

Coverage for IncomeShield

Benefits	IncomeShield (Includes MediShield Life (MSHL) payout)			
	Plan P	Plan A	Plan B	Plan C
Inpatient hospital treatment	Limits of compensation			
Daily ward and treatment charges (each day) ^a				
- Normal ward (including MIC@Home)	\$2,000	\$1,200	\$1,000	\$700
- Intensive care unit ward	\$2,600	\$1,700	\$1,400	\$1,200
Surgical benefits (including day surgery) (each procedure)				
Surgical limits table - limits for various categories of surgery, as classified by the Ministry of Health (MOH) in its latest surgical operation fees tables:				
Table 1 (less complex procedures)	\$1,050	\$600	\$500	\$400
Table 2	\$2,275	\$1,300	\$1,100	\$750
Table 3	\$4,025	\$2,300	\$2,000	\$1,300
Table 4	\$5,425	\$3,100	\$3,000	\$2,000
Table 5	\$8,100	\$5,400	\$4,300	\$3,000
Table 6	\$10,800	\$7,200	\$5,400	\$4,200
Table 7 (more complex procedures)	\$14,100	\$9,400	\$8,200	\$6,800
Surgical implants ^b (each admission)	\$14,000	\$11,000	\$9,000	\$7,000
Radiosurgery, including proton beam therapy – Category 4 (each treatment course) ^c	\$15,600	\$12,600	\$9,600	
Pre-hospitalisation treatment and post-hospitalisation treatment ^d (up to 90 days before being admitted to or after being discharged from hospital, respectively)	Limited to unused balance amount of daily ward and treatment charges and community hospital			
Community hospital (Rehabilitative) (each day, up to 45 days for each admission) ^{a,e}	\$2,000	\$1,200	\$1,000	\$550
Community hospital (Sub-acute) (each day, up to 45 days for each admission) ^{a,e}				

Benefits	Plan P	Plan A	Plan B	Plan C
Outpatient hospital treatment^f	Limits of compensation			
Radiotherapy for cancer (each treatment session)				
- External	\$600	\$400	\$300	\$250
- Brachytherapy	\$600	\$500	\$500	\$500
- Stereotactic	\$5,000	\$3,000	\$2,500	\$2,000
- Proton beam therapy – Category 1 ^c	\$600	\$400	\$300	\$250
- Proton beam therapy – Category 2 ^c	\$600	\$500	\$500	\$500
- Proton beam therapy – Category 3 ^c	\$5,000	\$3,000	\$2,500	\$2,000
Kidney dialysis (each month)	\$3,500	\$3,000	\$2,500	\$2,000
Erythropoietin for chronic kidney failure (each month)	\$1,000	\$700	\$600	\$400
Immunosuppressants for organ transplant (each month)	\$1,000	\$700	\$600	\$400
Insured receiving treatment for one primary cancer				
Cancer drug treatment (each month) ^g	5x MSHL Limit for one primary cancer		3x MSHL Limit for one primary cancer	
Cancer drug services (each policy year) ^h				
Insured receiving treatment for multiple primary cancersⁱ				
Cancer drug treatment (each month) ^g	The total of the highest limits among the covered cancer drug treatments received for each primary cancer			
Cancer drug services (each policy year) ^h	5x MSHL Limit for multiple primary cancers		3x MSHL Limit for multiple primary cancers	
Special benefits				
Limits on special benefits				
Congenital abnormalities benefit (each policy year, with 24 months' waiting period)	\$10,000	\$7,500	\$5,000	Covered up to MSHL benefits only
Pregnancy complications benefit (each policy year, with 10 months' waiting period) ^j	\$7,000	\$5,000	\$3,500	
Inpatient psychiatric treatment benefit (each policy year)	\$10,000		\$7,000	
Prosthesis benefit (each policy year)	\$10,000	\$6,000	\$6,000	\$3,000
Final expenses benefit ^k	\$5,000		\$3,000	\$1,500

Benefits	Plan P	Plan A	Plan B	Plan C
Deductible for each policy year for an insured aged 80 years or below at next birthday¹				
Inpatient				
– Restructured hospital				
- Ward class C	\$1,500	\$1,500	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000	\$2,000	\$2,000
- Ward class B1	\$2,500	\$2,500	\$2,500	\$2,000
- Ward class A	\$3,500	\$3,500	\$2,500	\$2,000
– Private hospital or private medical institution or emergency overseas treatment	\$3,500	\$3,500	\$2,500	\$2,000
– Community hospital				
- Ward class C	\$1,500	\$1,500	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000	\$2,000	\$2,000
- Ward class B1	\$2,500	\$2,500	\$2,500	\$2,000
- Ward class A	\$3,500	\$3,500	\$2,500	\$2,000
Day surgery or short-stay ward				
– Subsidised	\$2,000	\$2,000	\$2,000	\$2,000
– Non-subsidised	\$3,500	\$3,500	\$2,500	\$2,000
Deductible for each policy year for an insured aged over 80 years at next birthday¹				
Inpatient				
– Restructured hospital				
- Ward class C	\$2,250	\$2,250	\$2,250	\$2,250
- Ward class B2 or B2+	\$3,000	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,750	\$3,750	\$3,750	\$3,000
- Ward class A	\$5,250	\$5,250	\$3,750	\$3,000
– Private hospital or private medical institution or emergency overseas treatment	\$5,250	\$5,250	\$3,750	\$3,000
– Community hospital				
- Ward class C	\$2,250	\$2,250	\$2,250	\$2,250
- Ward class B2 or B2+	\$3,000	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,750	\$3,750	\$3,750	\$3,000
- Ward class A	\$5,250	\$5,250	\$3,750	\$3,000
Day surgery or short-stay ward				
– Subsidised	\$3,000	\$3,000	\$3,000	\$3,000
– Non-subsidised	\$5,250	\$5,250	\$3,750	\$3,000
Co-insurance	10%			
Limit in each policy year	\$300,000	\$200,000	\$150,000	\$100,000
Limit in each lifetime	Unlimited			
Last entry age (age next birthday)	75			
Maximum coverage age	Lifetime			

IMPORTANT NOTES

- a. 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 IncomeShield Plan for details.
- b. 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).
- c. The MOH-approved proton beam therapy indications and eligibility criteria are set out on MOH's website (go.gov.sg/pbt-approved-indications). MOH may update these from time to time.
- 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. To avoid doubt, pre-hospitalisation and post-hospitalisation treatment do not include inpatient hospital treatment or day surgery.
- e. 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 1.1i in the policy conditions for IncomeShield Plan for details.
- f. 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 1.2f in the policy conditions for IncomeShield Plan for details.
- g. 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.
- h. The cancer drug services benefit limit is based on a multiple of the MSHL Limit for cancer drug services. For the latest MSHL Limit for cancer drug services, refer to "Cancer Drug Services" under the MSHL benefits on MOH's website (go.gov.sg/mshlbenefits). MOH may update this from time to time. The revised limit will be applicable to the cancer drug services incurred within the Policy Year of the revised limit.
- i. 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.
- j. Pregnancy complications benefit pays for inpatient hospital treatment if conditions as set out in the policy conditions are met. You can refer to clause 1.3b in the policy conditions for IncomeShield Plan for details.
- k. 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.
- l. You do not have to pay a deductible for outpatient hospital treatment benefit.

IMPORTANT NOTES

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

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

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/incomeshield-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.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income Insurance Limited or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 1 April 2026.

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