible for CareShield Life payouts). Diagram is not drawn to scale. The figures used are for illustrative purposes only and are rounded to the nearest dollar. The figures assume that the payout is not limited or excluded by policy terms and conditions.

**IMPORTANT NOTES**

- 1 Ministry of Health, Singapore, [Why is CareShield Life/ElderShield necessary for Singaporeans' long-term care needs?](#)
- 2 The Business Times, [CareShield Life: affordable cover for a potentially long-term financial burden.](#)
- 3 Singapore Department of Statistics, [Census of population 2020 - Difficulty Performing Basic Activities.](#)
- 4 The Straits Times, [Traffic deaths, injuries hit five-year high; increase in fatal accidents linked to speeding.](#)
- 5 Dollars And Sense, [CareShield Life Supplementary Plan: Why We Think Every Working Adult Should Consider Applying For One.](#)
- 6 If you become and continue to be disabled, we will pay a monthly Disability Benefit. We pay the Disability Benefit in line with the following conditions:
  - When we have approved the claim, we will pay the first payment of the monthly Disability Benefit on the day immediately after the deferment period. We will then pay it on the same day every following month. If we do not approve the claim until after the deferment period, the first payment of the monthly Disability Benefit will be treated as due from the day immediately after the deferment period.
  - If you recover from mild disability and you have not received the maximum amount of Disability Benefit available in your lifetime for mild disability, and you become mildly disabled again during your lifetime, you can make further claims for this benefit, up to the total limit shown in the policy conditions.
  - If you recover from moderate disability or severe disability (as appropriate) but become moderately disabled or severely disabled again, you are entitled to further payment of this benefit.

Deferment period means the 90-day period from (and including) the claim date. We will pay the first benefit payment immediately after the deferment period.
- 7 Applicable to only moderately disabled and severely disabled. There is no limit on the total benefits we will pay for moderate disability and severe disability in your lifetime under the Disability Benefit.
- 8 If you become and continue to be moderately disabled or severely disabled, we will pay the Support Benefit. We will pay the Support Benefit immediately after the deferment period. The maximum Support Benefit we will pay is 600% of the Disability Benefit. If you become moderately disabled again, you can claim the remaining amount of Support Benefit only if you later become severely disabled.
- 9 Upon successful purchase of a Care Secure Pro Plan (a "Qualifying Policy"), customers will be eligible to receive 25% off on insurance premium throughout the period in which the Qualifying Policy is in force. The Promotion is applicable to the first year and subsequent renewals, and loaded premium(s) if any. This Promotion does not apply to the premium for the CareShield Life portion. This Promotion can only be enjoyed once. For avoidance of doubt, a customer with any existing Qualifying Policy, whether before or during the Promotion Period and whether with any eligibility to enjoy the Promotion, who subsequently increases their sum assured and/or premium amount, or tops-up, will not be eligible to enjoy this Promotion as a result of such increase(s) in sum assured and/or premium amount, or top-ups. Promotion ends 8 September 2026. Please refer to [income.com.sg/care-secure-pro/perpetual-discount-tnc.pdf](http://income.com.sg/care-secure-pro/perpetual-discount-tnc.pdf) for further details.
- 10 If you have at least one dependant and you become moderately disabled or severely disabled, we will pay the monthly Dependant Benefit. We pay this benefit in line with both of the following conditions.
  - If you recover from moderate disability or severe disability and you have not received the maximum amount of this benefit available in your lifetime, and you become moderately disabled or severely disabled again during your lifetime, you can make further claims for this benefit, up to the total limit shown in the policy conditions.
  - If the dependant you made a claim for was a child, and they stop being considered a child (because of their age or otherwise) at any time after we have started paying this benefit, we will continue to pay this benefit until you die or you recover from moderate disability or severe disability. The payment will then end.

We only have to start paying the Dependant Benefit after the deferment period.

If you recover from moderate disability or severe disability, or die after we have started paying this benefit, this benefit will end immediately on the date of your recovery or death (as the case may be).
- 11 If you become and continue to be moderately disabled or severely disabled, we will pay the monthly Caregiver Benefit. If you recover from moderate disability or severe disability and you have not received the maximum amount of this benefit available in your lifetime, and you become moderately disabled or severely disabled again during your lifetime, you can make further claims for this benefit, up to the total limit shown in the policy conditions. We only have to start paying the Caregiver Benefit after the deferment period. If you recover from moderate disability or severe disability, or you die after we have started paying this benefit, this benefit will end immediately on the date of your recovery or death (as the case may be).

**IMPORTANT NOTES**

- 12 For premium term up to 67 age last birthday, the minimum entry age is 30 (age last birthday) and the maximum entry age is 47 (age last birthday). For premium term up to 99 age last birthday, the minimum entry age is 30 (age last birthday) and the maximum entry age is 69 (age last birthday).
- 13 If there are insufficient funds in the designated MediSave account or if the premium exceeds the MediSave withdrawal limit of up to \$600 per insured per calendar year, cash payments will be required for the difference.
- 14 At application, you can choose a monthly Disability Benefit level from \$200 to \$5,000 in multiples of \$10.
- 15 After the deferment period, if you are disabled on the date any premium is due, you do not have to pay the premium. You will have to start paying premiums again if you stop being disabled.
- 16 We will pay the Death Benefit if:
  - the date of your death is after the deferment period and during the term of your policy; and
  - you are disabled at the time of your death.

Care Secure Pro can be purchased by CareShield Life or ElderShield policyholders.

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