

Schedule of benefits

Benefits	IncomeShield Standard Plan		
Ward entitlement	Restructured hospital for ward class B1 and below		
Inpatient hospital treatment	Limits of compensation		
Daily ward and treatment charges (each day) - Normal ward (including MIC@Home) - Intensive care unit ward	\$2,250 [^] \$6,850 [^]		
Surgical benefits (including day surgery) (each procedure) Surgical limits table - limits for various categories of surgery, as classified by the Ministry of Health in its latest surgical operation fees tables	A	B	C
- Table 1A/B/C (less complex procedures)	\$590	\$1,050	\$1,050
- Table 2A/B/C	\$1,800	\$2,300	\$2,370
- Table 3A/B/C	\$3,290	\$4,240	\$4,760
- Table 4A/B/C	\$5,970	\$8,220	\$8,220
- Table 5A/B/C	\$8,920	\$9,750	\$11,030
- Table 6A/B/C	\$15,910	\$15,910	\$17,300
- Table 7A/B/C (more complex procedures)	\$21,840	\$21,840	\$21,840
Surgical implants (each treatment)	\$9,800		
Radiosurgery, including proton beam therapy – Category 4 (each treatment course) #	\$31,300		
Community hospital (Rehabilitative) (each day)	\$760		
Community hospital (Sub-acute) (each day)	\$960		
Inpatient psychiatric treatment (each day, up to 60 days for each policy year)	\$680		
Inpatient palliative care service (General) (each day)	\$560		
Inpatient palliative care service (Specialised) (each day)	\$760		
Continuation of autologous bone marrow transplant treatment for multiple myeloma (each treatment)	\$14,040		
Serious pregnancy and delivery-related complications	Covered up to inpatient hospital treatment limits		
Outpatient hospital treatment	Limits of compensation		
Radiotherapy for cancer (each treatment)			
- External (except Hemi-body)	\$880		
- Brachytherapy	\$1,100		
- Hemi-body	\$2,510		
- Stereotactic	\$6,210		
- Proton beam therapy – Category 1 #	\$880		
- Proton beam therapy – Category 2 #	\$1,100		
- Proton beam therapy – Category 3 #	\$6,210		
Kidney dialysis (each month)	\$3,740		
Erythropoietin for chronic kidney failure (each month)	\$450		
Immunosuppressants for organ transplant (each month)	\$1,480		
Long-term parenteral nutrition (each month)	\$3,980		
Insured receiving treatment for one primary cancer			
Cancer drug treatment (each month) *	3x MSHL Limit for one primary cancer		
Cancer drug services (each policy year) **	2x MSHL Limit for one primary cancer		
Insured receiving treatment for multiple primary cancers ***			
Cancer drug treatment (each month) *	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer		
Cancer drug services (each policy year) **	2x MSHL Limit for multiple primary cancers		

Benefits	IncomeShield Standard Plan		
	Singapore Citizen	Singapore Permanent Resident	Foreigner
Pro-ration factor			
Inpatient			
- Restructured hospital	Does not apply	Does not apply	Does not apply
- Ward class C, B2 or B2+	Does not apply	90%	80%
- Ward class B1	80%	80%	80%
- Ward class A	50%	50%	50%
- Private hospital or private medical institution	Does not apply	Does not apply	Does not apply
- Community hospital	Does not apply	Does not apply	Does not apply
- Ward class C, B2 or B2+	Does not apply	90%	80%
- Ward class B1	Does not apply	80%	80%
- Ward class A	80%	80%	80%
Day surgery			
- Restructured hospital subsidised	Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised	Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution	65%	65%	65%
Short-stay ward			
- Restructured hospital subsidised	Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised	Does not apply	Does not apply	Does not apply
Outpatient hospital treatment			
- Restructured hospital subsidised	Does not apply	Does not apply	Does not apply
- Restructured hospital non-subsidised	Does not apply	Does not apply	Does not apply
- Private hospital or private medical institution	65%	65%	65%
Deductible for each policy year for an insured aged 80 years or below next birthday			
Inpatient			
- Restructured hospital		\$1,500	
- Ward class C		\$2,000	
- Ward class B2 or B2+		\$2,500	
- Ward class B1		\$2,500	
- Ward class A		\$2,500	
- Private hospital or private medical institution		\$2,500	
- Community hospital			
- Ward class C		\$1,500	
- Ward class B2 or B2+		\$2,000	
- Ward class B1		\$2,500	
- Ward class A		\$2,500	
Day surgery or short-stay ward			
- Subsidised		\$1,500	
- Non-subsidised		\$2,000	

Benefits	IncomeShield Standard Plan
Deductible for each policy year for an insured aged over 80 years at next birthday	
Inpatient	
- Restructured hospital	
- Ward class C	\$2,000
- Ward class B2 or B2+	\$3,000
- Ward class B1	\$3,000
- Ward class A	\$3,000
- Private hospital or private medical institution	\$3,000
- Community hospital	
- Ward class C	\$2,000
- Ward class B2 or B2+	\$3,000
- Ward class B1	\$3,000
- Ward class A	\$3,000
Day surgery or short-stay ward	
- Subsidised	\$2,000
- Non-subsidised	\$3,000
Co-insurance	10%
Limit in each policy year	\$200,000
Limit in each lifetime	Unlimited
Last entry age (age next birthday)	Does not apply
Maximum coverage age	Lifetime

[^] Limits are higher by \$300 for first 2 days of inpatient stay.

[#] 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.

^{*} 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.

^{**} 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.

^{***} 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.

Conditions for IncomeShield Standard Plan

Your policy

This is **your** IncomeShield Standard Plan policy. It contains:

- these conditions;
- the **policy certificate**;
- the **schedule of benefits**; and
- the riders and endorsements (if this applies).

The full agreement between **us** and **you** is made up of these documents and:

- all statements to medical officers;
- declarations and questionnaires relating to **your** and the **insured's** lifestyle, occupation or medical condition which **you** or the **insured** provided to **us** for **our** underwriting purposes; and
- written correspondence relating to **your policy** which **we** intend to be legally binding between **you** and **us**.

We refer to them all together as '**your policy**'. Please examine them to make sure **you** have the protection **you** need. It is important that **you** read them together to avoid misunderstanding.

Words defined in the definitions section of these conditions have the meanings given to them in the definitions section whenever they appear in bold. The same definitions apply if the defined words are used in any of the documents that make up **your policy** or any correspondence between **you** and **us**.

IncomeShield is a medical insurance plan which covers **you** for costs associated with a **stay in hospital** and having surgery. If **your policy** is integrated with **MediShield Life**, it adds to the **MediShield Life** tier operated by the **CPF Board** and provides extra **benefits** to meet the needs of those who would like more cover and medical insurance protection. **You** will find details of what **we** will cover set out in **your policy**.

1 What your policy covers

Your policy covers the following **benefits**.

The **benefits** only pay for **reasonable expenses** for **necessary medical treatment** for the **insured**. This treatment must be provided by a **hospital** or a licensed medical centre or clinic, all of which must be accredited by **MOH** to take part in the **MediShield Life** scheme.

All **benefits** are paid as a reimbursement for treatment received and paid for by the **insured** due to illness or injury, and depend on the terms, conditions and limits set out in the **schedule of benefits** and **your policy**.

1.1 Inpatient hospital treatment

The inpatient hospital treatment benefit pays for the types of costs set out below, and depends on the limits in the **schedule of benefits** under the heading 'Inpatient hospital treatment'. These costs must be for treatment received by the **insured** during a **stay in hospital**.

If the **insured** is in **hospital** for only part of a day, **we** will halve the **limits of compensation** for the daily ward and treatment charges (normal ward) benefit, daily ward and treatment charges (intensive care unit (ICU) ward) benefit, and staying in a community hospital benefit, for that part-day. Whether **we** class the **stay in hospital** as a full day or part of a day will depend on whether the **hospital** charges the room rate for a full day or for half a day, for the day in question.

Inpatient hospital treatment benefit is made up of the following sub-benefits.

a Daily ward and treatment charges (normal ward)

Ward charges the **insured** has to pay for each day in a **hospital**, including for:

- meals;
- prescriptions;
- medical consultations;
- miscellaneous medical charges;
- **specialist** consultations;
- examinations;
- laboratory tests; and
- being admitted to a **high-dependency unit (HDU) or short-stay ward**.

If the **insured** is in a luxury or deluxe suite or any other special room of a **hospital**, **we** will pay only the equivalent daily ward and treatment charges for a standard room in the **hospital**. **We** will also apply the **pro-ration factor** if the **insured** is admitted to a ward or **hospital** that is higher than their **ward entitlement**.

b Daily ward and treatment charges (Mobile Inpatient Care @ Home)

Charges the **insured** has to pay for each day of inpatient care provided through **Mobile Inpatient Care @ Home (MIC@Home)**, including for:

- prescriptions;
- medical consultations;
- miscellaneous medical charges;
- **specialist** consultations;
- examinations;
- laboratory tests;
- equipment loan or rental;
- nursing charges;
- home care; and
- transport-related services.

c Daily ward and treatment charges (intensive care unit (ICU) ward)

ICU charges the **insured** has to pay for each day in an **ICU**, including for:

- meals;
- prescriptions;
- medical consultations;
- miscellaneous medical charges;
- **specialist** consultations;
- examinations; and
- laboratory tests.

d Surgical benefit

Charges the **insured** has to pay for surgery (including day surgery) in a **hospital** by a surgeon, including for:

- surgeon's fees;
- fees and charges for anaesthesia and oxygen, and for them to be administered; and
- using the **hospital's** operating theatre and facilities.

Surgical benefit depends on the **surgical limits table**.

Any surgery not listed in **MOH's** surgical operation fees tables 1 to 7 as at the date of the surgery is not covered.

e Surgical implants

Charges the **insured** has to pay for implants in their body during surgery. These implants must stay in the **insured's** body after the surgery. Charges for the following approved medical items are also covered.

- Intravascular electrodes used for electrophysiological procedures
- Percutaneous transluminal coronary angioplasty (PTCA) balloons
- Intra-aortic balloons (or balloon catheters)

f Radiosurgery, including proton beam therapy (category 4)

Covers radiosurgery, including proton beam therapy (category 4), carried out on the **insured**. **We** will only cover the proton beam therapy if it is administered for an **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 **MediShield Life**. 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.

g Staying in a community hospital (for rehabilitative care or sub-acute care)

Charges the **insured** has to pay for each day while **staying in a community hospital**.

To claim the inpatient hospital treatment benefit for a stay in a **community hospital**, the following conditions must all be met.

- 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.
- The treatment must arise from the same injury, illness or disease that resulted in the inpatient hospital treatment.

h Inpatient psychiatric treatment benefit

Inpatient psychiatric treatment benefit pays for psychiatric treatment provided to the **insured** while in **hospital**, by a **registered medical practitioner** qualified to provide that psychiatric treatment, for up to 60 days for each **policy year**.

i Inpatient palliative care service (general or specialised)

Charges the **insured** has to pay for **general inpatient palliative care** or **specialised inpatient palliative care** from an **inpatient palliative care provider**.

To claim this benefit, the **insured** must have been admitted for inpatient palliative care (general or specialised) by a **registered medical practitioner**, according to the relevant guidelines from **MOH**.

j Continuation of autologous bone marrow transplant treatment for multiple myeloma

This benefit pays for 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 the treatment.

- Stem-cell mobilization (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

This benefit also pays for consultation fees, medicines, examinations and tests that are directly ordered by the **registered medical practitioner** for autologous bone marrow transplant treatment for multiple myeloma to continue in an outpatient setting, and were provided within the 30 days before the treatment.

When **we** pay the continuation of autologous bone marrow transplant treatment for multiple myeloma benefit, **we** add together all **reasonable expenses** for the autologous bone marrow transplant treatment for multiple myeloma and pay up to the limit for this benefit, as set out in the **schedule of benefits**.

The **pro-ration factor** for the continuation of autologous bone marrow transplant treatment for multiple myeloma will be the **pro-ration factor** for outpatient hospital treatment (see clause 2.4b).

k Serious pregnancy and delivery-related complications

We will pay for inpatient hospital treatment for the following complications in pregnancy, as approved under **MediShield Life** and up to the limit of compensation under the heading 'Inpatient hospital treatment' set out in the **schedule of benefits**, only if the treatment is payable under **MediShield Life**.

- Pre-eclampsia or eclampsia
- Cervical incompetency (weakness or insufficiency)
- Accreta placenta (placenta attaches too deeply to the uterine wall)
- Abruptio placentae (placenta abruption)
- Placenta previa
- Antepartum haemorrhage (haemorrhage before delivery)
- Intrapartum haemorrhage (haemorrhage during delivery)
- Postpartum haemorrhage (haemorrhage after delivery)
- 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
- Acute fatty liver diagnosed during pregnancy
- 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

- Amniotic fluid embolism
- 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
- Ectopic pregnancy (the condition in which a fertilised ovum implants outside the womb) and subsequent complications. The ectopic pregnancy must have been terminated by laparotomy, laparoscopic surgery or ultrasound-guided methotrexate injection.
- Hydatidiform mole (a histologically confirmed molar pregnancy) and subsequent complications
- Ending a pregnancy if an obstetrician considers it necessary to save the life of the **insured**
- Stillbirth
- Death of the mother

The complications listed above must have been first diagnosed by an obstetrician or gynaecologist after 10 months from:

- the **start date**; or
 - the last **reinstatement date** (if any);
- whichever is latest.

Under this serious pregnancy and delivery-related complications, **we** do not cover delivery charges except when hysterectomy is carried out at the time of a caesarean section.

1.2 Outpatient hospital treatment

The outpatient hospital treatment benefit pays for the **insured's** medical treatment set out below, and depends on the limits in the **schedule of benefits** under the heading 'Outpatient hospital treatment'.

This benefit covers the following main outpatient hospital treatments received by the **insured** from a **hospital** or a licensed medical centre or clinic.

- a Radiotherapy for cancer – external radiotherapy (except hemi-body), brachytherapy, stereotactic radiotherapy, hemi-body radiotherapy and proton beam therapy categories 1, 2 and 3.

We will only cover the proton beam therapy if it is administered for an **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 **MediShield Life**. 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.

- b Outpatient kidney dialysis.
- c Approved immunosuppressant drugs for organ transplant, including cyclosporin, tacrolimus and other drugs approved under **MediShield Life**.
- d Erythropoietin and other drugs approved under **MediShield Life** for chronic kidney failure.
- e Parenteral bags (bags containing nutrients to be administered through tubing attached to a needle or catheter) and consumables (non-durable medical supplies) necessary for administering long-term parenteral nutrition that meets the **MediShield Life claimable criteria**. **We** will treat these claims as part of the outpatient hospital treatment under **your policy** and the same **limits of compensation** will apply.

- f Cancer drug treatments listed on the **Cancer Drug List (CDL)** and used according to the indications for the cancer drugs, as specified in the **CDL** on **MOH's** website (go.gov.sg/moh-cancerdruglist).

For each primary cancer, if the cancer drug treatment on the **CDL** involves more than one drug, **we** allow a particular drug to be removed from the treatment or replaced with another drug on the **CDL** that has the indication 'for cancer treatment', only if this is due to intolerance or contraindications (for example, allergic reactions). In such cases, the claim limit of the original cancer drug treatment on the **CDL** will apply.

For each primary cancer, if more than one cancer drug treatment is administered in a month, the following will apply.

- If any of the cancer drug treatments that are on the **CDL** has an indication that states 'monotherapy', only the treatments on the **CDL** that have the indication 'for cancer treatment' will be covered in that month.
- If none of the cancer drug treatments that are on the **CDL** has an indication that states 'monotherapy':
 - if more than one of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', only cancer drug treatments that are on the **CDL** and have the indication 'for cancer treatment' will be covered in that month; and
 - if one or none of the cancer drug treatments administered in a month has an indication other than 'for cancer treatment', all cancer drug treatments that are on the **CDL** will be covered in that month.

Cancer drug treatments not on the **CDL** will be considered as having an indication other than 'for cancer treatment'.

For insured receiving treatment for one primary cancer

- **We** will pay up to the highest limit among the covered cancer drug treatments on the **CDL** that are administered in that month.

For insured receiving treatment for multiple primary cancers

- The **registered medical practitioner** can apply for higher claim limits for the **insured** receiving treatment for **multiple primary cancers** by sending an application to **us** (for assessment against **your policy**) and **MOH** (for assessment against the cover provided by **MediShield Life**). In this case, **we** will pay up to the sum of the highest limit among the claimable **CDL** treatments received for each primary cancer in that month.

- g Cancer drug services that are part of any outpatient cancer drug treatment. This includes consultations, scans, lab investigations, preparing and administering the cancer drug, 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.

The **registered medical practitioner** can apply for higher claim limits for the **insured** receiving treatment for **multiple primary cancers** by sending an application to **us** (for assessment against **your policy**) and **MOH** (for assessment against the cover provided by **MediShield Life**). In this case, **we** will pay up to the limit set out in the **schedule of benefits**.

Clauses a, b, c and d above include consultation fees, medicines, examinations and tests that are directly related to the outpatient hospital treatment and ordered by the **registered medical practitioner**. **We** will pay these claims if the treatment is provided within the 30 days before the main outpatient hospital treatment, and the same **limits of compensation** will apply.

The **deductible** does not apply to the outpatient hospital treatment benefits.

2 Our responsibilities to you

We are only responsible to **you** for the cover and period shown in **your policy certificate** or **renewal certificate** (as the case may be). The policy is governed by the terms, conditions and limits of the **schedule of benefits** and **your policy**.

2.1 Claims

Depending on the terms, conditions and limits in the **schedule of benefits** and **your policy**, **we** use the following limits, in the following order, on the **benefits** covered (if it applies).

- a **Pro-ration factor**
- b The **limits of compensation**
- c The **deductible**
- d The **co-insurance**
- e The **limit in each policy year**

As long as **you** have paid the **premium** or any amount **you** owe **us** under **your policy**, **we** will pay **you** the **benefits**.

All claims must be made and sent to **us** through the system set up by **MOH** (electronic filing), and according to the **act** and **regulations**, within 90 days from the date the **insured** leaves **hospital**. **You** must give **us** any documents, authorisations or information **we** need for assessing the claim. **You** must also pay any costs involved.

For claims which are not eligible for electronic filing (for example, claims under plans which are not integrated with **MediShield Life**), **you** must send the claim to **us** by post or online, or have it delivered to **us** by hand.

For claims which are electronically filed, **we** will pay the **hospital** direct. Otherwise, **we** will pay **you**.

If **we** need to investigate a claim after it has been paid, **we** may recover the claim payment (depending on the outcome of the investigation).

You or, if **you** die, **your** legal representative, must give **us** all documents, authorisations or information **we** need to assess the claim. **You** must also pay any costs involved in doing so. If **you**, **your** legal representative or the **insured** fails to co-operate with **us** in dealing with the claim, the assessment of the claim may be delayed or **we** can reject the claim.

We will pay claims according to **your policy** or **MediShield Life**, whichever is higher.

If **your plan** is not integrated with **MediShield Life**, **your plan** does not cover the **MediShield Life** tier operated by the **CPF Board**. **We** will pay claims according to **your policy**.

If **your** claim includes expenses that are not reasonable, **we** will pay only the amount of **your** claim that **we** believe to be **reasonable expenses** for **necessary medical treatment**. **We** can reduce **your** claim to reflect what would have been reasonable, based on **our** opinion or the professional opinion of **our** medical advisor.

If there is a dispute in the amount of claim paid by **us**, the matter will be referred to an independent person for adjudication under clause 4.14 of these conditions.

2.2 Deductible and co-insurance

You must pay the **deductible** and **co-insurance** before **we** pay any benefit. **We** will apply the **deductible** followed by the **co-insurance**.

For each period of 12 months or less that the **insured** stays in **hospital**, **you** must pay the **deductible** for one **policy year** (even if the **stay in hospital** runs into the next **policy year**). If the stay is for a continuous period of more than 12 months but less than 24 months, **you** must also pay the **deductible** for the next **policy year**. And, for each further period of 12 months or less that the **stay in hospital** continues for, **you** must pay a further **deductible** for one extra **policy year**.

If the **insured** stays in different **hospitals** over a continuous period of time, **we** will treat the expenses for the stay in each **hospital** as a separate claim and apply the **deductible** and **co-insurance** for each claim.

2.3 Limits of compensation and limit in each policy year

If it applies, **you** must pay any amount over the **limits of compensation** or the **limit in each policy year**.

For each **stay in hospital** of 12 months or less, **we** will apply the **limit in each policy year** for one **policy year** (even if the **stay in hospital** runs into the next **policy year**). If the **stay in hospital** is for a continuous period of more than 12 months but less than 24 months, the **limit in each policy year** for two **policy years** will apply. And, for each further period of 12 months or less that the **stay in hospital** continues for, the **limit in each policy year** for one extra **policy year** will apply.

How we apply the deductible and limit in each policy year

(Figures are for illustration purposes only.)

Example 1

If **your policy** began on 1 January in year X, the **policy year** will run from 1 January to 31 December in year X and will renew from 1 January to 31 December in year X+1. If the **insured's stay in hospital** is from 28 December in year X to 1 January in year X+1 (runs into the next **policy year** but for a continuous period of less than 12 months), **we** will work out the claim as follows for an **insured** who is a Singapore Citizen covered under IncomeShield Standard Plan and is staying on a class B1-ward of a **restructured hospital**.

Expenses	Limits of compensation	Bill	Amount you can claim
Daily ward and treatment charges (normal ward) (5 days)	\$11,850 (\$2,550 a day x 2 days) + (\$2,250 a day x 3 days)	\$3,000	\$3,000
Surgical benefit (table 7)	\$21,840	\$10,000	\$10,000
Total		\$13,000	\$13,000
Less deductible			\$2,500
Less co-insurance : 10% x (\$13,000 - \$2,500)			\$1,050
IncomeShield Standard Plan (including MediShield Life) pays (This depends on the limit in each policy year .)			\$9,450
Insured pays			\$3,550

Example 2

If **your policy** began on 1 January in year X, the **policy year** will run from 1 January to 31 December in year X and will renew from 1 January to 31 December in year X+1. If the **insured's stay in hospital** is from 28 December in year X to 29 December in year X+1 (runs into the next **policy year** and for a continuous period of more than 12 months but less than 24 months), **we** will work out the claim as follows for an **insured** who is a Singapore citizen covered under IncomeShield Standard Plan and is staying on a class B1-ward of a **restructured hospital**.

Expenses	Limits of compensation	Bill	Amount you can claim
Daily ward and treatment charges (normal ward) (367 days)	\$826,350 (\$2,550 a day x 2 days) + (\$2,250 a day x 365 days)	\$220,200	\$220,200
Surgical benefit (table 7)	\$21,840	\$10,000	\$10,000
Total		\$230,200	\$230,200
Less deductible : (\$2,500 x 2 years)			\$5,000
Less co-insurance : 10% x (\$230,200 - \$5,000)			\$22,520
IncomeShield Standard Plan (including MediShield Life) pays (This depends on the limit in each policy year .)			\$202,680
Insured pays			\$27,520

2.4 Pro-ration factor

a Ward entitlement and pro-ration factor for inpatient hospital treatment

The **ward entitlement** means the class of ward and **medical institution** covered by **your policy** and depends on **your plan**. The **ward entitlement** is shown in the **schedule of benefits**.

The class of ward covered refers to a standard room, and does not include luxury suites, luxury rooms or any other special room in the **hospital**.

If the **insured** is admitted into a ward and **medical institution** that is the same as or lower than their **ward entitlement**, **we** pay **reasonable expenses** for the **necessary medical treatment** according to **your plan**. **We** will pay up to the **limits of compensation**.

If the **insured** is admitted into a ward and **medical institution** that is higher than what they are entitled to, **we** will only pay a percentage of the **reasonable expenses** for **necessary medical treatment** of the **insured**. The percentage will depend on the **pro-ration factor** which applies to **your plan** (as set out in the **schedule of benefits**). **We** will work out the **benefits we** will pay by multiplying the relevant **pro-ration factor** by the **insured's** medical expenses which **you** can claim under **your policy**.

b Pro-ration factor for outpatient hospital treatment

If the **insured** receives outpatient hospital treatment from a **restructured hospital**, **we** pay **reasonable expenses** for their **necessary medical treatment** according to **your plan**. **We** will pay up to the **limits of compensation**.

If the **insured** receives outpatient hospital treatment from a **private hospital** or **private medical institution**, **we** will only pay the percentage of the **reasonable expenses** for the **necessary medical treatment** of the **insured**, depending on the **pro-ration factor** which applies to **your plan** (as set out in the **schedule of benefits**). **We** will work out the **benefits we** will pay by multiplying the **pro-ration factor** by the **insured's** medical expenses which they can claim under **your policy**.

3 Your responsibilities

3.1 Premium

Your policy certificate or the **renewal certificate** (as the case may be) shows the **premium** which **you** have to pay to **us** to receive the **benefits**. **You** must pay the **premium** every year.

We give **you** 60 days' grace from the **renewal date** to pay the **premium** for **your policy**. During this **period of grace**, **your policy** will stay in force. **You** must first pay any **premium** or other amounts **you** owe **us** before **we** pay any claim under **your policy**.

If **you** still have not paid the **premium** after the **period of grace**, **your policy** will be cancelled. This cancellation will apply from the **renewal date**.

You are responsible for making sure that **your premium** is paid up to date.

We may take **your premium** from **your** MediSave account according to the **act** and **regulations**.

You will need to pay the **premium**, or any part of it, by cash if:

- a the **premium you** owe is more than the maximum withdrawal limit set by the **CPF Board**;
- b there are not enough funds in **your** MediSave account to pay the **premium** due; or

- c the **premium**, or part of it, is not taken from **your** MediSave account for any reason.

3.2 Refunding your premium when your policy ends

When **your policy** ends, **we** will refund the unused part of the **premium** (based on **our** scale of refund as shown below):

- a to **your** MediSave account (if **your premium** was paid using deductions from **your** MediSave account); or
- b in cash (if **your premium** was paid in cash).

How we use our scale of refund

(Figures are for illustration purposes only.)

Example

Policy year : 1 January to 31 December in year X

IncomeShield Standard Plan yearly **premium** : \$100

MediShield Life yearly premium : \$50
(for the relevant age next birthday)

If the policy ends on 30 November in year X, the number of days unused left for the **policy year** will be 31.

If the policy is integrated with **MediShield Life**, the refund amount will be:

$$\frac{31 \text{ days}}{365 \text{ days}} \times (\$100 - \$50) = \$4.25$$

If the policy is not integrated with **MediShield Life**, or if the policy ends because **you** have switched insurer or died, the refund amount will be:

$$\frac{31 \text{ days}}{365 \text{ days}} \times \$100 = \$8.49$$

If **you** had paid the **premium** partly from **your** MediSave account and partly by cash, **we** will refund the **premium** in line with the percentages of the **premium** paid from **your** MediSave account and by cash.

Example

If **you** pay 70% of **your premium** from **your** MediSave account and the other 30% in cash, the refund of unused **premium** will be in the same percentage – meaning 70% returned to **your** MediSave account and 30% paid in cash to **you**.

3.3 Change in premium

The **premium** that **you** pay for **your policy** can change from time to time. If **we** change the **premium** for **your policy**, **we** will write to **you** at **your** last-known address, at least 30 days before the change is to take place, to tell **you** what **your** new **premium** is. **We** will change the **premium** for **your policy** only if the change applies to all policies within the same class.

4 What you need to be aware of

4.1 Other insurance, employee benefits and incentive or subsidy scheme

We do not pay for claims if the medical expenses have been paid from other sources, or **you** or the **insured** has received a refund or similar benefits from other sources, whether under any insurance, incentive (including discounts) or subsidy scheme.

If **you** or the **insured** has other medical insurance, or medical benefits under any employment contract, which allows **you** or them to claim a refund for medical expenses, **you** or the **insured** must first claim from these policies before making any claim under **your policy**. **Our** obligations to pay under **your policy** will only arise after **you** have fully claimed under these policies.

If **we** have paid any benefit to **you** before a claim is made under the other medical insurance policies or employee benefits, the other medical insurers or employer will have to refund **us** their share. **You** must give **us** all the information and evidence **we** need to help **us** get back any other medical insurer's or employer's share of the claim **we** have paid. For every claim, the total reimbursement **we** will make will not be more than the actual expenses paid.

4.2 Declaring the insured's age

The **premium** is based on the age of the **insured** on his or her next birthday. If the age or date of birth of the **insured** shown in the **application form** is wrong, **we** will adjust the **premium you** must pay. **We** will refund any extra **premium** paid or ask for any shortfall in **premium you** need to pay.

4.3 Guaranteed renewal

We will renew **your policy** automatically every year. **We** guarantee to do this for life as long as:

- a the **premium** is paid at the current rate which applies; and
- b **your policy** has not ended in accordance with clause 4.6.

4.4 Cancelling your policy

You may cancel **your policy** by giving **us** at least 30 days' notice in writing. **We** will tell **you** the date it will end.

4.5 Not enforcing a condition

If **we** do not enforce any of the conditions of **your policy** at any time, it does not mean **we** cannot enforce it in the future.

4.6 Ending your policy

All **benefits** will end when one of the following events happens, and **we** will not be legally responsible for any further payment under **your policy**.

- a **You** cancel **your policy** under clause 4.4.
- b **We** do not receive **your premium** after the **period of grace**.
- c The **insured** dies.
- d **You** fail or refuse to pay or refund any amount **you** owe **us**.

- e Fraud as shown in clause 4.12 is identified.
- f Relevant information as shown in clause 4.11 is not revealed or is misrepresented.
- g The **insured** is covered under another MediSave-approved Integrated Shield Plan.
- h The **insured** is no longer a Singapore citizen or Singapore permanent resident.
- i The **insured**, who is a foreigner, no longer has an **eligible valid pass**.

We or the **CPF Board** (as the case may be) will decide what date **your policy** will end on.

When **your policy** ends, **you** have no further claims or rights against **us** under **your policy**.

Ending **your policy** will not affect **your** insurance cover under **MediShield Life**. **You** will continue to be insured under **MediShield Life** as long as **you** are eligible under the **act** and **regulations**.

If **you** are not the **insured**, as long as **you** have paid all the **premiums** and **your policy** is not cancelled or ended, if **you** die, this will not affect the **insured's** cover under **your policy**.

4.7 Reinstating your policy

If **your policy** is cancelled because **you** have not paid the **premiums**, **you** may apply to reinstate **your policy**.

You can do this if **we** agree and **you** meet all of the following conditions.

- a **You** must pay all **premiums you** owe and other amounts (if any) **you** owe **us** under **your policy** before **we** will reinstate **your policy**.
- b **We** will not pay for any expenses which happen between the date **your policy** ends and the date immediately before the **reinstatement date** of **your policy**.
- c If there is any change in the **insured's** medical or physical condition, **we** may add exclusions or charge an extra **premium** from the **reinstatement date**.

To avoid doubt, if **we** accept any **premium** after **your policy** has ended, it does not mean **we** will not enforce **our** rights under **your policy**, or make **us** liable for any claim. **Our** responsibility to pay will only arise after **we** have reinstated **your policy**.

4.8 Change of citizenship and residency status

You must tell **us**, as soon as possible, if the **insured's** citizenship or residency status changes in any way.

If the **insured** is, or becomes, a Singapore citizen or permanent resident, **we** can convert **your** existing **plan** to a MediSave-approved Integrated Shield Plan.

If, at the time **your policy** is converted to **our** MediSave-approved Integrated Shield Plan, **you** have an existing MediSave-approved Integrated Shield Plan with another insurer, the policy with that insurer will end automatically as **you** can only be insured under one Integrated Shield plan.

When **we** convert **your plan** to a MediSave-approved Integrated Shield Plan, **we** will adjust the **start date** and **renewal date** of **your** new policy accordingly.

If **we** convert **your plan**, the following will apply:

- a **we** will end **your** current **plan** and tell **you** the **start date** of **your** new **plan**; and
- b any event giving rise to a claim that occurs after the **start date** for the new **plan** will depend on the terms, conditions and limits set out in the **schedule of benefits** of the new **plan**, except for claims for pre-hospitalisation treatment and post-hospitalisation treatment, which shall depend on the terms, conditions and limits of the **plan** in force at the time of the corresponding inpatient hospital treatment.

4.9 Changing the policy terms or conditions

We may change the **premiums, benefits**, cover or these conditions at any time. **We** will write to **you** at **your** last-known address at least 30 days before doing so. **We** will apply the changes only if they apply to all policies within the same class.

If **MOH**, the **CPF Board** or any other regulatory authority relating to **MediShield Life** introduces any mandatory changes to the benefits, features, guidelines or conditions of **your policy**, **we** may immediately apply those mandatory changes without giving **you** written notice.

If **you** do not agree with the changes to **your policy**, **you** may choose to end **your policy**.

4.10 Changing your plan

You may ask in writing to change your **plan**.

If **we** approve your request:

- a **We** will end **your** current **plan** and tell you the **start date** of **your** new **plan**.
- b Any event giving rise to a claim that occurs after the **start date** for the new **plan** will depend on the terms, conditions and limits set out in the **schedule of benefits** of the new **plan**, except for claims for pre-hospitalisation treatment and post-hospitalisation treatment, which shall depend on the terms, conditions and limits of the **plan** in force at the time of the corresponding inpatient hospital treatment.

4.11 Giving us all information

You and the **insured** must give **us** all significant information about the **insured** (as at the **start date** or the last **reinstatement date**, whichever is later) that may influence **our** decision whether to provide cover or to impose any terms under **your policy**.

If **you** fail to give **us** this information or **you** misrepresent any information, **we** may do any of the following.

- a Declare **your policy** as 'void' from the **start date**, if no claim has been paid. **We** will refund **you** all the **premiums** paid to **us**, and **we** will not pay any **benefits**.
- b End **your policy**, if any claim has been paid. **We** will refund the **premiums** paid for the renewal of **your policy** after the date of the last claim, and **we** will not pay any **benefits**.
- c Add extra terms and conditions to **your policy**.

4.12 Fraud

If a claim or any part of a claim is false or fraudulent, or if **you** use fraudulent methods or devices to gain any **benefit**, **we** can do any or all of the following.

- **We** may declare **your policy** invalid and **you** will lose all **benefits** under **your policy**. **You** will have to repay to **us** all amounts **we** have paid out under **your policy** and **we** will not refund **your premiums**.
- **We** may end **your policy**.
- **We** may refuse to renew **your policy**.
- **We** may add extra terms and conditions. If **you** disagree with the addition of extra terms and conditions, **you** can write to **us** to cancel **your policy**. **You** will have to repay to **us** all amounts **we** have paid out under **your policy** and **we** will refund all **premiums** to **you**.

4.13 Currency

All **premiums** and **benefits** will be paid in Singapore dollars.

4.14 Dealing with disputes

Any dispute or matter arising under, out of or in connection with **your policy** must be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDReC) to be dealt with (if it is a dispute that can be brought before FIDReC).

If the dispute cannot be referred to or dealt with by FIDReC, the dispute must be referred to and decided using arbitration in Singapore in line with the Arbitration Rules of the Singapore International Arbitration Centre which apply at that point of time. **We** will not be legally responsible under **your policy** unless **you** have first received an award under arbitration.

4.15 Excluding the rights of others

A person who is not directly involved in **your policy** will have no right, under the Contracts (Rights of Third Parties) Act 2001, to enforce any of its terms.

4.16 Integration with MediShield Life

The **MediShield Life** scheme is run by the **CPF Board** under the **act** and **regulations**.

Your policy is integrated with **MediShield Life** if the **insured** meets the eligibility conditions shown in the **act** and **regulations**.

If **your policy** is integrated with **MediShield Life** to form a MediSave-approved Integrated Shield Plan, the following will apply.

- a The **insured** will enjoy all **benefits** under **MediShield Life** provided in the **act** and **regulations**.
- b If the cover for the **insured** under **your policy** ends, the cover for the **insured** under **MediShield Life** will continue as long as the **insured** meets the eligibility conditions shown in the **act** and **regulations**.
- c If the **MediShield Life** cover ends or is not renewed, **your policy** will continue without any integration with **MediShield Life**.

4.17 Giving notice

We will assume any notice or communication under **your policy** has been given and received if sent:

- a personally – on the day it is delivered;
- b by prepaid mail – within seven days after the mail is sent;
- c by fax – immediately, as long as a transmission report is produced by the machine from which the fax was sent and this shows that the fax was sent to the fax number of the recipient; or
- d by email, SMS or other electronic means – as soon as it is sent.

4.18 Exclusions

The following treatment items, procedures, conditions, activities and related complications are not covered under **your policy**.

- a A **stay in hospital** if the **insured** was admitted to the **hospital** before the **start date** or, if it applies, between the date **your policy** ends and the date immediately before the **reinstatement date** of **your policy**.
- b Any **pre-existing illness, disease or condition** from which the **insured** was suffering, unless this was declared in the **application form** and **we** accepted the application without any exclusions. However, any **pre-existing illness, disease or condition** which falls under any other exclusion under this clause 4.18 is not covered under **your policy**, whether a declaration was made in the **application form** or not. To avoid doubt, any **pre-existing illness, disease or condition** (including birth defects and congenital sickness or abnormalities) will be covered under **MediShield Life** according to the **act** and **regulations**, as long as the **insured** satisfies the eligibility criteria for **MediShield Life** at the time the claim is made under **your policy**.
- c Cosmetic surgery (unless 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.
- d General outpatient medical expenses, retail items or treatment before or after the inpatient hospital treatment or outpatient hospital treatment, even when the treatment arises from the same injury, illness or disease that resulted in the inpatient or outpatient hospital treatment (unless covered under outpatient hospital treatment).
- e Treatment for birth defects, hereditary conditions and disorders, and congenital sickness or abnormalities.
- f Overseas medical treatment.
- g Psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as gambling or gaming addiction (unless covered under inpatient psychiatric treatment benefit).
- h Pregnancy, childbirth, miscarriage, abortion or termination of pregnancy, lactation complications, or any related **stay in hospital** or treatment (unless covered under serious pregnancy and delivery-related complications).
- i Infertility, sub-fertility, assisted conception, erectile dysfunction, impotence or any contraceptive treatment.
- j Treatment of sexually transmitted diseases.
- k Acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV) (except **HIV due to blood transfusion** and **occupationally acquired HIV**).
- l A **stay in hospital** before 1 April 2023 for injuries or illness resulting from attempted suicide or for self-inflicted injuries, whether the **insured** is sane or insane.
- m A **stay in hospital** before 1 April 2023 for drug or alcohol abuse or misuse, or any injury, illness or disease caused directly or indirectly by the abuse or misuse of alcohol, drugs or substance.
- n Injuries or illness resulting directly or indirectly from addiction to or the influence of any controlled drug that is specified in the First Schedule in the Misuse of Drugs Act 1973.
- o Expenses of getting an organ or body part for a transplant from a **living organ donor** for the **insured** and all expenses the **living organ donor** has to pay.
- p Dental treatment (unless covered under **accident inpatient dental treatment**), regardless of whether it is a direct or indirect result of an illness or injury.
- q Transport-related services, including ambulance fees, emergency evacuation, and sending home a body or ashes (unless covered under **MIC@Home**).
- r Sex-change operations.
- s The costs of buying or renting special braces, appliances, equipment, machines and other devices (such as wheelchairs, walking or home aids, dialysis machines, iron lungs, oxygen machines and any other hospital-type equipment to use at home or as an outpatient), including, but not limited to, all associated fees such as general or **specialist** medical services and consultations, diagnostic and laboratory services, examinations and investigations (unless covered under **MIC@Home**).

- t Optional items which are outside the scope of treatment, prostheses and corrective devices, and medical appliances which are not needed surgically (unless covered under **MIC@Home**).
- u Experimental or pioneering medical or surgical techniques and medical devices not approved by the Institutional Review Board and the Centre of Medical Device Regulation, and medical trials for medicinal products, whether or not these trials have a clinical trial certificate issued by Health Sciences Authority of Singapore.
- v Private nursing charges and home-based nursing services (unless covered under **MIC@Home**).
- w Vaccinations.
- x Treatment of injuries arising from being directly or indirectly involved in civil commotion, riot, strike, terrorist activities, breaking or attempting to break the law, resisting arrest or any imprisonment.
- y The consequences arising, whether directly or indirectly, from nuclear fallout, radioactivity, any nuclear fuel, material or waste, war and related risks.
- z Rest cures, hospice care, home or outpatient nursing, home visits or treatments, home rehabilitation or palliative care, convalescent care in a convalescent home or nursing home, care provided in a sanatorium or similar establishment, or outpatient rehabilitation services such as counselling and physical rehabilitation (unless covered under inpatient palliative care service (general or specialised) or **MIC@Home**).
- aa Alternative or complementary treatments, including those provided by a traditional Chinese medicine practitioner, chiropractor, naturopath, acupuncturist, homeopath, osteopath or dietician, or a stay in any health-care establishment for social or non-medical reasons.
- ab Treatment for any illness or injury resulting from the **insured** taking part in a dangerous activity or sport, whether as a professional or when an income could or would be earned from the activity or sport.
- ac Treatment arising from or related to obesity, weight reduction or weight management (regardless of whether it is for medical or psychological reasons), including but not limited to gastric band or stapling, or removing fat or surplus tissue from any part of the body.
- ad A **stay in hospital** for the main purpose of an X-ray, CT scan or MRI scan, a medical check-up, health screening or **primary prevention** (except for surveillance screening that is related to the **insured**'s history of cancer and is ordered by a **registered medical practitioner**).
- ae Non-medical items such as parking fees, hospital administration and registration fees, charges for laundry, television rental, personal-care and hygiene products or newspapers, or fees for medical reports (including test results).
- af Genetic testing that is carried out for health screening, risk evaluation or assessing prognosis, unless the genetic testing is ordered by a **registered medical practitioner** to determine the medical treatment for the diagnosed condition.
- ag Routine eye and ear examinations, correction for refractive errors of the eye (conditions such as nearsightedness, farsightedness, presbyopia (gradual loss of the eye's ability to focus on nearby objects) and astigmatism), lasik treatments, costs of spectacles, costs of contact lenses and costs of hearing aids.
- ah Outpatient cancer drug treatments that are not on the **CDL**, unless covered under a rider **you** have (if appropriate).
- ai Cell, tissue, and gene therapy products (CTGTP) that are not on **MOH**'s CTGTP List (go.gov.sg/ctgtp-list), unless covered under a rider **you** have (if appropriate).
- aj High-cost drugs that are not listed on **MediShield Life**'s benefit schedule (go.gov.sg/mshlbenefits). High-cost drugs are drugs determined by **MOH** as high-cost drugs, and notified to the **medical institution**, **registered medical practitioner** or **us** from time to time, that are used in drug treatment for the medical conditions covered by **MediShield Life**.

Some of the exclusions shown above may be covered under **MediShield Life**.

To avoid doubt, **your policy** does not cover any item or exclusion that is set out in the **act** and **regulations** or is not allowed by **MediShield Life Claims Rules**, unless **we** issue an endorsement to **your policy**.

5 Definitions

Accident means an unexpected incident that happens on or after the **start date of your policy** or the last **reinstatement date**, whichever is later, and results in an injury. The injury must be caused entirely by being hit by an external object that produces a bruise or wound, except for injuries caused specifically by drowning, food poisoning, choking on food, or suffocation by smoke, fumes or gas.

Accident inpatient dental treatment means inpatient treatment to remove, restore or replace sound natural teeth which have been lost or damaged in an **accident**.

Act means the Central Provident Fund Act 1953 and the MediShield Life Scheme Act 2015, as amended, extended or re-enacted from time to time.

Application form means the application **you** make to **us** to cover the **insured** under **your policy**.

Benefits means the benefits set out in the **schedule of benefits** and **your policy**.

Breast reconstruction after mastectomy means reconstructive surgery of a breast a mastectomy has been performed on as a result of breast cancer. 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** after the mastectomy was done. The breast cancer must be first diagnosed on or after the **start date of your policy**, or the last **reinstatement date**, whichever is later. Any surgery or reconstruction of the other breast to produce a symmetrical appearance will not be covered.

Cancer Drug List (CDL) means the list of clinically proven and more cost-effective cancer drug treatments on **MOH's** website (go.gov.sg/moh-cancerdruglist). **MOH** may update the Cancer Drug List from time to time.

Co-insurance means the amount that **you** need to pay after the **deductible**. The co-insurance percentages for the **benefits** are shown in the **schedule of benefits**. Co-insurance applies to all claims made under **your policy**.

Community hospital means any approved community hospital under the **act** and **regulations** that provides an intermediate level of care for individuals who have simple illnesses which do not need **specialist** medical treatment and nursing care.

Cosmetic surgery due to accident means a **necessary medical treatment** done to repair damage from an injury caused only by an **accident**. This surgery must be recommended by the **registered medical practitioner** who treated the **insured** for the injury and must be performed during a **stay in hospital** within 365 days of the **accident**.

CPF Board means the Central Provident Fund Board of Singapore.

Deductible means the part of the **benefit you** are claiming that the **insured** must pay before **we** will pay any benefit. The deductible is shown in the **schedule of benefits**.

Eligible valid pass means a valid pass with a foreign identification number (FIN) recognised by the Immigration and Checkpoints Authority of Singapore (ICA).

Expiry date means the date the insurance cover under **your policy** ends, as shown in the **policy certificate** or **renewal certificate** (as the case may be).

General inpatient palliative care means general palliative care to improve the quality of life of patients with terminal illnesses who need to be treated as inpatients (for example, relieving symptoms such as pain and breathlessness through oral and subcutaneous medication), as well as support for patients and caregivers.

High dependency unit (HDU) means the high dependency unit or high dependency ward of a **hospital**.

HIV due to blood transfusion means infection with the human immunodeficiency virus (HIV) as a result of a blood transfusion, as long as all of the following conditions are met.

- The blood transfusion was **necessary medical treatment**.
- The blood transfusion was received in Singapore on or after the **start date** or last **reinstatement date** (if any), whichever is later.
- The source of infection was from the **hospital** that gave the blood transfusion.
- The cause of HIV was the blood provided by the **hospital** that gave the blood transfusion.
- The **insured** does not suffer from thalassaemia major or haemophilia.

We do not cover HIV infection resulting from any other cause, including sexual activity and using intravenous drugs.

Hospital means:

- a **restructured hospital**;
- a **private hospital**;
- a **community hospital**; or
- any other hospital **we** accept.

HOTA means the Human Organ Transplant Act 1987, as amended, extended or re-enacted from time to time.

Inpatient palliative care provider means any **MOH**-approved inpatient palliative care provider. **You** can find the details at www.moh.gov.sg. **MOH** may update this list from time to time.

Insured means the person named as the insured in the **policy certificate** or **renewal certificate** (as the case may be).

Intensive care unit (ICU) means the intensive care unit of a **hospital**.

Limit in each lifetime means the maximum amount (if any) shown in the **schedule of benefits**, which **we** will pay under **your policy** during the lifetime of the **insured**.

Limit in each policy year means the maximum amount set out in the **schedule of benefits**, which **we** will pay under **your policy** for the relevant **policy year**.

Limits of compensation means the limits of compensation set out in the **schedule of benefits**, which is the most **we** will pay in **benefits**.

Living organ donor means a living person from whom a **specified organ** is removed and transplanted into another living person.

Medical institution means a licensed:

- private clinic;
- medical centre;
- diagnostic centre; or
- dialysis centre;

in Singapore.

MediShield Life (MSHL) means the basic tier of insurance protection scheme run by the **CPF Board** and governed by the **act** and **regulations**.

MediShield Life claimable criteria means the list of criteria that long-term and home parenteral-nutrition patients must meet in order to qualify for **MediShield Life** cover. **You** can find the details at www.moh.gov.sg. **MOH** may update this list from time to time.

MediShield Life Claims Rules means rules which guide whether a claim is appropriate for **MediShield Life** (see **MOH's** website).

MIC@Home (Mobile Inpatient Care @ Home) means a model of care, approved under **MediShield Life**, that allows patients who a **registered medical practitioner** has assessed as being clinically suitable to receive inpatient treatment in their own homes, instead of a **restructured hospital**. This type of care has to be recommended by a **registered medical practitioner**.

MOH means the Ministry of Health, Singapore.

Multiple primary cancers means two or more cancers that arise from different sites of the body and are of a different histology or morphology group (that is, that have a different microscopic structure, form or shape).

Necessary medical treatment means reasonable and common treatment which, in the professional opinion of a **registered medical practitioner** or a **specialist** in the relevant field of medicine, is appropriate and consistent with the symptoms, findings, diagnosis and other relevant clinical circumstances of the illness or injury and reduces the negative effect of the illness or injury on the **insured's** health.

The treatment must:

- be provided in line with generally accepted standards of good medical practice in Singapore;
- be consistent with current standards of professional medical care;
- have proven medical benefits; and
- be cost-effective and supported by the guidelines of **MOH** (such as the **MediShield Life Claims Rules** shown on **MOH's** website) or official bodies such as Health Sciences Authority, the Allied Health Professions Council or the Agency for Care Effectiveness.

The treatment must not:

- be for the convenience of the **insured** or a **registered medical practitioner** or **specialist** (for example, treatment that can reasonably be provided out of a **hospital**, but is provided as an inpatient treatment);
- be for medical trials, experimental purposes, investigation or research (for example, experimental therapy, or pioneering or new medical techniques or surgical techniques, physiotherapy, medical devices or medicinal products), whether or not these have been approved by, or have a clinical trial certificate that has been issued by, **MOH**, Health Sciences Authority or another regulatory body in Singapore;
- be for **primary prevention**, be preventive treatment unrelated to the current diagnosis, or be an examination or test the outcome of which will not show the cause of or treatment for a medical condition; or
- be for health screening or promoting good health (such as dietary replacements or supplements, unless they are medically proven after being evaluated for their quality, safety and usefulness by Health Sciences Authority).

We have the right to decide whether a treatment, service or expense is **necessary medical treatment**.

Occupationally acquired HIV means infection with the human immunodeficiency virus (HIV) which resulted from an incident which happened on or after the **start date** or the last **reinstatement date** (if any), whichever is later, while the **insured** was carrying out their job. However, **you** must give **us** satisfactory proof of all of the following.

- That **you** reported the incident giving rise to the HIV infection to **us** within 30 days of the incident.
- That the incident was the cause of the HIV infection.
- That the **insured** has changed from HIV negative to HIV positive during the 180 days after the reported incident. This proof must include a negative HIV antibody test carried out within five days of the incident.
- That the incident happened while the **insured** was carrying out their normal professional duties in Singapore as a medical practitioner, houseman, medical student, state registered nurse, medical

laboratory technician, dentist, dental surgeon, dental nurse or paramedical worker working in a **hospital** or in a licensed medical centre or clinic in Singapore.

We will not cover HIV infection resulting from any other cause, including sexual activity and using intravenous drugs.

Period of grace means the period shown in clause 3.1.

Plan means the type of plan that **you** have chosen under **your policy** and which is shown in the **policy certificate** or the **renewal certificate** (as the case may be).

Policy certificate means the policy certificate which **we** issue to **you**.

Policy year means one year starting from:

- the **start date**; or
- if **your policy** is renewed, the **renewal date**.

Pre-existing illness, disease or condition means any illness, disease or condition:

- for which the **insured** asked for or received (or should have asked for or received) treatment, medication, advice or diagnosis before the **start date** or the last **reinstatement date** (if any), whichever is later;
- which was known to exist before the **start date** or the last **reinstatement date** (if any), whichever is later, whether or not the **insured** asked for treatment, medication, advice or diagnosis; or
- the symptoms of which existed before the **start date** or the last **reinstatement date** (if any), whichever is later, and would have led a reasonable and sensible person to get medical advice or treatment.

Premium means the premium as described in clause 3.1.

Primary prevention means medical services for generally healthy people, which are carried out in the absence of signs or symptoms that would indicate the need for treatment, in order to prevent a disease from occurring, including (but not limited to) general medical or health screening, general physical check-ups, vaccinations, and medical certificates and examinations for employment or travel.

Private hospital means any licensed private hospital in Singapore that is not a **restructured hospital**.

Private medical institution means a licensed private:

- clinic;
- medical centre;
- diagnostic centre; or
- dialysis centre;

in Singapore.

Pro-ration factor means the pro-ration factor as described in clause 2.4.

Reasonable expenses means expenses paid for medical treatment or services which are appropriate and consistent with the diagnosis, are in line with accepted medical standards, and could not have reasonably been avoided without negatively affecting the **insured's** medical condition.

The expenses must be within the current range of fee guidelines published by the Singapore Government, **MOH** or official bodies such as Health Sciences Authority and the Allied Health Professions Council. They must not:

- include fees or charges that would not have been made if no insurance had existed;
- be more than **our** own levels that **we** apply to care for similar diagnoses, medical treatment or services; and

- be more than the general level of charges that other medical service providers of similar standing in Singapore make for similar medical treatment or services. (**We** will decide the general level of charges based on what **we** consider to be medical providers of a similar standing and similar medical treatments and services.)

Registered medical practitioner means a doctor who:

- is registered with the Singapore Medical Council (SMC);
- has a valid Practising Certificate (PC); and
- holds an MBBS/MD degree awarded by a recognised medical school in the first schedule and second schedule of the Medical Registration Act 1997.

This cannot be **you**, the **insured** or **your** or the **insured's** parent, brother or sister, husband or wife, child or relative.

Regulations means any subsidiary legislation made under the **act** and as amended, extended or re-enacted from time to time.

Rehabilitative care means therapy to improve the **insured's** disability and functional impairment after an illness.

Reinstatement date means the date when **we** approve **your** application for reinstatement or when **we** receive the first **premium** due after **your plan** is reinstated, whichever is later.

Renewal certificate means (in cases where **your policy** is renewed) the renewal certificate issued for **your policy**.

Renewal date means the start date of the relevant renewed **policy year** covered by **your policy** and shown in the **renewal certificate**.

Restructured hospital means a hospital in Singapore that:

- is run as a private company owned by the Singapore Government;
- is governed by broad policy guidance from the Singapore Government through **MOH**; and
- receives a yearly government subsidy to provide subsidised medical services to its patients.

Schedule of benefits means the schedule of benefits attached to these conditions (or any revised schedule of benefits which **we** may issue in an endorsement to **your policy**, or when renewing **your policy**).

Short-stay ward means a ward in the emergency department of a **hospital** for patients who need a short period of inpatient monitoring and treatment.

Specialised inpatient palliative care means specialised palliative care to improve the quality of life of patients with terminal illnesses who have complex needs and require higher levels of care (compared with general palliative care). Examples include administering intravenous medication and specialised wound care for complex wounds.

Specialist means a **registered medical practitioner** who is:

- on the Register of Medical Practitioners;
- accredited by the Specialists Accreditation Board (SAB); and
- registered by the Singapore Medical Council (SMC) with recognised specialties and subspecialties.

Specified organ means a specified organ as defined in **HOTA**.

Start date means the date **your policy** starts, as shown in the **policy certificate**.

Stay in hospital means a continuous period of time during which the **insured** is admitted to and stays in a **hospital** for **necessary medical treatment**, in line with the terms of **your policy** and where room and board charges are made. This includes day surgery for which no overnight stay is needed (as long as the surgery is listed in the **surgical limits table**).

Staying in a community hospital means a stay in a **community hospital** in line with the conditions in clause 1.1(g).

Sub-acute care means care for complicated medical conditions that require additional medical and nursing care that is less intensive compared with **hospitals** with acute care inpatient facilities.

Surgical limits table means the latest surgical operation fee tables 1 to 7 (in 'Table of Surgical Procedure') set by **MOH** from time to time.

Voluntary welfare organisation (VWO) means a non-profit organisation that provides welfare services or services that benefit the whole community.

Ward entitlement means the ward entitlement shown in clause 2.4(a).

We, us or **our** means Income Insurance Limited.

You or **your** means the person named in the **policy certificate** as the policyholder.