



**Important reminder for policyholders with IncomeShield Riders**

1. Our list of extended panel specialists will be updated periodically. Please refer to the list below or contact us for enquiries.
2. For policyholders with Deluxe Care / Classic Care / Plus / Assist rider:
  - a) If the treatment during the insured's stay in hospital is provided by a registered medical practitioner or specialist who is not from our panel, or is from the extended panel, you will have to make an extended panel and non-panel payment (ENP) of up to \$2,000 per policy year for your claims for inpatient hospital treatment, pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if covered).
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**INCOMESHIELD EXTENDED PANEL SPECIALIST LIST\***

**Cardiology**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Electrophysiology	Dr Abdul Razakjr Bin Omar	Specialist Care Group	+65 62359078
2		Dr Kam Ming Li Ruth	Ruth Kam Heart & Arrhythmia Clinic	+65 64430468
3	General	Dr See Jia Hao Jason	The Cardio Clinic @ Farrer	+65 62332667
4	General, Cardiomyopathy	Dr Tang Hak Chiaw	Novena Heart Centre	+65 63972004
5	Heart Failure, Transplant	Dr Kwok Wing Kuin Bernard	Bernard Kwok Cardiology Clinic	+65 64437228
6	Interventional Cardiology	Dr Loh Ping Yun Joshua	Capital Heart Centre	+65 66815677
7		Dr Yan Chee Hong Peter	Peter Yan Cardiology Clinic	+65 64730160
8	Nuclear Cardiology	Dr Ho Kheng Thye	Heart Consultants Pte Ltd	+65 62511618

**Cardiothoracic Surgery**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Video-Assisted Thoracic Surgery, Lung Transplant	Dr Thirugnanam Agasthian	Agasthian Thoracic Surgery Pte Ltd	+65 62688875

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**Dermatology**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	General	Dr Kok Wai Leong	StarMed Outpatient Clinic	+65 63226333
2		Dr Liu Wen Chun	DermAlly Specialist Skin Clinic & Surgery	+65 97276928
3		Dr Noor Hanif Bin Said	Renaissance Dermatology Specialist Clinic	+65 65702883

**Dermatology**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
4	Mohs Micrographic Surgery, Skin Cancer	Dr Angeline Yong Anning	Angeline Yong Dermatology Pte Ltd	+65 62520026
5		Dr Melissa Tan Wee Ping	About Dermatology	+65 65184336
6		Dr Sue-Ann Ho Ju Ee	Medical & Surgical Dermatology	+65 65135327 / +65 83392493
7	Paediatric, Immunodermatology	Dr Uma Alagappan	The Dermatology Clinic	+65 65179760

**Diagnostic Radiology**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Interventional	Dr Taneja Manish	Supreme Vascular And Interventional Clinic	+65 89396388
2	General	Dr Lee Su Ann	Quantum Medical Imaging Pte Ltd	+65 62831085



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**Endocrinology**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1		Dr Cho Li Wei	LW Cho Endocrine Clinic	+65 62446177 / +65 80407605
2		Dr Liew Choon Fong	Specialist Care Group	+65 62359078

**Gastroenterology**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Advanced Endoscopy	Dr Chin Yung Ka	Gastroenterology & Liver Specialist Clinic	+65 62352135
2		Dr Kong San Choon	Pro Digestive Gastroenterology	+65 69709878

**General Surgery**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Bariatrics	Dr Tan Chun Hai	Surgicare Bariatric & General Surgery	+65 62505610 / +65 88703848
2	Breast	Dr Chan Shao-Wah Georgette Geraldine	Dennis Lim Surgery Pte Ltd	+65 68365167
3		Dr Lee Wai Peng	Solis Breast Care & Surgery Centre	+65 69799011
4		Dr Yap Peng Leng Karen	Yap + Ang Surgical Associates	+65 68368238 / +65 64431900
5		Dr Tang Siau-Wei	Solis Breast Care & Surgery Centre	+65 69945490
6		Breast, Reconstruction Surgery	Dr Xu Guiqin Germaine	Germaine Breast & General Surgical Clinic
7	Breast, Thyroid	Dr Hu Shulin	FeM Surgery @ Alvernia	+65 62598880
8		Dr Tan Chuan Chien	Ascensus Surgery (GEH)	+65 64711233



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**General Surgery**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
9	Colorectal	Dr Goh Minghui	Goh Minghui Endoscopy & Surgery	+65 81824854
10		Dr Koh Chi Siong Dean	Colorectal Clinic Associates	+65 66439922
11		Dr Lai Jiunn Heng	LAI Endoscopy & Colorectal Surgery	+65 67370027
12		Dr Tan Enjiu Pauleon	Colorectal Practice	+65 65399626
13		Dr Tan Jye Yng Jane	Nexus Surgical Associates Pte Ltd	+65 62358633
14		Dr Chia Kok Hoong	Endoscopy, Veins & Piles Centre	+65 64436240
15		Dr Foo Shuo Min Jonathan	FeM Surgery @ Novena	+65 63391101
16	Colorectal, Irritable Bowel Disease	Dr Lim Sheau Huei	Colorectal Clinic Associates	+65 66439922
17		Dr Sim Hsien Lin	Sincere Surgery Centre	+65 6665 6639
18	Colorectal, Irritable Bowel Disease, Protology	Dr Lim Wei-Min Jason	Jason Lim Endoscopy & Piles Centre	+65 65530115
19	Colorectal, Surgical Oncology	Dr Seow Choen Francis	Seow-Choen Colorectal Surgery Pte Ltd	+65 67386887
20		Dr Sng Kevin Kaity	K K Sng Colorectal & General Surgery Clinic	+65 63341696 / +65 63341527
21		Dr Toh Ee-Lin	EL Toh Colorectal & Minimally Invasive Surgery	+65 69086106

**General Surgery**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
22	Liver, Pancreas, Bile Ducts, Surgical Oncology	Dr Lee Lip Seng	LS Lee Surgery	+65 65502317
23	Surgical Oncology, Advanced Laparoscopic Surgery	Dr Kum Cheng Kiong	Centre for Screening & Surgery Pte Ltd	+65 64757133
24	Thoracic, Breast	Dr Koong Heng Nung	Koong & Ho Surgery Centre Pte Ltd	+65 62684028



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**Hand Surgery**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Reconstructive Microsurgery	Dr Lee Yi Liang Jonathan	Dr Jonathan Lee Hand, Wrist & Upper Limb Surgery	+65 68368382 / +65 94515807
2		Dr Lim Beng Hai	Centre for Hand & Reconstructive MicroSurgery (Orchard) Pte Ltd	+65 67339093

**Infectious Disease**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1		Dr Koh Yin Ling	The Novena Medical Specialists	+65 63392788

**Internal Medicine**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Sleep Medicine	Dr Garvi Jagdishchandra Pandya	Haig Specialist Medical Clinic Pte Ltd	+65 67443741

**Medical Oncology**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Breast, Gynae, Gastrointestinal	Dr Lo Soo Kien	HSC Cancer Centre Pte Ltd	+65 66940050

**Neurology**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1		Dr Ahmad Mohammed Tauqeer	Neurology International Clinic	+65 62593972 / +65 87994319

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#### Neurosurgery

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Neuro-Oncology	Dr Lee Cheng Kiang	Brain Spine Practice	+65 66943393
2	Spine, Neuro-Oncology	Dr Ng Zhi Xu	FeM Surgery @ Orchard	+65 67333383

#### Obstetrics & Gynaecology

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	General	Dr Khoo Chong Kiat	CK Khoo Clinic for Women & Laparoscopy	+65 62620066
2		Dr Ong Aihui Clara	Parkway MediCentre	+65 62296888 / +65 97126690
3		Dr Sivahami Saraswathi Sivananthan	Astra Women's Specialists	+65 60116340
4		Dr Tan Yew Teck Tony	Tony Tan Women & Fetal Clinic, PLL Anaesthesia Clinic	+65 69724497/8
5		Dr Yeoh Swee Choo	The Obstetrics & Gynaecology Practice	+65 62352500
6	Gynaecology	Dr Kew Chia Yng Cynthia	Cynthia Kew Clinic for Women & Laparoscopic Surgery	+65 63341023
7	Gynaecology, Fertility	Dr Agarwal Anupriya Aditya	Holistic Gynaecology and Fertility	+65 62395744
8	Gynae-Oncology	Dr Koh Cheng Huat	C H Koh Clinic For Women	+65 62544022
9		Dr Wong Lisa	Gynae & Oncology Center Pte Ltd	+65 68362008 / +65 93282100
10	Obstetrics	Dr Chen Lin Han	Specialist Women's Medical Centre (SWMC Pte Ltd)	+65 67572323 / +65 67571822
11	Obstetrics, Gynaecology, Fertility, IVF	Dr Lee Sook Ling Michele	Michele Lee Women & Fertility Clinic Pte Ltd	+65 63543003
12	Urogynaecology	Dr Han How Chuan	HC Han Clinic For Women	+65 69108788



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**Ophthalmology**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Cataract, Anterior segment	Dr Voon Li Wern	Voon Eye Clinic Pte Ltd	+65 63383374
2		Dr Su Hsien Wen Daniel	Eye & Retina Surgeons	+65 67348309 / +65 67348319
3		Dr Chua Ee Chek	Chua Eye Surgery Pte Ltd	+65 68874756
4		Dr Ho Kee Wai Tony	Eye Care Clinic Pte Ltd	+65 67335188
5		Dr Jason Lee Kian Seng	The Straits Eye Centre Pte Ltd	+65 88704700
6	Cataract, Anterior Segment, Vitreo-Retinal	Dr Yong Shao Onn	Eyes Surgeons @ Novena	+65 66940400
7	Glaucoma	Dr See Li Shuen Jovina	Singapore Eye & Vision	+65 68360900
8		Dr Huang Keqin Philemon	Eye Care Clinic Pte Ltd	+65 67335188
9		Dr Jayant Venkatramani Iyer	The Straits Eye Centre Pte Ltd	+65 88704700
10		Dr Oen Tuck Soon Francis	Singapore Eye & Vision	+65 68360900
11		Dr Xu Yanping	Eye Specialist Clinic Pte Ltd	+65 68873797
12	Oculoplastic	Dr Cheng Jin Fong	The Radiant Eye Centre	+65 64752022
13		Dr Lim Lee Hooi	Singapore Eye & Vision	+65 68360900
14	Vitreo-Retinal	Dr Ang Pek Seng Leslie Jonathan	Shinagawa Eye Centre	+65 67388222

**Oral & Maxillo-Facial Surgery**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Implantology, Maxillofacial & Dentoalveolar Surgery	Dr Ho Kok Sen	Specialist Dental Group	+65 67349393

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#### Orthopaedic

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1	Complex Joint Replacement, Hip, Knee, Sports	Dr Lim Chin Tat	The Orthopaedic Practice & Surgery	+65 63226346
2	Complex Joint Replacement, Musculoskeletal Oncology	Dr Singh Gurpal	Centre For Orthopaedics and Hip and Knee Surgery	+65 67382628
3	Foot, Ankle	Dr Chong Xue Ling	FeM Surgery @ Central	+65 80517323
4	Foot, Ankle, Sports	Dr Anandakumar s/o Vellasamy	OrthoCare – Orthopaedics & Sports Medicine	+65 63200051
5	Hip, Knee, Sports	Dr Cheung Tin Lung Alan	International Orthopaedic Clinic	+65 62537111
6		Dr Wang Lushun	Arete Orthopaedic Centre	+65 87726928
7	Knee, Ankle, Shoulder, Sports	Dr Yegappan S/O Muthukaruppan	Centre For Sports & Shoulder & Elbow Surgery	+65 66845828
8	Knee, Shoulder, Elbow	Dr Tan Chung Hui	Quantum Orthopaedics	+65 62358781 / +65 80284572
9	Knee, Shoulder, Reconstructive Surgery	Dr Ramesh S/O Subramaniam	Avant Sports, Shoulder & Elbow Surgery Clinic	+65 62623616
10	Knee, Shoulder, Sports	Dr Chew Chee Ping	Alpha Joints & Orthopaedics	+65 66946781
11	Shoulder, Elbow	Dr Tay Eileen	The Orthopaedic Practice & Surgery	+65 63226346
12	Shoulder, Elbow, Knee, Sports	Dr Wang Dehao Bryan	Beacon Orthopaedics	+65 69808690 / +65 90668680
13	Spine	Dr Aravind Kumar	Centre for Spine & Orthopaedic Surgery Pte Ltd	+65 66845828
14		Dr Setiobudi Tony	Spring Hope Orthopaedic Spine Surgery	+65 91455793 / +65 64932541

#### Otorhinolaryngology

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Head & Neck Surgery	Dr Heah Hon Wei Harold	Specialist Centre @ Farrer Park	+65 64439698
2		Dr Huang Xinyong	Ascent Ear Nose Throat Specialist Group Pte Ltd	+65 67383615 / +65 96401567
3	Laryngology	Dr Tan Nam Guan	Apple ENT Centre Pte Ltd	+65 67355500 / +65 96798282



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**Otorhinolaryngology**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
4	Laryngology, Phonosurgery (Voice)	Dr Ravi Seshadri @ Srinivasan	Novena ENT - Head & Neck Surgery Specialist Centre	+65 69330451
5	Obstructive Sleep Apnea, Rhinology	Dr Lau Hung Tuan (Liu Hanchuan)	My ENT Specialist	+65 63975280
6	Otolaryngology	Dr Eng Soh Ping	Ascent Ear Nose Throat Specialist Group Pte Ltd	+65 67383615 / +65 96401567
7	Otology	Dr Ho Eu Chin	The ENT Clinic	+65 67107522
8	Otology, Neuro-Otology	Dr Low Wong Kein Christopher	Novena ENT - Head & Neck Surgery Specialist Centre	+65 69330451
9		Dr Murugasu Euan	Euan's ENT Surgery & Clinic Pte Ltd	+65 66944282
10	Rhinology	Dr Dharambir Singh Sethi	Novena ENT - Head & Neck Surgery Specialist Centre	+65 69330451
11		Dr Lee Cheow Yew Julian	Julian Lee Ear Nose Throat Specialist	+65 62502262
12	Rhinology	Dr Leong Jern-Lin	Ascent Ear Nose Throat Specialist Group Pte Ltd	+65 67383615 / +65 96401567
13		Dr Pang Yoke Teen	Centre for Ear Nose Throat Allergy & Snoring	+65 65860988
14	Rhinology, Endoscopic Skull Base Surgery	Dr Ong Yew Kwang	Advanced Sinus & Skull Base Centre - ENT	+65 62356933 / +65 98238393
15		Dr Somasundaram Subramaniam	ENT PLUS Specialist Centre – Allergy & Sinus, Snoring, Thyroid	+65 65179760
16	Rhinology, Thyroid	Dr Tay Su-Lin Valerie	Aspire Ear Nose Throat And Snoring Clinic	+65 65922118
17	Rhinology, Uvulopalatopharyngoplasty	Dr Chin Chao-Wu David	Ascent Ear Nose Throat Specialist Group Pte Ltd	+65 67383615 / +65 96401567
18	Sleep Medicine	Dr Mark Hon Wah Ignatius	Ascent Ear Nose Throat Specialist Group Pte Ltd	+65 67383615 / +65 96401567

**Important reminder for policyholders with IncomeShield Riders**

1. Our list of extended panel specialists will be updated periodically. Please refer to the list below or contact us for enquiries.
2. For policyholders with Deluxe Care / Classic Care / Plus / Assist rider:
  - a) If the treatment during the insured's stay in hospital is provided by a registered medical practitioner or specialist who is not from our panel, or is from the extended panel, you will have to make an extended panel and non-panel payment (ENP) of up to \$2,000 per policy year for your claims for inpatient hospital treatment, pre-hospitalisation treatment, post-hospitalisation treatment or special benefits (if covered).
  - b) When there is more than one treating registered medical practitioner or specialist for the insured's stay in hospital, we will apply the ENP if the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is not from our panel or is from the extended panel. Please refer to your IncomeShield policy contract and any applicable rider contract for full details.
3. For policyholders with Optima Care / Essential Care rider:
 

For each claim under the policy, you will have to make a co-payment of the benefits due under the policy, applicable to extended panel as per section 1.1a of the rider's policy contract, unless stated otherwise in the rider policy contract. If the treatment is provided by our panel or extended panel, we will apply a co-payment limit of up to \$6,000 each policy year. Please refer to your IncomeShield policy contract and any applicable rider contract for full details.
4. All claims will be subject to review in accordance with the terms, conditions and exclusions set out in your IncomeShield policy contract and any applicable rider contract.
5. The document is protected by copyright and owned by Income Insurance Limited.
6. Information is correct as at 06 May 2026.

**Paediatric Medicine**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Paediatric Nephrology	Dr Gong Wei Kin	Kinder Clinic Pte Ltd	+65 64726018
2	Paediatric Infectious Disease	Dr Ng Yong Meng Winston Irving	Kidslink Children's Clinic Pte Ltd (Choa Chu Kang)	+65 63100900
3	Neonatology	Dr Tan Hwa Min Terence	Kinder Clinic Pte Ltd	+65 64785925

**Plastic Surgery**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	Head, Neck, Breast, Craniofacial	Dr Khoo Kian Ming Andrew	Aesthetic & Reconstructive Centre Pte Ltd	+65 67333712
2	Reconstructive Surgery	Dr Yeo Sze Wei Matthew	Picasso Plastic Surgery (Wheelock Place)	+65 62624140

**Renal Medicine**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	General	Dr Tan Seng Hoe	SH Tan Kidney & Medical Clinic	+65 64765087
2	Interventional	Dr Wong Weng Kin	One Future Kidney Care	+65 65303872 / +65 98627308

**Respiratory Medicine**

S/N	Sub -Specialty	Name	Clinic	Clinic's Contact No.
1	General	Dr Eng Cher Tiew Philip	Philip Eng Respiratory & Medical Clinic	+65 68360378
2	Interstitial Lung Disease	Dr Teo Su Wei Felicia	The Lung Clinic Pte Ltd	+65 69086930