



Enhanced IncomeShield

Unlimited lifetime coverage.
Affordable and flexible protection.

HEALTH INSURANCE



DID YOU KNOW?

1



Medical costs in Singapore are projected to rise at a faster pace than most of the region with **surgery charges experiencing the highest rate of inflation.**¹



2

Cancer (80%) and cardiovascular diseases (56%) will remain the top two conditions by cost and are expected to remain so in the near future.²

3

Medical treatments can be very costly, depending on factors such as your medical condition, duration of treatment and hospital type. This can **potentially lead to high out-of-pocket expenses and loss of future income.**



Examples of medical bills received by Income across 2019 - 2021

Medical Condition	Age	Medical Bill Size	
		Percentile	
		75 th	90 th
Breast Cancer	30 - 40	\$108,414	\$209,602
Lung Cancer	41 - 50	\$83,256	\$428,853
Heart Disease	51 - 60	\$43,191	\$73,390

The table is based on specific medical diagnosis in relation to the stated category of medical conditions in a private hospital.

Having peace of mind ensures that you can focus on the finer things in life. Enhanced IncomeShield is a MediSave-approved Integrated Shield Plan (IP) that gives you assurance that your hospital and surgical expenses³ are well taken care of.

Why is it good for me?

1

Coverage with no lifetime limit⁴, so your loved ones are relieved of financial burden if something unforeseen happens

2

As charged coverage for selected benefits⁵ helps to pay for what you have incurred, so you can focus on recuperating without any financial stress

3

Letter of Guarantee⁶ to waive hospital deposits, making hospital admission easier

4

Premiums payable with MediSave up to the Additional Withdrawal Limits (excluding riders)

5

Additional benefits when you seek treatment from our panel⁷ of trusted medical specialists for your medical care

6

Option to enhance coverage with Deluxe Care Rider or Classic Care Rider

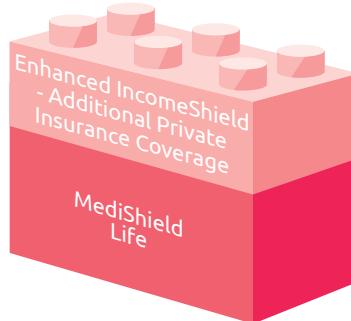
Enhanced IncomeShield

MediShield Life and Enhanced IncomeShield

Enhanced IncomeShield is an Integrated Shield Plan which consists of two parts – the MediShield Life (MSHL) portion and an additional private insurance coverage portion. MSHL is a national health insurance scheme for all Singapore Citizens and Permanent Residents.

If you are covered under Enhanced IncomeShield, you will enjoy the combined benefits of MSHL, which is administered by the Central Provident Fund Board, and the enhanced benefits of the additional private insurance coverage portion, which is provided by Income.

If you would like to find out more details about MSHL, and subsidies that you may be eligible for, please refer to www.medishieldlife.sg.



Coverage with no lifetime limit

You are covered, for life. No lifetime limit⁴ on your hospital claims can help reduce financial stress on your loved ones if something unforeseen happens.

As charged coverage for selected benefits

Enhanced IncomeShield helps to pay for the eligible hospitalisation costs that you have incurred⁵, so you can focus on recuperating without any financial stress.

Letter of Guarantee

A Letter of Guarantee⁶ makes hospital admission easier by waiving deposits required by hospitals.

Enhanced IncomeShield

Affordable and flexible

Use your MediSave to pay your premiums. With the launch of MSHL, the MediSave withdrawal limit is restructured into two parts:

MSHL	Additional Withdrawal Limit (AWL) for additional private insurance coverage
MSHL premiums can be fully payable by MediSave.	The Additional Withdrawal Limit (AWL) is the maximum MediSave limit that you can use for your Enhanced IncomeShield's additional private insurance coverage premiums.

The maximum MediSave that can be used to pay for each insured annually depends on the insured's age at their next birthday.

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

Panel⁷ clinics

Enjoy additional benefits when you seek treatment from our panel⁷ of trusted medical specialists for your medical care.

- Access to more than 590 specialists across various specialties and sub-specialties in private practice island-wide.
- Hassle-free appointment booking with trusted and experienced medical specialists.

It is important for you to consider your Enhanced IncomeShield plan type before you consult our panel⁷ of medical specialists. Enhanced IncomeShield Advantage and Basic plans which only provide coverage for restructured hospitals do not cater to medical consultation and treatment by private medical specialists, including those from our panel⁷, and you may incur additional costs.

Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at income.com.sg/IncomeTreats.

Enhanced IncomeShield

A plan for everyone

Depending on your financial and medical needs, Enhanced IncomeShield offers you a choice of three plan types: Preferred, Advantage and Basic.

Benefits	Enhanced IncomeShield (Payout includes MSHL payout)		
	Preferred	Advantage	Basic
Ward entitlement	Standard room in private hospital or private medical institution	Restructured hospital for ward class A and below	Restructured hospital for ward class B1 and below
Inpatient hospital treatment	Limits of compensation		
Daily ward and treatment charges (each day) ⁸ - Normal ward - Intensive care unit ward			
Surgical benefits (including day surgery) ⁹			
Organ transplant benefit (including stem-cell transplant)		As charged	
Surgical implants ¹⁰			
Radiosurgery			
Accident inpatient dental treatment			
Pre-hospitalisation treatment ^{11,12}	As charged Not provided by our panel ⁷ : up to 100 days before admission Provided by our panel ⁷ : Up to 180 days before admission ¹²	As charged Up to 100 days before admission	As charged Up to 100 days before admission
Post-hospitalisation treatment ^{11,12}	As charged Not provided by our panel ⁷ : up to 100 days after discharge Provided by our panel ⁷ : Up to 365 days after discharge ¹²	As charged Up to 100 days after discharge	As charged Up to 100 days after discharge
Community hospital (Rehabilitative) ^{8,13}	As charged (up to 90 days for each admission)		
Community hospital (Sub-acute) ^{8,13}			
Inpatient palliative care service (General)			
Inpatient palliative care service (Specialised)	As charged		

Enhanced IncomeShield

Benefits	Preferred	Advantage	Basic
Outpatient hospital treatment¹⁴	Limits of compensation		
Radiotherapy for cancer - External (except Hemi-body) - Brachytherapy - Hemi-body - Stereotactic	As charged		
Kidney dialysis	As charged		
Erythropoietin for chronic kidney failure			
Immunosuppressants for organ transplant			
Long-term parenteral nutrition			
Cancer drug treatment (each month) ²⁷	5x MSHL Limit	4x MSHL Limit	3x MSHL Limit
Cancer drug services (each policy year) ²⁷	5x MSHL Limit	4x MSHL Limit	3x MSHL Limit
Special benefits	Limits on special benefits		
Breast Reconstruction after Mastectomy ¹⁵	As charged		
Congenital abnormalities benefit	As charged (with 12 months' waiting period)		
Pregnancy and delivery-related complications benefit ^{7,16}	As charged (with 10 months' waiting period)		
Living organ donor (insured) transplant benefit – insured as the living donor donating an organ	As charged, up to \$60,000 (each transplant with 24 months' waiting period for the person receiving the organ)	As charged, up to \$40,000 (each transplant with 24 months' waiting period for the person receiving the organ)	As charged, up to \$20,000 (each transplant with 24 months' waiting period for the person receiving the organ)
Living organ donor (non-insured) transplant benefit (each transplant) – insured as the recipient of organ	As charged, up to \$60,000	Covered up to MSHL benefits only	
Cell, tissue and gene therapy benefit (each policy year) ¹⁷	As charged, up to \$250,000		As charged, up to \$150,000
Proton beam therapy (each policy year) ¹⁸	As charged, up to \$100,000		As charged, up to \$70,000
Continuation of autologous bone marrow transplant treatment for multiple myeloma (each policy year) ¹⁹	As charged, up to \$25,000		As charged, up to \$10,000
Inpatient psychiatric treatment benefit (each policy year)	As charged, up to \$7,000		As charged, up to \$5,000

Enhanced IncomeShield

Benefits	Preferred	Advantage	Basic
Special benefits	Limits on special benefits		
Prosthesis benefit (each policy year)	As charged, up to \$10,000	As charged, up to \$6,000	
Emergency overseas treatment	As charged but limited to costs of Singapore private hospitals	As charged but limited to costs of ward class A in Singapore restructured hospitals	As charged but limited to costs of ward class B1 in Singapore restructured hospitals
Waiver of pro-ration factor for outpatient kidney dialysis	Does not apply	Waive pro-ration factor for applicable treatment provided by our preferred partner ⁷	
Final expenses benefit (waiver of co-insurance and deductible) ²⁰	\$5,000		\$3,000
Pro-ration factor²¹	SG/PR/FR²²		
Inpatient			
<ul style="list-style-type: none"> - Restructured hospital <ul style="list-style-type: none"> - Ward class C, B2 or B2+ - Ward class B1 - Ward class A - Private hospital or private medical institution or emergency overseas treatment²³ - Community hospital <ul style="list-style-type: none"> - Ward class C, B2 or B2+ - Ward class B1 - Ward class A 	Does not apply	Does not apply Does not apply Does not apply 65%	Does not apply Does not apply 85% 50%
Day surgery or short-stay ward			
<ul style="list-style-type: none"> - Restructured hospital subsidised - Restructured hospital non-subsidised - Private hospital or private medical institution or emergency overseas treatment²³ 	Does not apply	Does not apply Does not apply 65%	Does not apply Does not apply 50%
Outpatient hospital treatment			
<ul style="list-style-type: none"> - Restructured hospital subsidised - Restructured hospital non-subsidised²⁴ - Private hospital or private medical institution²⁴ 	Does not apply	Does not apply Does not apply 65%	Does not apply Does not apply 50%

SG: Singapore Citizen | PR: Singapore Permanent Resident | FR: Foreigner

Enhanced IncomeShield

Benefits	Preferred	Advantage	Basic
Deductible for each policy year for an insured aged 80 years or below next birthday²⁵			
Inpatient			
- Restructured hospital			
- Ward class C	\$1,500	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000	\$2,000
- Ward class B1	\$2,500	\$2,500	\$2,500
- Ward class A	\$3,500	\$3,500	\$2,500
- Private hospital or private medical institution or emergency overseas treatment²³	\$3,500	\$3,500	\$2,500
- Community hospital			
- Ward class C	\$1,500	\$1,500	\$1,500
- Ward class B2 or B2+	\$2,000	\$2,000	\$2,000
- Ward class B1	\$2,500	\$2,500	\$2,500
- Ward class A	\$3,500	\$3,500	\$2,500
Day surgery or short-stay ward			
- Subsidised	\$2,000	\$2,000	\$2,000
- Non-subsidised	\$3,500	\$3,500	\$2,500
Deductible for each policy year for an insured aged over 80 years at next birthday²⁵			
Inpatient			
- Restructured hospital			
- Ward class C	\$2,250	\$2,250	\$2,250
- Ward class B2 or B2+	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,750	\$3,750	\$3,750
- Ward class A	\$5,250	\$5,250	\$3,750
- Private hospital or private medical institution or emergency overseas treatment²³	\$5,250	\$5,250	\$3,750
- Community hospital			
- Ward class C	\$2,250	\$2,250	\$2,250
- Ward class B2 or B2+	\$3,000	\$3,000	\$3,000
- Ward class B1	\$3,750	\$3,750	\$3,750
- Ward class A	\$5,250	\$5,250	\$3,750
Day surgery or short-stay ward			
- Subsidised	\$3,000	\$3,000	\$3,000
- Non-subsidised	\$5,250	\$5,250	\$3,750
Co-insurance	10%		
Limit in each policy year	\$1,500,000	\$500,000	\$250,000
Limit in each lifetime	Unlimited		
Last entry age (age next birthday)	75		
Maximum coverage age	Lifetime		

Enhanced IncomeShield

Riders

Enhance your coverage with riders.

Riders are additional features that help you to customise your insurance plan to your specific needs so you will have additional protection and the assurance you desire for peace of mind. Depending on your particular needs, you can choose either Deluxe Care Rider or Classic Care Rider to supplement your Enhanced IncomeShield plan.

Deluxe Care Rider

Keeps your out-of-pocket expenses on hospital bills as low as possible.

1. Co-payment amount, with a limit of:

Treatment provided by	Our panel ⁷	Extended panel ²⁶	Others
Co-payment and limit	5% co-payment of the benefits due under your policy ³		
	Up to \$3,000 limit (each policy year)		No limit

Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁷ or extended panel²⁶.

2. Up to \$2,000 additional non-panel payment to be made by the policyholder (each policy year).

Treatment provided by	Our panel ⁷	Extended panel ²⁶	Others
Additional non-panel payment	N.A.	Up to \$2,000 each policy year	Up to \$2,000 each policy year

Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁷ or extended panel²⁶.

Enhanced IncomeShield

3. With an additional cancer drug treatment benefit^{27,28}, receive extra coverage for outpatient cancer drug treatments listed on the Cancer Drug List (CDL), as well as selected cancer drug treatments not listed on the CDL (non-CDL treatments) up to a limit of:

Types of Cancer Drug Treatment	Additional cancer drug treatment benefits limits		
	Preferred	Advantage	Basic
Treatment on CDL ²⁷ (each month)	10x MSHL Limit	8x MSHL Limit	6x MSHL Limit
Non-CDL treatment ²⁸ (each month)	\$15,000	\$7,000	\$6,000

For each outpatient cancer drug treatment claim under your rider, there is a co-payment amount, with a limit of:

Types of Cancer Drug Treatment	Our panel ⁷	Extended panel ²⁶	Others
Treatment on CDL ²⁷	5% co-payment of the benefits due under your rider		
	Up to \$3,000 limit (each policy year)	No limit	
Non-CDL treatment ²⁸	10% co-payment of the benefits due under your rider		
	No limit		

4. Receive up to \$80 per day (for a maximum of 10 days each hospital stay) for the cost of an extra bed for you to sleep over if your insured child²⁹ gets warded.

Classic Care Rider

Keeps your hospital bill affordable.

1. Co-payment amount, with a limit of:

Treatment provided by	Our panel ⁷	Extended panel ²⁶	Others
Co-payment and limit	10% co-payment of the benefits due under your policy ³		
	Up to \$3,000 limit (each policy year)	No limit	

Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁷ or extended panel²⁶.

2. Up to \$2,000 additional non-panel payment to be made by the policyholder (each policy year).

Treatment provided by	Our panel ⁷	Extended panel ²⁶	Others
Additional non-panel payment	N.A.	Up to \$2,000 each policy year	Up to \$2,000 each policy year

Others: Registered medical practitioners, specialists, hospitals or medical institutions that are not our panel⁷ or extended panel²⁶.

Enhanced IncomeShield

3. With an additional cancer drug treatment benefit^{27,28}, receive extra coverage for outpatient cancer drug treatments listed on the Cancer Drug List (CDL), as well as selected cancer drug treatments not listed on the CDL (non-CDL treatments) up to a limit of:

Types of Cancer Drug Treatment	Additional cancer drug treatment benefits limits		
	Preferred	Advantage	Basic
Treatment on CDL ²⁷ (each month)	10x MSHL Limit	8x MSHL Limit	6x MSHL Limit
Non-CDL treatment ²⁸ (each month)	\$15,000	\$7,000	\$6,000

For each outpatient cancer drug treatment claim under your rider, there is a co-payment amount, with a limit of:

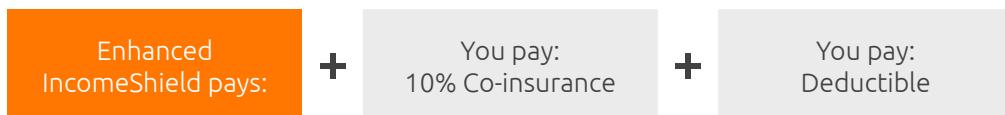
Types of Cancer Drug Treatment	Our panel ⁷	Extended panel ²⁶	Others
Treatment on CDL ²⁷	10% co-payment of the benefits due under your rider		
	Up to \$3,000 limit (each policy year)	No limit	
Non-CDL treatment ²⁸	20% co-payment of the benefits due under your rider		
	No limit		

4. Receive up to \$80 per day (for a maximum of 10 days each hospital stay) for the cost of an extra bed for you to sleep over if your insured child²⁹ gets warded.

For yearly premium rates, visit the following links:

- Enhanced IncomeShield: www.income.com.sg/health-and-personal-accident/enhanced-incomeshield/premiums
- Deluxe Care Rider: www.income.com.sg/health-and-personal-accident/enhanced-incomeshield/deluxe-care-rider-premiums
- Classic Care Rider: www.income.com.sg/health-and-personal-accident/enhanced-incomeshield/classic-care-rider-premiums

How Enhanced IncomeShield works for you



Deductible: Amount per policy year you would need to pay for claims made in a policy year, before there is a payout from Enhanced IncomeShield

Co-insurance: Percentage share you need to pay in excess of the Deductible

Enhanced IncomeShield

How Enhanced IncomeShield and Deluxe Care Rider work for you

Mr Lee (age 40), who is covered under Enhanced IncomeShield Preferred Plan, was hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by our panel⁷**. His total bill was \$40,000.

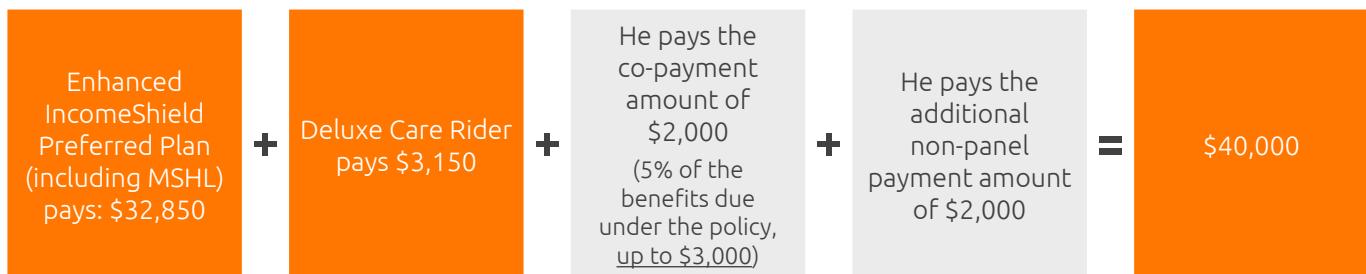
Enhanced IncomeShield (Preferred Plan)



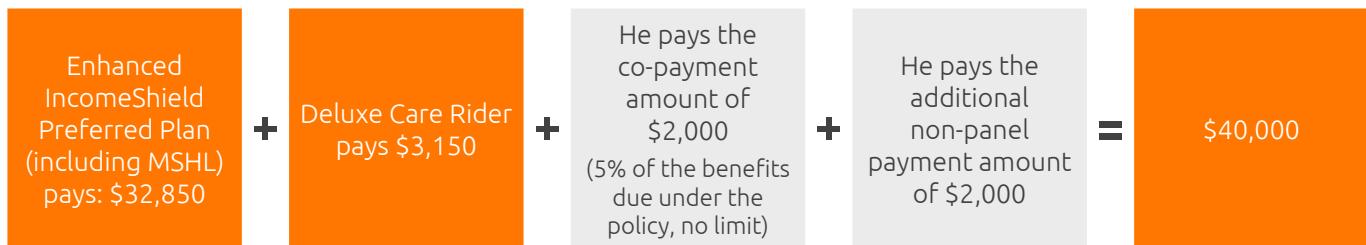
Enhanced IncomeShield (Preferred Plan) and Deluxe Care Rider



If Mr Lee were to be hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by our extended panel²⁶**, this is what he needs to pay:



If his surgery is **not provided by our panel⁷ or our extended panel²⁶**, this is what he needs to pay:



Figures are illustrative only to facilitate understanding of rider's benefits, and assumes that the bill is not limited or excluded by policy terms and conditions. For treatments that are provided by our panel⁷ or extended panel²⁶, there is a co-payment limit of \$3,000 for each policy year. For treatments that are not provided by our panel⁷ or is provided by our extended panel²⁶, an additional non-panel payment of up to \$2,000 for each policy year will apply under the Deluxe Care Rider. For more details, please refer to the policy document.

Enhanced IncomeShield

How Enhanced IncomeShield and Classic Care Rider work for you

Mr Lee (age 40), who is covered under Enhanced IncomeShield Preferred Plan, was hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by our panel⁷**. His total bill was \$40,000.

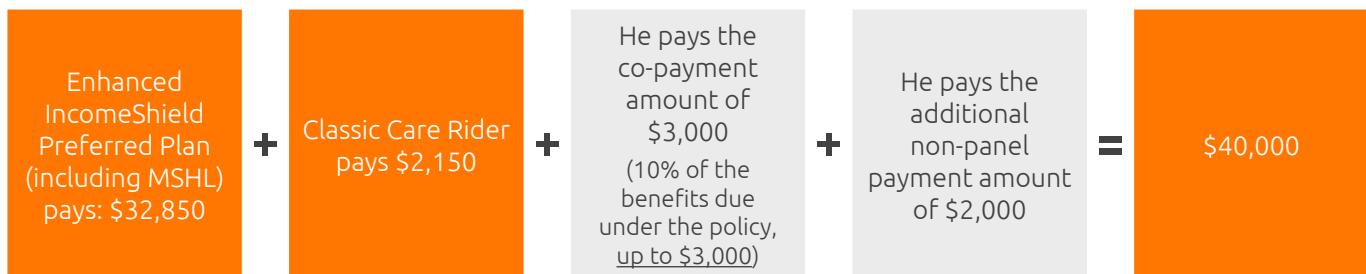
Enhanced IncomeShield (Preferred Plan)



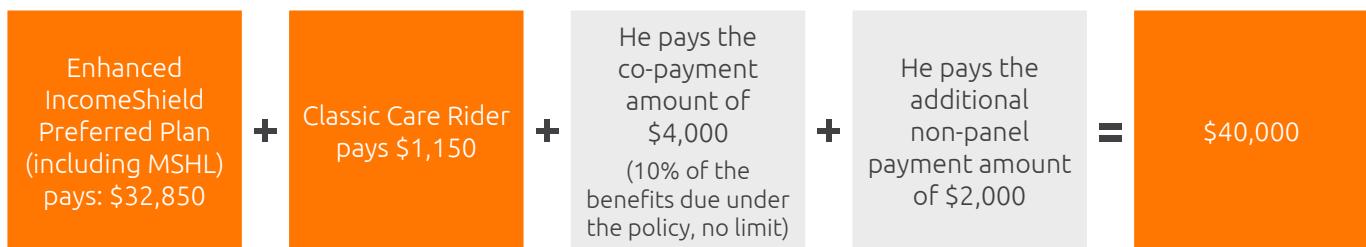
Enhanced IncomeShield (Preferred Plan) and Classic Care Rider



If Mr Lee were to be hospitalised in a private hospital for 4 days for a knee replacement surgery **provided by our extended panel²⁶**, this is what he needs to pay:



If his surgery is **not provided by our panel⁷ or our extended panel²⁶**, this is what he needs to pay:



Figures are illustrative only to facilitate understanding of rider's benefits, and assumes that the bill is not limited or excluded by policy terms and conditions. For treatments that are provided by our panel⁷ or extended panel²⁶, there is a co-payment limit of \$3,000 for each policy year. For treatments that are not provided by our panel⁷ or is provided by our extended panel²⁶, an additional non-panel payment of up to \$2,000 for each policy year will apply under the Classic Care Rider. For more details, please refer to the policy document.

Enhanced IncomeShield

IMPORTANT NOTES

- 1 Aon Asia Healthcare Trends, Asia Healthcare Trends 2017/18, www.aon.com/apac/study/2018/aon-asia-healthcare-trends.jsp.
- 2 WTW, 2021 Global Medical Trends Survey report, <https://www.wtcco.com/en-SG/Insights/2020/11/2021-global-medical-trends-survey-report>.
- 3 Subject to precise terms, conditions and exclusions specified in the policy contract for Enhanced IncomeShield and riders.
- 4 Subject to policy year limit and any benefit limits.
- 5 We reimburse you the eligible hospitalisation cost you have incurred, subject to deductible, co-insurance, admission of ward class, benefit limits and any other policy terms (including exclusions).
- 6 Subject to individual hospital guidelines. Other terms and conditions apply.
- 7 Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by us. The lists of approved panels and preferred partners, which we may update from time to time, can be found at www.income.com.sg/specialist-panel. Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.
- 8 Includes meals, prescriptions, medical consultations, miscellaneous medical charges, specialist consultations, examinations, and laboratory tests. Daily ward and treatment charges include being admitted to a high-dependency ward or a short-stay ward.
- 9 Please refer to go.gov.sg/mshlbenefits for the updated list of MSHL benefits for surgical treatments as of 1 March 2021.
- 10 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)
- 11 Pre-hospitalisation and post-hospitalisation treatment are not covered for treatment given before or after inpatient psychiatric treatment benefit, accident inpatient dental treatment or emergency overseas treatment. Pre-hospitalisation and post-hospitalisation treatment are also not payable if the inpatient hospital treatment received during the stay in hospital are not payable. Post-hospitalisation treatment such as medications purchased during a post-hospitalisation period when the treatment is not used during the same post-hospitalisation period is not payable.
- 12 If the inpatient hospital treatment is provided by our panel and paid for under the Enhanced IncomeShield Preferred plan, we will cover the cost of medical treatment the insured received in the policy year for up to 180 days before the date they went into hospital and up to 365 days after the date they left hospital.
To avoid doubt, if the insured is under the care of more than one registered medical practitioner or specialist for the insured's stay in a hospital, we will cover up to 180 days of pre-hospitalisation treatment and up to 365 days of post-hospitalisation treatment only when the main treating registered medical practitioner or specialist (shown in the hospital records as the principal doctor) is part of our panel.
- 13 To claim for staying in a community hospital,
 - the insured must have first had inpatient hospital treatment in a restructured hospital or private hospital or been referred from the emergency department of a restructured hospital;
 - the attending registered medical practitioner in the restructured hospital or private hospital must have recommended in writing that the insured needs to be admitted to a community hospital for necessary medical treatment;
 - after the insured is discharged from the restructured hospital or private hospital, they must be immediately admitted to a community hospital for a continuous period of time; and
 - the treatment must arise from the same injury, illness or disease that resulted in the inpatient hospital treatment.

Enhanced IncomeShield

IMPORTANT NOTES

- 14 This benefit covers the following main outpatient hospital treatment received by the insured from a hospital or a licensed medical centre or clinic.
 - For long-term parenteral nutrition, it covers the parenteral bags and consumables necessary for administering long-term parenteral nutrition that meets MSHL claimable criteria
 - For cancer drug treatment, only treatments listed on the Cancer Drug List (CDL) and used according to the indications on the CDL will be covered. If the insured is claiming for more than one cancer drug treatment, we will pay a total amount of up to the highest limit for the cancer drugs administered in that month, as long as they are used according to the indications on the CDL. If any of the cancer drug treatments provided are not used according to the indications on the CDL, we will not cover any of the cancer drug treatments used, even individual treatments that are listed on the CDL, except where a particular drug being removed from the indicated treatment, or replaced with another drug indicated 'for cancer treatment' on the CDL, is a necessary medical treatment due to intolerance or contraindications (for example, allergic reactions).
 - For cancer drug services, it covers services that are part of any outpatient cancer drug treatment, such as consultations, scans, lab investigations, preparing and administering the cancer drugs, supportive-care drugs and blood transfusions. It does not cover services provided before the insured is diagnosed with cancer or after the cancer drug treatment has ended.
- 15 The breast reconstruction must be performed by a registered medical practitioner during a stay in hospital within 365 days from the date the insured leaves the hospital when the mastectomy was done.

Enhanced IncomeShield

IMPORTANT NOTES

- 16 Pregnancy and delivery-related complications benefit pays for inpatient hospital treatment for the following:
- ectopic pregnancy
 - pre-eclampsia or eclampsia
 - disseminated intravascular coagulation (DIC)
 - miscarriage where the foetus of the insured dies as a result of a sudden unexpected and involuntary event which must not be due to a voluntary or malicious act
 - ending a pregnancy if an obstetrician considers it necessary to save the life of the insured
 - acute fatty liver diagnosed during pregnancy
 - postpartum haemorrhage with hysterectomy done
 - amniotic fluid embolism
 - abruptio placentae (placenta abruption)
 - choriocarcinoma and hydatidiform mole – a histologically confirmed choriocarcinoma or molar pregnancy
 - placenta previa
 - antepartum haemorrhage

In addition to the above, pregnancy and delivery-related complications benefit pays for inpatient hospital treatment for the following complications if treatment is provided by our preferred partner in the areas of obstetrics and gynaecology:

- Intrapartum haemorrhage
- Postpartum haemorrhage
- Cervical incompetency (weakness or insufficiency)
- Accreta placenta (placenta attaches too deeply to the uterine wall)
- Placental insufficiency (failure of placenta to deliver an adequate supply of nutrients and oxygen to the fetus) and intrauterine growth restriction (unborn baby is smaller than expected for the gestational age)
- Gestational diabetes mellitus
- Obstetric cholestasis (liver disorder during pregnancy resulting in a build-up of bile)
- Twin to twin transfusion syndrome (disease of the placenta that affects identical twins, resulting in intrauterine blood transfusion from one twin to another)
- Infection of the amniotic sac and membranes
- Fourth-degree perineal laceration (tears that extend into the rectum)
- Uterine rupture
- Postpartum inversion of uterus (when the uterus turns inside out after childbirth)
- Obstetric injury or damage to pelvic organs
- Complications resulting from a hysterectomy carried out at the time of a caesarean section
- Retained placenta and membranes
- Abscess of the breast
- Stillbirth
- Death of the mother

Enhanced IncomeShield

IMPORTANT NOTES

17 Cell, tissue and gene therapy benefit pays for inpatient hospital treatment (including day surgery), and outpatient hospital treatment, for cell, tissue and gene therapy provided to the insured as long as the following conditions are met.

- The cell, tissue and gene therapy is approved by MOH and Health Sciences Authority (HSA).
- The registered medical practitioner recommends in writing that the insured needs the cell, tissue and gene therapy for necessary medical treatment, according to the relevant guidelines from MOH.

This benefit also pays for outpatient hospital treatment for cell, tissue and gene therapy, including consultation fees, medicines, examinations and tests that are directly ordered by the registered medical practitioner. We will pay for these claims if the treatment is provided within 30 days (before and after) of the outpatient hospital treatment.

When we pay for the cell, tissue and gene therapy benefit, we add together all reasonable expenses for the cell, tissue and gene therapy treatment (including pre-hospitalisation treatment and post-hospitalisation treatment and outpatient hospital treatment), and pay up to the limit for this benefit, as set out in the schedule of benefits.

18 We will only cover the proton beam therapy if it is administered for an Ministry of Health (MOH)-approved proton beam therapy indication (that is, MOH has approved the therapy for the insured's condition) and the insured meets the eligibility criteria for proton beam therapy under MSHL. The proton beam therapy indications and the eligibility criteria are set out on MOH's website (go.gov.sg/pbt-approved-indications). MOH may update these from time to time.

19 Continuation of autologous bone marrow transplant treatment for multiple myeloma pays for the autologous bone marrow transplant treatment for multiple myeloma (a form of white blood cell cancer) to continue to be provided to the insured, in an outpatient setting, for the following stages of treatment.

- Stem-cell mobilisation (a process where drugs are used to move the stem cells into the bloodstream)
- Harvesting healthy stem cells
- Pre-transplant workup (Pre-transplant preparation)
- Use of high dosage chemotherapeutic drugs to destroy cancerous cells
- Engraftment (Transplant) of healthy stem cells
- Post-transplant monitoring

To avoid doubt, we do not cover pre-hospitalisation treatment and post-hospitalisation treatment provided before or after the autologous bone marrow transplant treatment for multiple myeloma. The continuation of autologous bone marrow transplant for multiple myeloma will follow the pro-ration factor for outpatient hospital treatment.

20 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. The waiver of co-insurance and deductible will be up to the limit of compensation set out in the schedule of benefits.

21 If the insured is admitted into a ward and medical institution that is higher than what they are entitled to, we will only pay the percentage of the reasonable expenses for necessary medical treatment of the insured as shown using the pro-ration factor which applies to the plan.

22 If the insured is not a Singapore citizen or Singapore permanent resident (is a foreigner) but is covered under the plan for a Singapore citizen, we will reduce the amount of each benefit we will pay to the percentages (citizenship factors) as specified in the policy contract. The citizenship factor applies to any claim under the policy.

- Enhanced IncomeShield (Basic): 80% (for foreigner)

23 MSHL does not cover emergency overseas treatment.

24 Pro-ration will apply under MSHL for outpatient radiotherapy for cancer, long-term parenteral nutrition and cancer drug treatment if the insured is a non-subsidised patient. Kidney dialysis and immunosuppressant drugs approved under MSHL for organ transplant will not be pro-rated for MSHL.

25 Deductible does not apply to outpatient hospital treatment.

Enhanced IncomeShield

IMPORTANT NOTES

- 26 Extended panel means a registered medical practitioner or specialist approved by us to provide coverage on the benefits for this rider. The registered medical practitioner or specialist must not be on Income's panel or preferred partners lists and must meet other criteria including being on another Integrated Shield Plan provider's panel listing. The approved extended panel list, which we may update from time to time, can be found at www.income.com.sg/specialist-panel.
- 27 The benefit limit is based on a multiple of the MSHL Limit for the specific cancer drug treatment. Refer to the Cancer Drug List (CDL) published at go.gov.sg/moh-cancerdruglist for the applicable MSHL Limit. MOH may update this list from time to time. The cancer drug services benefit limit (if applicable) is based on a multiple of the MSHL Limit for cancer drug services. Refer to the MediShield Life Benefits published at go.gov.sg/mshlbenefits for the applicable MSHL Limit.
- 28 For outpatient cancer drug treatments not on the CDL, we cover only treatments with drug classes A to E (according to LIA's Non-CDL Classification Framework). Refer to <https://www.lia.org.sg/media/3553/non-cdl-classification-framework.pdf> for more details. LIA may update the list from time to time.
- 29 The insured child must be aged 18 years or below during the stay in the hospital under the insured child's policy.

Enhanced IncomeShield is available as a MediSave-approved Integrated Shield Plan for 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), Enhanced IncomeShield is not available as an Integrated Shield Plan.

This is for general information only. You can find the usual terms, conditions and exclusions of this plan at www.income.com.sg/enhanced-incomeshield-policy-conditions.pdf, www.income.com.sg/deluxe-care-rider-policy-conditions.pdf and www.income.com.sg/classic-care-rider-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 plan is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a plan 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 plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of 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 the coverage, where applicable, please contact Income 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 2023

*Financial planning,
made for the moments that matter to you.*

About Income

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts Income at the forefront of innovative solutions that empowers better financial well-being for all. For more information, please visit www.income.com.sg.

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