

Product Launch IncomeShield Standard Plan

A Sub-Limit Integrated Shield Plan

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Information is correct as of 03 Mar 2016.

Agenda

- Background
- Conversion Campaign
- Conversion and Upselling Opportunities
- MediShield Life and Integrated Shield Plan – Refresher Training

Background

A Standard Integrated Shield Plan (Std IP)

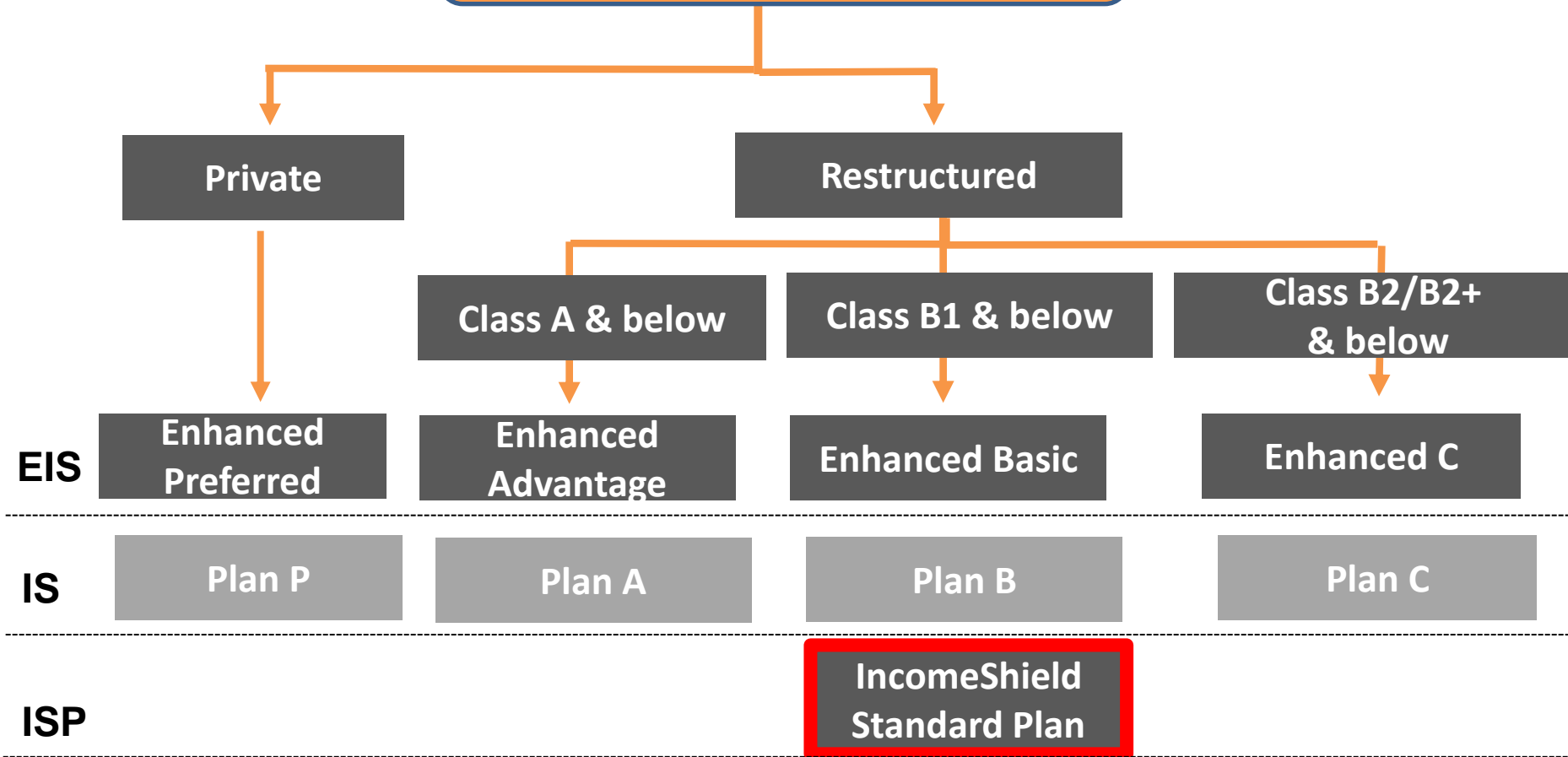
- MOH has worked with Integrated Shield Plan (IP) insurers to design a new “Standard Plan”:
 - Enhanced coverage above MediShield Life **for Class B1 ward** .
 - Plan benefits are **standardized** across **ALL** IP insurers; but insurers will decide on their own premium.
 - Plan is a “**sub-limit**” plan

Ward class	Room features	Choice of doctor
Private hospital ward	Varied, depending on facility	Patient has choice of doctor
Restructured hospital ward class A	Single-bed, air-con, TV	
Restructured hospital ward class B1	4 beds, air-con, TV	
Restructured hospital ward class B2	6 beds, naturally-ventilated, no TV	A doctor will be assigned to patient.
Restructured hospital ward class C	8-10 beds, naturally-ventilated, no TV	

Std IP

MediShield
Life

IncomeShield Product Map



Legend:

EIS : Enhanced IncomeShield (as-charged)

IS: IncomeShield (sub-limits)













ISP: IncomeShield Standard Plan (sub-limits)

Note: IS plans are no longer available for New Business. Only for Change of Plans for existing policyholders

High Level Comparison

MediShieldLife	VS	IncomeShield Standard Plan	<ul style="list-style-type: none"> • ISP offers higher coverage as it is designed for B1 ward and below in a restructured hospital. • Comparatively, MediShield Life is designed for ward B2 ward and below in a restructured hospital.
Plan B	VS	IncomeShield Standard Plan	<ul style="list-style-type: none"> • Comparatively, ISP has higher claim limits in some areas but also lower claim limits in other areas. • Pro-ration factor also applies for ISP, if an insured is admitted to ward class above B1 in restructured hospitals or to private hospitals.
Enhanced Basic	VS	IncomeShield Standard Plan	<ul style="list-style-type: none"> • Overall the Enhanced Basic plan offers more comprehensive coverage due to its “As Charged” plan design.

Riders Options

	Plus Rider	Assist Rider	Daily Cash Rider	Child Illness Rider
Plan B				
IncomeShield Standard Plan				
Enhanced Basic				

Important Note

Plus and Assist Rider under IncomeShield Standard Plan **does not** have Hospital Cash benefit.

Benefit Comparison

Benefit	Plan B	IncomeShield Standard Plan
Inpatient hospital treatment	Limits of compensation	
Room, board and medical-related services (each day)	\$1,000	\$1,700
Intensive care unit (ICU) and medical-related services (each day)	\$1,400	\$2,900
Surgical benefit	\$500 - \$8,200	\$590 - \$16,720
Pre-hospitalisation treatment and post-hospitalisation treatment (up to 90 days)	Limited to unused balance amount of room, board and medical-related services, intensive care unit (ICU) and medical-related services benefits and staying in a community hospital.	Not covered
Staying in a community hospital (each day)	\$1,000 (up to 45 days for each admission)	\$650

Please refer to the respective policy contract for the full list of benefits.

Benefit Comparison

Benefit	Plan B	IncomeShield Standard Plan
Outpatient hospital treatment	Limits of compensation	
Stereotactic radiotherapy for cancer (for each session)	\$2,500	\$1,800
Radiotherapy for cancer (for each session)	\$300 - \$500	\$550 - \$1,100
Chemotherapy for cancer (each month)	\$3,000	\$5,200
Immunotherapy for cancer (each month)	\$700	Not covered
Renal dialysis (each month)	\$2,500	\$2,750
Erythropoietin and other drugs approved under MediShield Life for chronic renal failure (each month)	\$600	\$450
Cyclosporin or tacrolimus and other drugs approved under MediShield Life for organ transplant (each month)	\$600	\$1,200


Please refer to the respective policy contract for the full list of benefits.

Benefit Comparison

Benefit	Plan B	IncomeShield Standard Plan
Special benefits	Limits on special benefits	
Congenital abnormalities benefit (each policy year)	\$5,000 (with 24 months' waiting period)	Covered up to MediShield Life benefits only
Pregnancy complications benefit (each policy year)	\$3,500 (with 10 months' waiting period)	Covered up to MediShield Life benefits only
Inpatient psychiatric treatment benefit	\$5,000 (each policy year)	\$500 (each day, up to 35 days for each policy year)
Prosthesis benefit (each policy year)	\$6,000	Covered up to MediShield Life benefits only
Final expenses benefit	\$3,000	Not covered
Pro-ration factor	Does not apply	Pro-ration factor applies
Policy year limit	\$150,000	\$150,000

Please refer to the respective policy contract for the full list of benefits.


Premium Comparison – Age 31

		Plan B	IncomeShield Standard Plan	Enhanced Basic
Main plan	\$310	\$363	\$369	\$381
Plus Rider	N.A.	\$116*	\$119	\$119
Assist Rider	N.A.	\$73	\$85	\$92

* Adding of Plus Rider is no longer allowed. The premium rate is only applicable to existing policyholders where Plus Rider was previously added.

The above premium rates apply to policies starting from 1 May 2016, based on plan corresponding to Singapore Citizen. Premium rates are inclusive of 7% GST. Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

Premium Comparison – Age 61

		Plan B	IncomeShield Standard Plan	Enhanced Basic
Main plan	\$755	\$940	\$961	\$1,063
Plus Rider	N.A.	\$349*	\$375	\$408
Assist Rider	N.A.	\$228	\$272	\$296

* Adding of Plus Rider is no longer allowed. The premium rate is only applicable to existing policyholders where Plus Rider was previously added.

The above premium rates apply to policies starting from 1 May 2016, based on plan corresponding to Singapore Citizen. Premium rates are inclusive of 7% GST. Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

Policy contract

You are encouraged to read the IncomeShield Standard Plan (ISP) policy contract. Compared to Enhanced IncomeShield and IncomeShield, there are some differences in IncomeShield Standard Plan's policy wording and coverage.

- Exclusions (example below)

Enhanced IncomeShield / IncomeShield	IncomeShield Standard Plan
Not excluded	Treatment for illness or injury resulting from the insured taking part in any dangerous activities or sports, when they are performed in a professional capacity or when income could or would be earned from those activities or sports.
Cosmetic surgery or any medical treatment claimed to generally prevent illness, promote health or improve bodily function or appearance.	Cosmetic surgery (unless this is covered under cosmetic surgery due to accident or breast reconstruction after mastectomy) or any medical treatment claimed to generally prevent illness, promote health or improve bodily function or appearance.

Commission for IncomeShield Standard Plan

- IncomeShield Standard Plan and its riders will follow the same commission rate as Enhanced IncomeShield and IncomeShield plans.

Conversion Campaign

Existing Plan B policyholders

Conversion Campaign

Campaign Objectives

- **Primary** – To inform and avail conversion opportunity for existing Plan B policyholders.
- **Secondary** – Opportunity to enhance policyholders' coverage to Enhanced IncomeShield Plans **and beyond**.

Campaign Period

- 24 Mar 2016 – 31 Aug 2016

Target Audience

- All existing IncomeShield Plan B policyholders

Campaign Mechanics

- Conversion packs mail out to policyholders.
- Outreach through advisors.

Conversion & Upselling Opportunities

For existing Plan B policyholders

3 Possibilities



- No action needed by the Policyholder

- Sign and return the offer letter
 - Indicate if Plus rider is to be added.
 - Mail it back within the deadline indicated on the letter
- *Underwriting for Plus rider will be required for Type 3.*

?

Type 1 – Sample letter

Dear Policyholder,

The Ministry of Health (MOH) has worked with Integrated Shield Plan insurers, including NTUC Income, to design a new Standard Integrated Shield Plan that provides coverage at the Class B1 level. The benefits for this plan will be regulated by the Government, and it is designed to give Singaporeans an option for enhanced coverage beyond the basic MediShield Life level in a standardised, affordable and easily understood package. All existing IncomeShield Plan B policyholders are given an option to convert to this new IncomeShield Standard Plan, without any additional underwriting¹.

The IncomeShield Standard Plan has higher claim limits than your current IncomeShield Plan B for most benefits (example for room, board and medical-related services and surgical benefits). However, the IncomeShield Standard Plan does not provide pre- and post-hospitalisation treatment benefits, and some benefits may have lower claim limits (example for community hospital stays) compared to your current IncomeShield Plan B. You can refer to the Information Leaflet for a more detailed comparison of the benefits.

Premiums for the IncomeShield Standard plan are also higher than your current IncomeShield, for most age bands.

Type 2 - Sample letter

If you would like to enjoy zero deductible and co-insurance under IncomeShield Standard Plan, you can also add a Plus Rider to give you coverage from the first dollar. Sign up for Plus Rider now without having to answer any questions on your health and receive \$20 Capita Vouchers.

Type 3 - Sample letter

If you would like to enjoy zero deductible and co-insurance under IncomeShield Standard Plan, you can also add a Plus Rider to give you coverage from the first dollar. Only your Plus Rider application will be subject to underwriting. Sign up for Plus Rider now and receive \$20 Capita Vouchers.

Terms and conditions apply

Sample letter – Current Coverage Info

Current IncomeShield coverage

Insured person	NRIC	Plan name	Premium ²		
			Main plan	Rider(s) (Payable in cash)	
<InsuredName>	<InsuredNRIC_M asked>	<Main Plan Name>	<CurrentMSHL Premiums> + <CurrentIPMI Premiums>	Plus Rider	premium

To convert to the IncomeShield Standard Plan, simply complete the enclosed application form(s) and return them to us by <Deadline1>. Applications received after <Deadline1> will be subject to underwriting¹. The start date of the IncomeShield Standard Plan will be from 1st May 2016 onwards.

Conversion premium table

Insured person	NRIC	Premium ²		
		Main plan	Rider(s) (Payable in cash)	
<InsuredName>	<InsuredNRIC_Masked >	<ISIP MSHL Premiums> + <ISIP IPMI Premiums>	Plus Rider	premium

Application to convert to IncomeShield Standard Plan

Statement under section 25(5) of Insurance Act, Cap. 142 (or any future amendments to it)

You must reveal all facts you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, the insurance policy may not be valid.



I would like to convert my coverage to IncomeShield Standard Plan.

Please note: Any exclusions enforced on your previous Plan B policy will also be enforced on this IncomeShield Standard Plan policy.

Section A: Details of policyholder and insured

Name of policyholder (as shown in NRIC or FIN)	Policy number
Name of insured (as shown in BC, NRIC or FIN)	Insured's BC, NRIC or FIN number

Section B: Declaration to Central Provident Fund Board (CPF)

- Authorisation by CPF account holder (applicant)**
I authorise the Central Provident Fund Board (the "CPF") to deduct premium(s) due for the Life/Lives to be Insured as named under this application (the "Life/Lives to be Insured") from my Medisave account (including any new Medisave account(s) which I may have arising from obtaining Singapore Permanent Resident status or otherwise) in accordance with the provisions of the Central Provident Fund Act (Chapter 36), the Medishield Life Scheme Act (Act No. 4 of 2015) and the respective subsidiary legislation made thereunder and as amended from time to time and subject to all terms and conditions as may be imposed by the CPF from time to time for the purposes of the Private Medical Insurance Scheme (or by such other name as it may be referred to from time to time) (PMIS).
I authorise the CPF to disclose information/seek information on a confidential basis to/from any Insurer(s) for the PMIS in respect of the insurance cover issued following this application. Such information includes but is not limited to:
(i) payment and amount of premiums due, including the deduction of premiums from my Medisave account and my Medisave account balance;
(ii) the making of refunds under the PMIS, as the CPF shall reasonably consider appropriate; and
(iii) the amount of premium subsidies for the Life/Lives to be Insured and the amount of additional premium applicable to the Life/Lives to be Insured.
- Consent of the applicant and Life/Lives to be Insured**
I/We, the Life/Lives to be Insured named under this application, hereby consent to the transfer and disclosure, at any time and without notice to me/us, of any medical information on me/us, in the Insurer's or the CPF's possession, between the Insurer and the CPF for the purpose of assessing the insurability of me/us and/or the making of a claim under the PMIS.
- Automatic termination of existing Integrated medical insurance plan(s) for Life/Lives to be Insured under certain circumstances**
Subject to the relevant laws and terms and conditions, I understand that:
(i) Upon the commencement of this IncomeShield Standard Plan cover, any other existing Integrated Shield Plan (if any) under the PMIS in favour of the Life/Lives to be Insured shall automatically terminate; and
(ii) Upon the commencement of another Integrated Shield Plan in favour of the Life/Lives to be Insured, this IncomeShield Standard Plan cover of the Life/Lives to be Insured shall automatically terminate.

For Adviser's use



Please tick if enclosed with EIS application

/ T1

Type 1 – Application form

Application to convert to IncomeShield Standard Plan

Statement under section 25(5) of Insurance Act, Cap. 142 (or any future amendments to it)

You must reveal all facts you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, the insurance policy may not be valid.

☒ **I would like to convert my coverage to IncomeShield Standard Plan.**
Please note: Any exclusions enforced on your previous Plan B policy will also be enforced on this IncomeShield Standard Plan policy.

☐ **I would also like to sign up for Plus Rider at a premium of**
Please tick here to sign up for Plus Rider.

Please note: Above premium rates are applicable if the application form is submitted by [] and your policy is accepted by [].
Your Plus Rider application will be processed after your IncomeShield Standard Plan conversion is successful. Plus Rider premiums are payable in cash.
Premium rates are inclusive of 7% GST. Yearly premiums based on insured's age at next birthday and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

For Adviser's use

/ T2

☐ Please tick if enclosed with EIS application

Section A: Details of policyholder and insured

☐ I would also like to sign up for Plus Rider at a premium of

Name of policyholder (as shown in NRIC or FIN)	Policy number
Name of insured (as shown in BC, NRIC or FIN)	Insured's BC, NRIC or FIN number

Type 2 – Application form

Application to convert to IncomeShield Standard Plan

Statement under section 25(5) of Insurance Act, Cap. 142 (or any future amendments to it)

You must reveal all facts you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, the insurance policy may not be valid.

☒ **I would like to convert my coverage to IncomeShield Standard Plan.**
Please note: Any exclusions enforced on your previous Plan B policy will also be enforced on this IncomeShield Standard Plan policy.

☐ **I would also like to sign up for Plus Rider at a premium of**
Please tick here to sign up for Plus Rider.

Please note: Above premium rates are applicable if the application form is submitted by [] and your policy is accepted by [].
Your Plus Rider application will be processed after your IncomeShield Standard Plan conversion is successful. Plus Rider premiums are payable in cash.
Premium rates are inclusive of 7% GST. Yearly premiums based on insured's age at next birthday and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

For Adviser's use / T3
☐ Please tick if enclosed with EIS application

☐ I would also like to sign up for Plus Rider at a premium of

Section A: Details of policyholder and insured

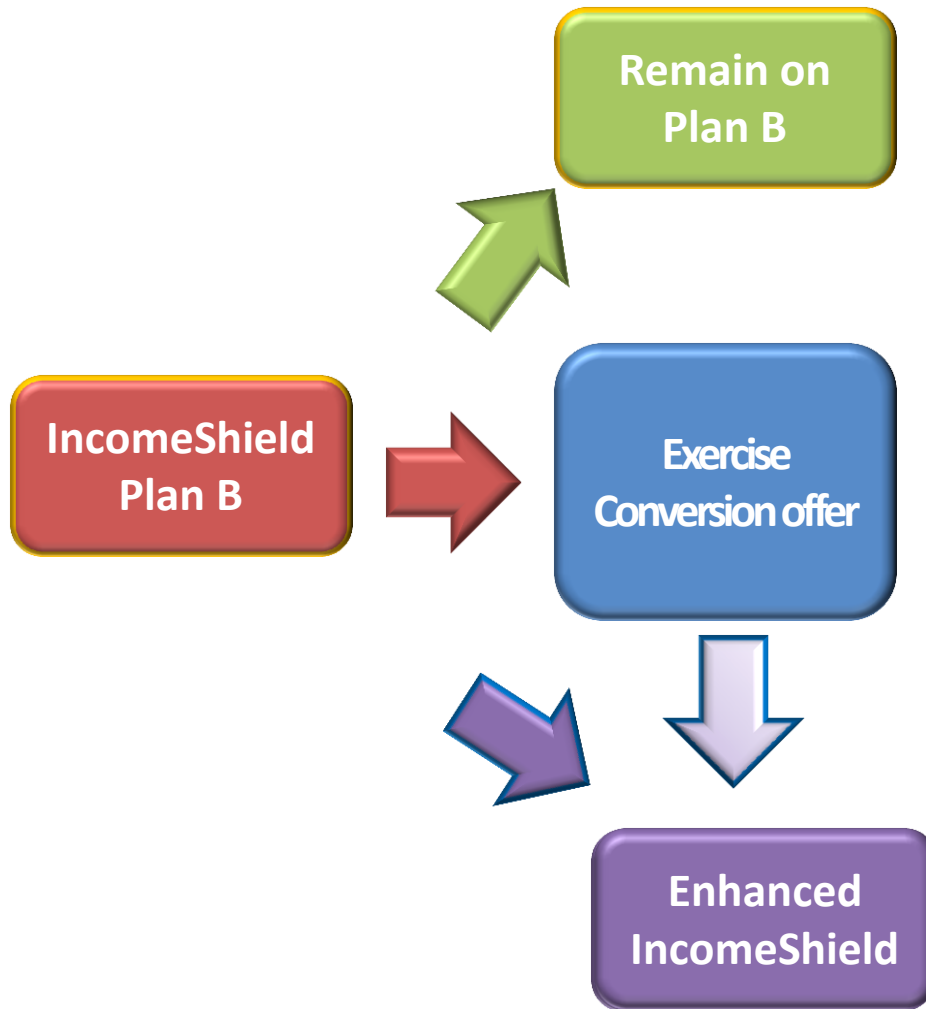
Name of policyholder (as shown in NRIC or FIN)	Policy number
Name of insured (as shown in BC, NRIC or FIN)	Insured's BC, NRIC or FIN number

Type 3 – Application form



Which looks like a better place to be treated in and recuperate?

3 Possibilities



- No action needed by the Policyholder

- Sign and return the offer letter
- Indicate if Plus rider is to be added.
- Mail it back within the deadline indicated on the letter

**Underwriting for Plus rider will be required for Type 3.*

- Tick on the top right hand of campaign application form to indicate intention to apply for EIS.
- EIS upgrade form required.
- Underwriting required

Sign up for Enhanced IncomeShield

Protect you and your loved ones with Enhanced IncomeShield in the face of a medical emergency.

Plus Rider Yearly Premium Rates (Enhanced IncomeShield)

Age Next Birthday	Preferred	Advantage	Basic	Age Next Birthday	Preferred	Advantage	Basic
1-18	\$ 238	\$ 167	\$ 98	76-78^	\$2,108	\$1,482	\$ 949
19-30	\$ 245	\$ 175	\$105	79-80^	\$2,425	\$1,700	\$1,145
31-35	\$ 268	\$ 188	\$119	81-83^	\$2,704	\$1,908	\$1,318
36-40	\$ 282	\$ 195	\$126	84-85^	\$2,865	\$2,107	\$1,455
41-45	\$ 445	\$ 330	\$215	86-88^	\$3,128	\$2,276	\$1,604
46-50	\$ 518	\$ 349	\$221	89-90^	\$3,393	\$2,575	\$1,756
51-55	\$ 608	\$ 427	\$282	91-93^	\$3,660	\$2,782	\$1,917
56-60	\$ 636	\$ 448	\$303	94-95^	\$3,922	\$2,998	\$2,031
61-65	\$ 778	\$ 634	\$408	96-98^	\$4,188	\$3,219	\$2,162
66-70	\$ 969	\$ 839	\$525	99-100^	\$4,450	\$3,433	\$2,305
71-73	\$1,465	\$1,049	\$662	Over 100^	\$4,611	\$3,594	\$2,394
74-75	\$1,751	\$1,237	\$794				

^ For renewal only. The last entry age is 75.

INPATIENT & DAY SURGERY



Class of Ward Accommodation

A
Single bed

B1
4 Beds

B2
6 Beds

C
Open Ward

Daily Ward Charges

a.	Acute Ward				
	Singapore Citizen	\$430	\$240	\$76	\$39
	Permanent Resident	\$430	\$269	\$138	\$87
	Others	From \$430	From \$308	From \$270	From \$222
b.	Intensive Care Unit				
	Singapore Citizen	\$855	\$700	\$195	\$118
	Permanent Resident	\$855	\$822	\$363	\$278
	Others	From \$855	From \$855	From \$855	From \$855
Day Surgery		Private		Subsidised (Singapore Citizen / Permanent Resident)	
a.	Bed	From \$110		\$45 / \$77	
b.	Recovery Lounge	\$37		\$31	

Condition: Asthma with complications
Condition Description: Admission for asthma, with complications and/or comorbidities

Ward A

Hospital	Volume ¹	Average Length Of Stay (days) ²	50th Percentile Bill Size (\$) ³	90th Percentile Bill Size (\$) ⁴
KKH	44	3.4	2,962	5,380
TTSH	30	4.4	4,115	7,333

Ward B1

Hospital	Volume ¹	Average Length Of Stay (days) ²	50th Percentile Bill Size (\$) ³	90th Percentile Bill Size (\$) ⁴
CGH	41	3.2	2,094	4,127
SGH	36	3.2	2,513	5,244

Ward B2

Hospital	Volume ¹	Average Length Of Stay (days) ²	50th Percentile Bill Size (\$) ³	90th Percentile Bill Size (\$) ⁴
CGH	93	4.0	1,271	2,028
KTPH	148	3.4	956	1,805
NUH	195	2.4	752	1,745
SGH	222	3.5	923	2,405
TTSH	300	4.3	1,140	2,438

Ward C

Hospital	Volume ¹	Average Length Of Stay (days) ²	50th Percentile Bill Size (\$) ³	90th Percentile Bill Size (\$) ⁴
CGH	231	4.5	795	1,891
KKH	79	3.3	634	1,210
KTPH	224	4.8	998	2,038
NUH	195	4.5	866	1,886
SGH	162	4.0	762	2,148
TTSH	360	5.6	967	2,173

Notes

¹

Number of cases for the period 1 Jan 2015 to 31 Dec 2015.

²

Average Length of stay for the condition/ procedure.

³

50% of patients paid this amount or less, and 50% paid more. This figure provides an estimate of the typical bill sizes for patients.

⁴

90% of patients paid this amount or less, and 10% paid more. This figure provides an estimate of the upper range of bill sizes.

Source: www.moh.gov.sg

Mar/2016

- Refresher Training

MediShield Life and Integrated Shield Plans (IPs)

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Information is correct as of 03 Mar 2016.

Topics

1. MediShield Life - Recap
2. Enhanced IncomeShield
3. Riders
4. Applying for Enhanced IncomeShield
5. Value Pack

MediShield Life – Recap

- MediShield Life has replaced MediShield on 1 Nov 2015.
- Every Singapore Citizen and PRs are automatically covered by MediShield Life.



Better protection

Increased benefits, so we pay less for large bills

For All

All Singaporeans and PRs are covered for all conditions

For Life

Coverage for life

Better Protection

- Like MediShield, MediShield Life is targeted at Class B2/ C coverage.
- Better protection compared to MediShield
 - Same deductible
 - Higher inpatient/ day surgery /outpatient cancer limits.
 - Higher annual claim limits
 - No lifetime limit
 - Lower co-insurance overall

Better Protection

- MediShield Life pays out a pro-rated level of benefits for private hospital or Class A/B1 bills that is **pegged to the equivalent Class B2/C expenses.**
- MediShield Life covers all Singaporeans and PRs, including those with pre-existing conditions.
- **Those with serious pre-existing conditions pay a flat Additional Premium of 30% of MediShield Life premiums for 10 years.**
 - Examples of serious pre-existing conditions:
 - Life-threatening and may result in permanent disability
 - Have high-risk of future complications or recurrence and/or may require prolonged treatment
 - Stroke, cancer, kidney failure and heart diseases

Why are MediShield Life premiums higher?

1. **Better benefits = higher premiums.**
2. **Coverage for Singaporeans with pre-existing conditions.**
Everyone helps a little, Government takes on most of the cost
3. **Premiums are distributed more evenly over lifetime.**
Higher premiums during working age, so that the premium increases at a slower rate during old age

Subsidies Available

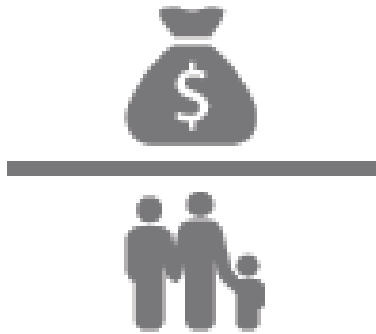
- Government provides support for MediShield Life premiums, to keep premiums affordable
 - Premium Subsidies for Lower to Middle Income
 - Transitional Subsidies
 - Pioneer Generation Premium Subsidies
 - Additional Premium Support

Premium Subsidies for Lower- to Middle-Income

15 - 50%



+



+



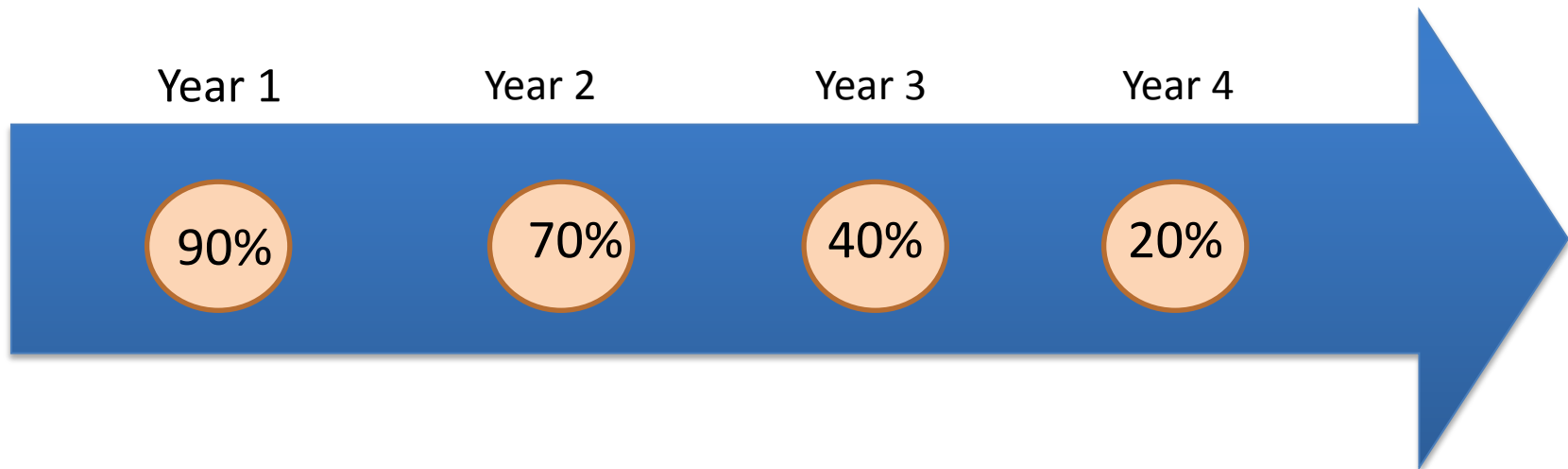
You live in HDB Flat
OR
in Private Housing with
Annual Value \leq \$21,000

Your Household Monthly
Income (HHMI) per
Household member is \leq
\$2,600

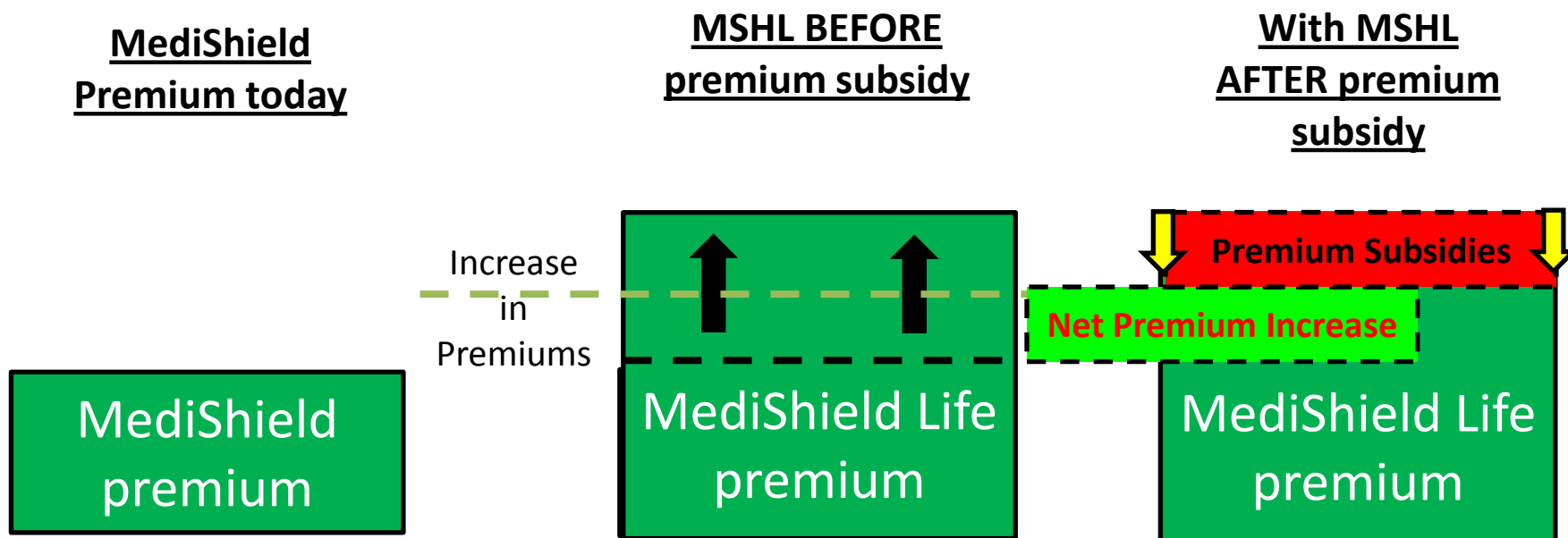
You do not own any
property, or have only
one property to your
name

Transitional Subsidies

- Given to all Singapore citizens regardless of household income, annual value of property, and number of properties.
- To help with transition to MediShield Life
- Government will offset a percentage of **the net premium increase** over 4 years



What is net premium increase for Transitional Subsidies?



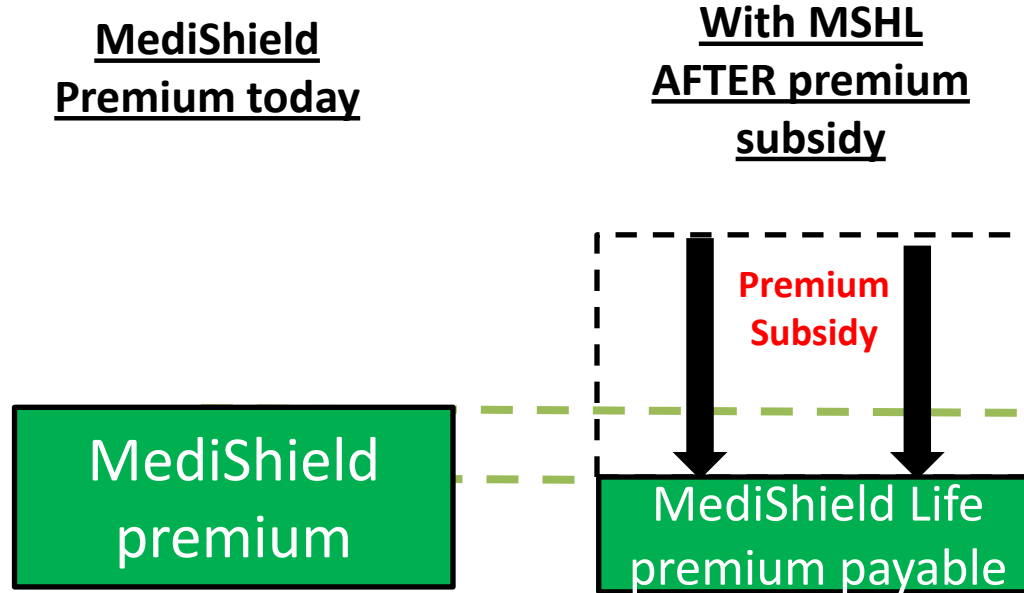
Transitional Subsidies calculations

Net Premium Increase

X

90%	(Year 1)
70%	(Year 2)
40%	(Year 3)
20%	(Year 4)

What happens if subsidies are large?



If the policyholder's subsidies results in lower premiums, they will **not receive** transitional subsidies.

Pioneer Generation (PG) Subsidies

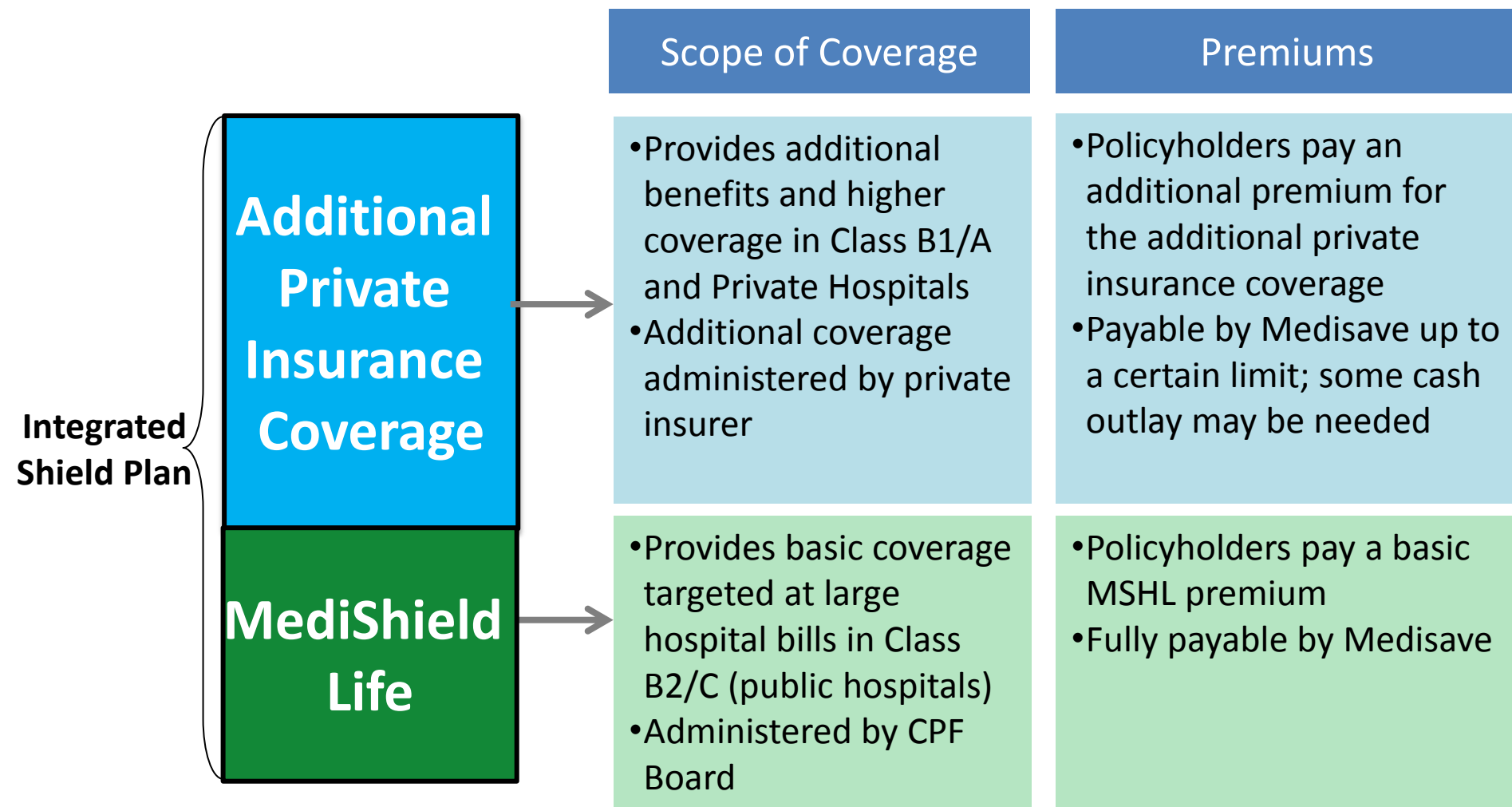
- Given to all Pioneers.
- More generous than premium subsidies for non-pioneers.
- Pioneers will not receive premium subsidies for lower to middle income.



Additional Premium Support for Needy

- No one will drop out because of inability to afford premiums
- Meant for needy Singaporeans, who cannot afford MSHL premiums even after subsidies
- **IP policyholders are not eligible for Additional Premium Support**
- However, if IP policyholders fall into financial difficulty and have to drop their IP, they will retain their MSHL coverage and be eligible for APS if they cannot afford their MSHL premiums.

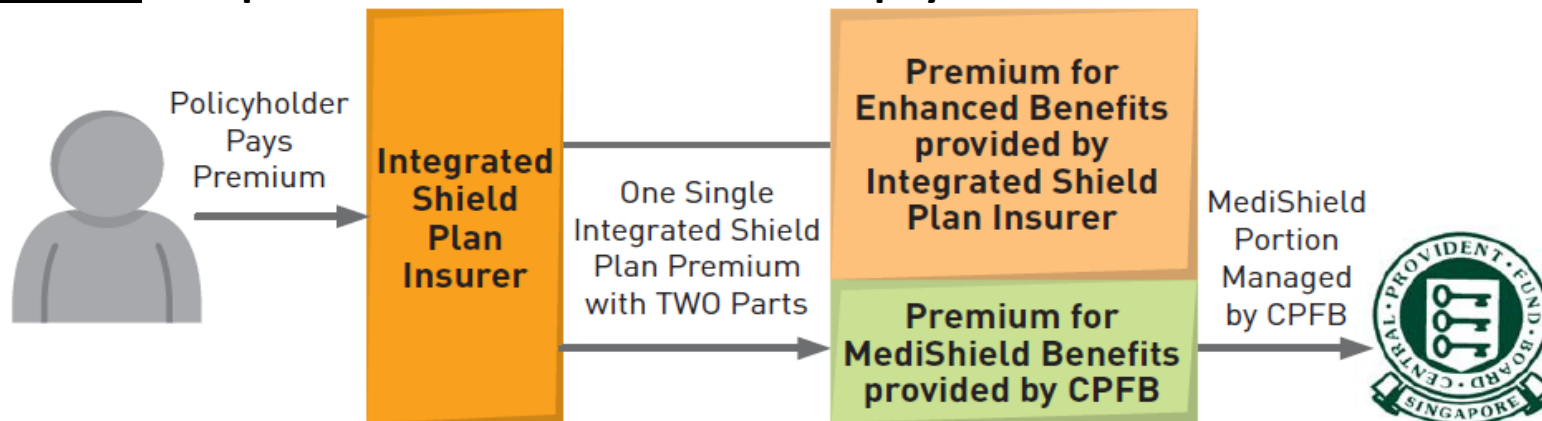
How are IPs related to MediShield Life?



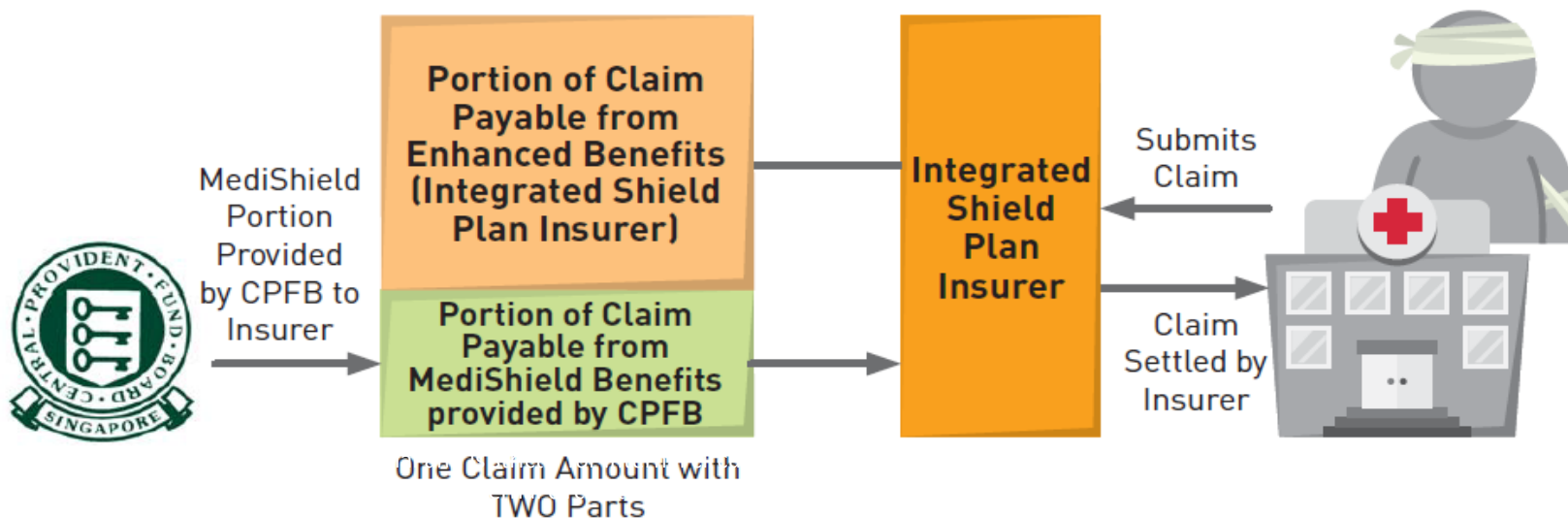
How do IP premiums and claims work?

- All claims and premiums go through insurer

Premiums: first paid to IP insurer who will then pay to CPF



Claims: first paid by IP insurer who will then take from CPF

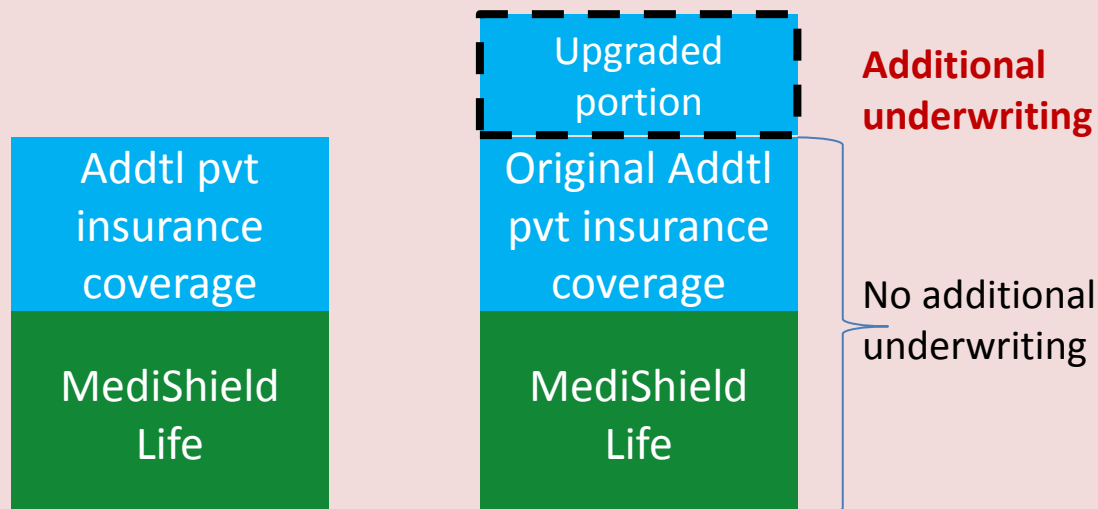


What should policyholders know about upgrading/ downgrading?

Upgrading

To highlight to IP policyholder that:

- The upgraded portion of the IP benefits will be subject to additional underwriting
- New conditions that developed after he became a policyholder of the original IP will be **covered up to the benefits of the original IP.**

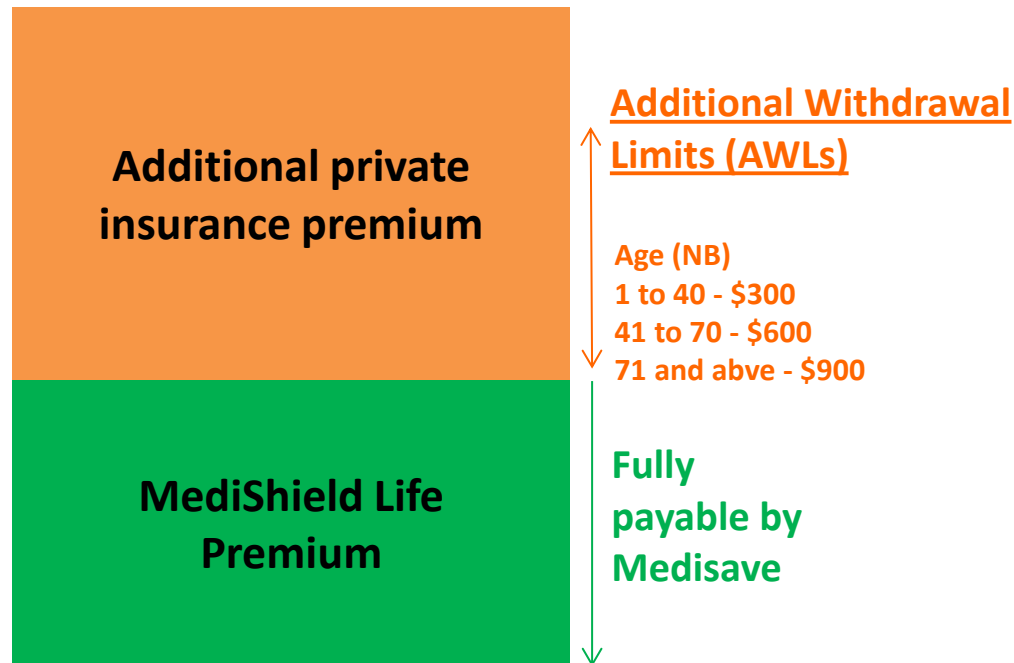


Downgrading

To explain to IP policyholder that:

- Depending on ward preference and affordability, he has option to downgrade to a lower IP or MediShield Life
- Downgrading is done without additional underwriting
- Even if he wants to cancel his IP, he will still be covered under basic MSHL

Additional Withdrawal Limits (AWLs)



Additional Withdrawal Limits

You can use your CPF Medisave to pay for your Enhanced IncomeShield premiums.

Age at next birthday	From 1 Nov 2015 Additional Withdrawal Limits (AWLs) for additional private insurance coverage
1 – 40	\$300
41 – 70	\$600
Over 70	\$900

Example 1: Working-age IP policyholder



Mrs Gopal
32 years old

- Receives MSHL Premium Subsidies and Transitional Subsidies
- Enhanced IncomeShield Preferred plan
(As-charged private hospital ward entitlement)
- Fully covered under IP (no exclusions)

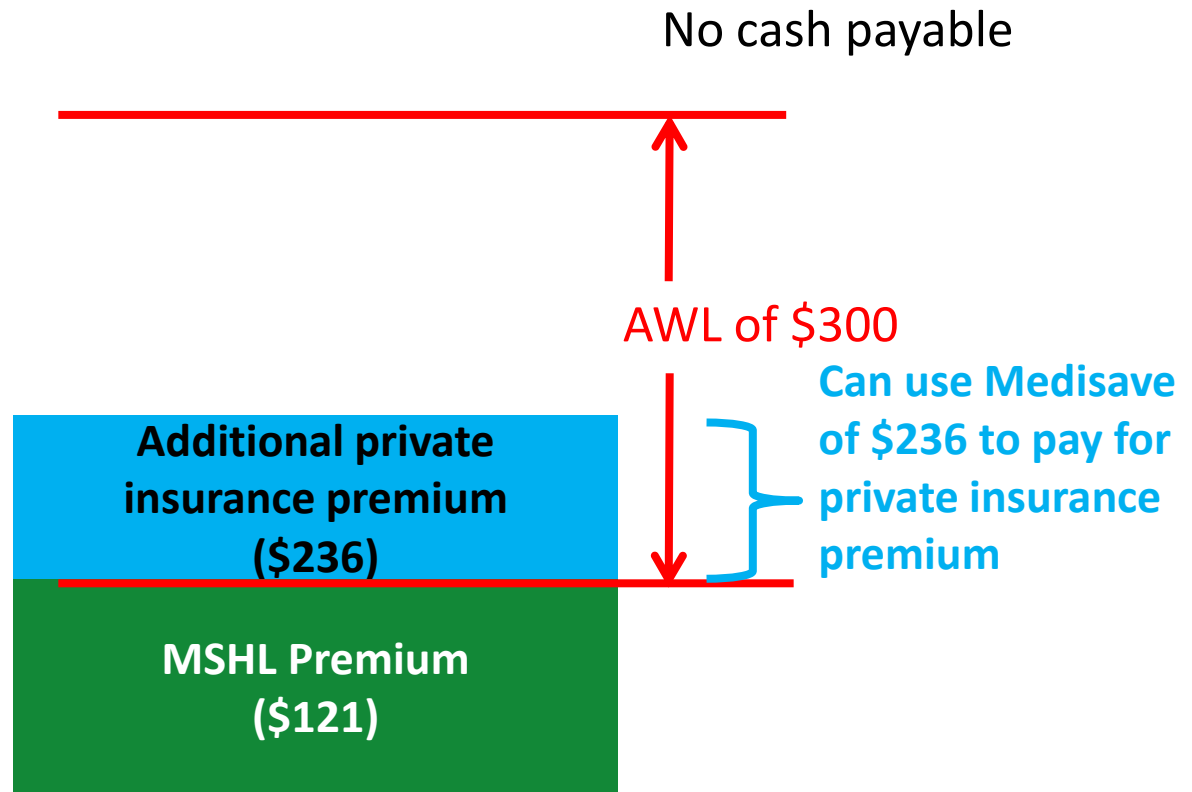
Example 1: How AWLs impact working-age policyholder



Mrs Gopal
32 yo

AWL approach

Medisave can be used to pay MSHL premium fully



Example 2: Elderly IP policyholder who is not a Pioneer Generation (PG) member



Mr Tan

63 years old

- Receives MSHL Transitional Subsidies
- Enhanced IncomeShield Preferred plan
(As-charged private hospital ward entitlement)
- Fully covered under IP (no exclusions)

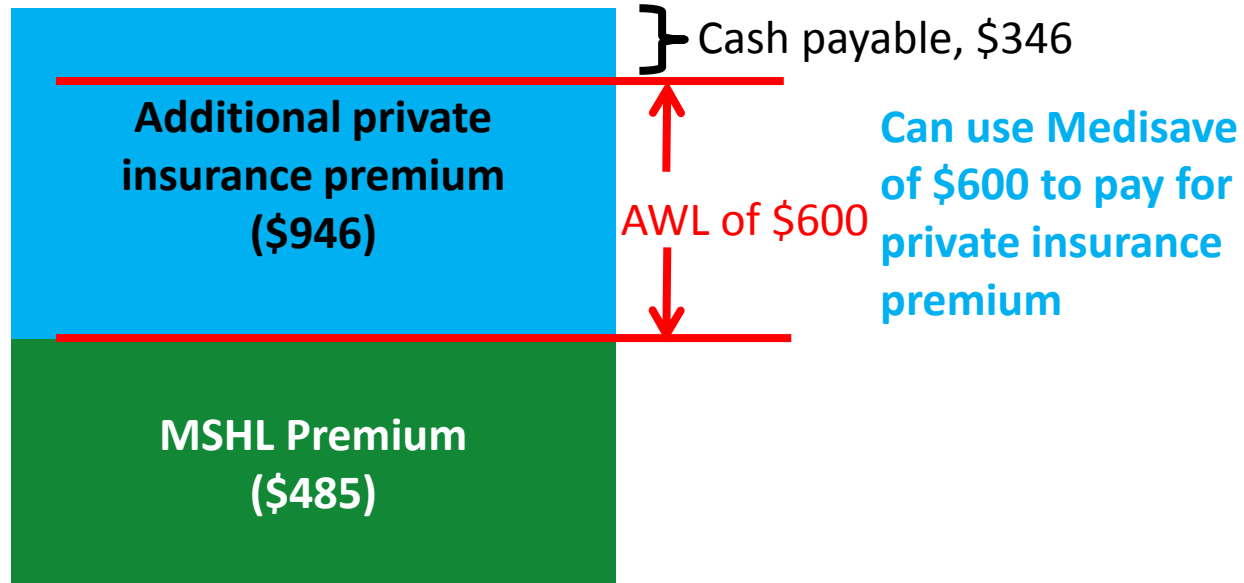
Example 2: How AWLs impact Elderly IP policyholder (non-PG member)

New AWL approach



Mr Tan
63 yo

Medisave can be used to pay MSHL premium fully



Example 3: Elderly IP policyholder who is a Pioneer Generation member



Mr Lim

77 years old

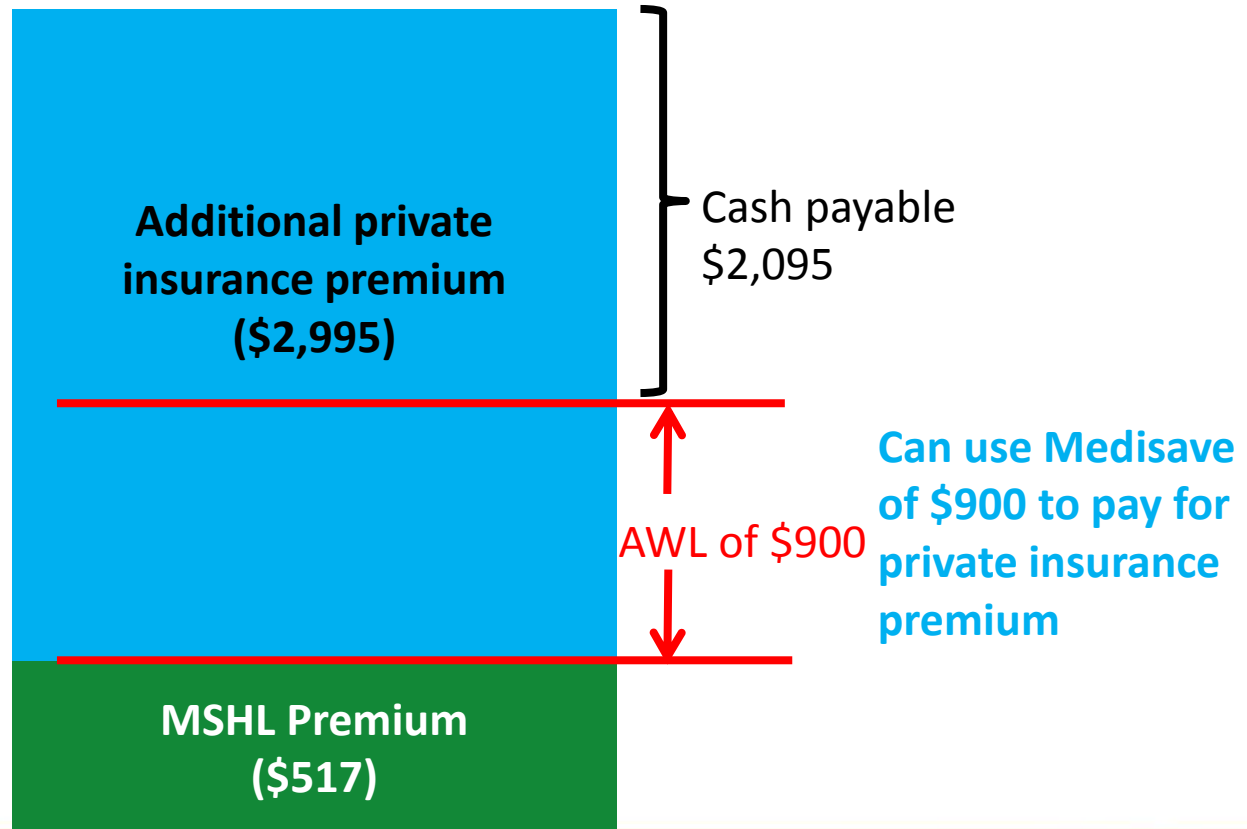
- Receives MSHL Pioneer Generation Subsidies
- Enhanced IncomeShield Preferred plan
(As-charged private hospital ward entitlement)
- Currently has exclusion on knee-related conditions for entire IP
- With MSHL, he will be fully covered under MSHL, but exclusion will remain on the private insurance component of IP

Example 3: How AWLs impact Elderly IP policyholder (PG member)

New AWLs approach



Mr Lim
77 yo



Plan Your Health Insurance

Before we start...

Do you have any **existing**
Integrated Shield plan?

Is there any **exclusion** under
your existing Shield plan?

Do you have any pre-existing
medical conditions?

Important

Each insured person can only have **one Medisave-approved Integrated Shield plan** at any one time.

Once another **Medisave-approved Integrated Shield plan** is taken up with a new insurer, any existing Integrated Shield plan will be automatically terminated.

Pre-existing conditions are **not covered**. If you have a pre-existing condition, you should continue with your current insurer.

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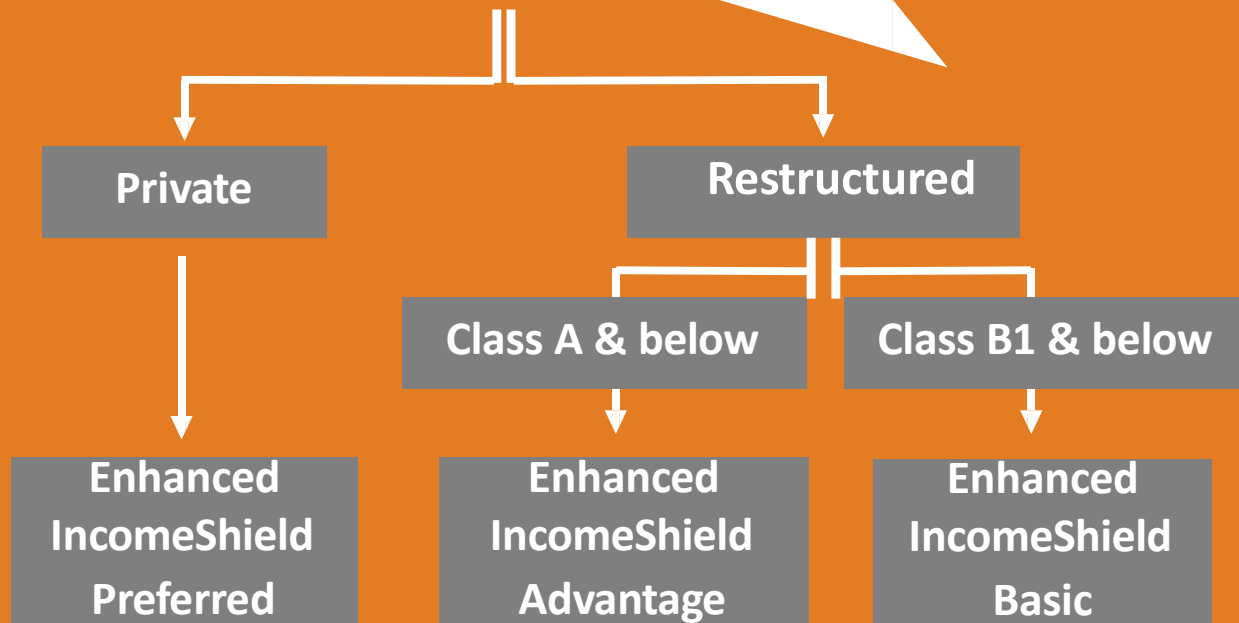
Ask yourself 3 questions, before deciding on your health insurance coverage

1. Do you want to choose **your own doctor** or require an **air-conditioned ward** if you are hospitalised?
2. Do you prefer to seek treatment at a **private hospital** or would a **restructured hospital** be sufficient?
3. Are you able to **afford Integrated Plan (IP) premiums** in the long term?

Tailored for you...

In the event of hospitalisation, would you prefer a private or restructured hospital?

Which ward would you prefer?



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Staying healthy is not easy. But we'll reward you for it.



Sign up for a health screening at a special rate of \$15, and get rewarded if your results are within the acceptable range.

- **\$50 discount off your 1st year premiums** if you sign up for Enhanced IncomeShield or IncomeShield Standard Plan
- **\$50 CapitaMall voucher** if you are already insured under IncomeShield or Enhanced IncomeShield

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Where to get more info?

MediShield Life

- www.medishieldlife.sg
- www.medishieldlife.sg/calculator

Enhanced IncomeShield

- <http://www.income.com.sg/insurance/health>-insurance/enhanced- incomeshield

To check on existing MediShield/ Integrated Plan Coverage

- Check at Central Provident Fund Board (CPF Board) website
> Login Singpass > “My Messages”- Under “Insurance”

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