

FREQUENTLY ASKED QUESTIONS

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(A) Enhanced IncomeShield (EIS) and IncomeShield Standard Plan (ISIP) benefit changes

1. What are the benefit changes for Enhanced Preferred, Enhanced Advantage and Enhanced Basic plans?

i) **<REVISED> Pregnancy and Delivery-related Complications Benefit**

From 1 April 2026, upon renewal of the policy, we will now be covering all 30 conditions under Pregnancy and Delivery-related Complications benefit, with the flexibility to seek treatment from any registered medical practitioner.

Please refer to your policy conditions for further details.

2. What are the benefit changes for IncomeShield Standard Plan?

From 1 April 2026, upon renewal of the policy, there will be three benefit changes.

i) **<REVISED> Coverage for Cell, Tissue and Gene Therapy (CTGTP) under Normal Ward**

The Ministry of Health (MOH) has expanded MediShield Life coverage to high-cost treatments, including cell, tissue and gene therapy (CTGTP), that are clinically and cost-effective. To align with MOH's guidelines, your policy will only cover CTGTP treatments that are specified on MOH's CTGTP List (go.gov.sg/ctgtp-list).

ii) **<REVISED> Coverage for High Cost Drugs under Normal Ward**

MediShield Life has expanded its coverage for high-cost drugs for blood conditions and conditions with childhood onset. You can refer to MOH's website at go.gov.sg/mshlbenefits for the list of these high-cost drugs. To align with MOH's guidelines, your policy will only cover High-Cost Drugs that are specified on MOH's list.

iii) **<UPDATE> Coverage for MIC@Home**

Mobile Inpatient Care @ Home (MIC@Home) is an alternative inpatient care delivery model that offers clinically suitable patients the option of being hospitalised in their own homes, instead of a hospital ward. This benefit has been in place since 1 April 2024 and it will now be reflected in your policy conditions.

Please refer to your policy conditions for further details.

(B) Launch of Optima Care rider and Essential Care rider

3. What are the new requirements for Integrated Shield Plan (IP) riders from MOH?

On 26 November 2025, 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 limit – the minimum co-payment limit of IP riders will increase from \$3,000 to \$6,000 in each policy year. The co-payment limit 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/ipriderchanges2025>.

4. What riders will Income Insurance be launching?

We have launched two new IP riders – Optima Care rider and Essential Care rider on 1 April 2026. The new IP riders, which are on average 32% cheaper than existing riders, feature a tiered co-payment model that is based on whether the treatment is provided by our panel, extended panel or others. The co-payment limit of up to \$6,000 each policy year applies if the treatment is provided by our panel and extended panel. These riders are aligned to MOH’s new requirements for IP riders.

To offer our customers more protection against cancer, the Optima Care rider and Essential Care rider provide Cancer Drug Treatment Benefit, and Cell, Tissue and Gene Therapy Benefit (CTGTP) that covers treatment that is not on MOH’s CTGTP list. Other value-added benefits that also come with Optima Care rider include the Autism Testing Benefit and Critical Care Benefit, for insured up to age 18 (next birthday).

5. What are the main plans that Optima Care rider and Essential Care rider are available to?

Optima Care rider and Essential Care rider will be available to Enhanced Preferred, Enhanced Advantage and Enhanced Basic plans only. Both riders will not be available to IncomeShield Standard Plan and all other main plans.

For policyholders who are keen on applying for Optima Care rider or Essential Care rider, they must switch to an available Enhanced IncomeShield plan. We encourage you to speak with your financial advisor representative and consider if the new IP riders better suit your healthcare needs before making the switch.

6. What are the benefits under Optima Care rider and Essential Care rider?

Please refer to the table below for an overview of the benefits under Optima Care rider and Essential Care rider.

Please refer to your respective policy conditions for further details.

Table 1: Benefits overview of Optima Care rider and Essential Care rider

Benefits	Optima Care rider			Essential Care rider		
	Panel	Extended Panel	Others	Panel	Extended Panel	Others
Cover co-insurance	Yes (benefit limits apply)					
Co-payment of the benefits due under the policy	5%	8%	8%	7%	10%	10%
Co-payment limit (each policy year)	Up to \$6,000 limit		No limit	Up to \$6,000 limit		No limit
Cancer Drug Treatment Benefit limit						
Treatment on the Cancer Drug List (CDL) (each month)	<p style="text-align: center;">One Primary Cancer: Enhanced Preferred (EP): 18x MSHL Limit Enhanced Advantage (EA): 18x MSHL Limit Enhanced Basic (EB): 10x MSHL Limit</p> <p style="text-align: center;">Multiple Primary Cancers: The total of the highest limits among the covered cancer drug treatments received for each primary cancer</p>					
Non-CDL treatment (each month)	<p style="text-align: center;">One Primary Cancer: EP: \$15,000 EA: \$7,000 EB: \$6,000</p> <p style="text-align: center;">Multiple Primary Cancers: One Primary Cancer's benefit limit x number of primary cancers</p>					
Co-payment for Cancer Drug Treatment and Cancer Drug Services (CDS)						
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		
CDS	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	
Cell, Tissue and Gene Therapy Benefit 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			
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 (before admission)	Rider coverage		
	EP: Not applicable EA: Up to 80 additional days EB: Not applicable	Not applicable	Not applicable
Post-hospitalisation benefit (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
Extra bed benefit	Receive up to \$80 each day (up to a maximum of 10 days for each hospital stay) for the cost of an extra bed for you to sleep over if your insured child gets warded		
The benefits below are only payable for insured up to age 18 (next birthday)			
Autism Testing Benefit (once per lifetime)	EP: \$1,000 EA: \$500 EB: Not applicable		Not applicable
Autism Testing Benefit	Co-payment of the benefits due under the policy	10%	
	Co-payment limit (each policy year)	No limit	
Critical Care Benefit (once per lifetime)	EP: \$50,000 EA: \$30,000 EB: Not applicable		
Critical Care Benefit	Co-payment of the benefits due under the policy	Not applicable	
	Co-payment limit (each policy year)		

7. What are the premium differences between Optima Care and Deluxe Care rider, as well as Essential Care and Classic Care rider?

Optima Care rider will be more affordable than Deluxe Care rider, and Essential Care rider will be more affordable than Classic Care rider. The new IP riders are on average 32% cheaper than existing riders.

(C) Updates on Deluxe Care, Plus, Classic Care and Assist rider

8. Why is Income Insurance withdrawing Deluxe Care rider and Classic Care rider? Will upgrade or downgrade still be allowed?

As Deluxe Care rider and Classic Care rider do not meet MOH's new requirements for IP riders, both riders will be withdrawn from 1 April 2026 onwards.

You will not be allowed to purchase the Deluxe Care rider or Classic Care rider from 1 April 2026. Existing policyholders of Deluxe Care rider will not be allowed to downgrade their rider to Classic Care rider, and those on Classic Care rider will not be allowed to upgrade to Deluxe Care rider.

9. What will happen to my existing Deluxe Care, Plus, Classic Care or Assist rider if I had bought my rider before 27 November 2025?

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

As part of our regular review of our IP plans and IP riders, we will continue to assess if changes will be needed to keep healthcare insurance sustainable for our policyholders. Like always, we will keep our policyholders informed of policy changes, if any.

10. What will happen to my existing Deluxe Care or Classic Care rider if I buy my rider between 27 November 2025 and 31 March 2026 (both dates inclusive)?

If your purchase of the Deluxe Care or Classic Care rider is between 27 November 2025 and 31 March 2026 (both dates inclusive), MOH's new requirements for IP riders will apply to your Deluxe Care or Classic Care rider no later than your next policy renewal after 1 April 2028. More information will be shared with you in due course.

11. Can I choose to switch to Optima Care rider or Essential Care rider?

From 1 April 2026 to 31 March 2028 (both dates inclusive), if you choose to switch to Optima Care or Essential Care rider, you can do so without additional underwriting. Thereafter, such rider switches may require underwriting. You will not be allowed to change back to Deluxe Care, Plus, Classic Care or Assist rider. We encourage you to speak with your financial advisor representative and consider if the new IP riders better suit your healthcare needs before making the switch.

12. Should I decide to upgrade or downgrade my main plan, what will happen to my existing Deluxe Care, Plus, Classic Care or Assist rider?

From 1 April 2026 onwards, if you choose to upgrade or downgrade your main plan to either Enhanced Preferred, Enhanced Advantage or Enhanced Basic plan, your Deluxe Care or Plus rider will automatically transition to Optima Care rider, and your Classic Care or Assist rider will automatically transition to Essential Care rider.

From 1 April 2026 onwards, if you choose to upgrade or downgrade your main plan to IncomeShield Standard Plan, your existing Deluxe Care, Plus, Classic Care or Assist rider will be terminated as IncomeShield Standard Plan has no new rider option.

You will not be allowed to change back to Deluxe Care, Plus, Classic Care or Assist rider. Additionally, underwriting will apply when you upgrade your main plan, and like current underwriting practices, special terms (if any) will apply to both main plan and rider (if any) accordingly.

(D) IP main plans premium revisions

13. What are the main plans that have premiums revised for existing policyholders?

Premiums will be revised for all Enhanced IncomeShield (EIS) main plans and all IncomeShield (IS) main plans. There is **no premium revision** for IncomeShield Standard Plan (ISIP) as well as all the riders for all EIS main plans, all IS main plans and ISIP.

14. Why are the premiums revised for these main plans (EIS and IS) for existing policyholders?

We are continuously making efforts to ensure our plans remain affordable and sustainable for our policyholders while catering to their healthcare needs.

In the recent few years, the industry has implemented various initiatives to balance healthcare coverage, encourage prudent consumption of healthcare services, and enable health insurance premiums to be more sustainable. These industry initiatives, together with our efforts to extend coverage, have enabled us to better moderate and reduce premiums where possible in the last few years.

We remain conscientious in our approach and currently do not subject our customers to higher individual premiums when they make a claim.

The premium revisions, which differ across age bands, apply to all EIS main plans and all IS main plans from 1 April 2026, upon renewal of the policy. There is **no premium revision** for IncomeShield Standard Plan (ISIP) as well as all the riders for all EIS main plans, all IS main plans and ISIP.

15. How can I get more information or seek clarifications on these benefit changes and premium revisions?

You may refer to income.com.sg/health-insurance/enhanced-incomeshield for more information. 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 1 April 2026.