

Standard Integrated Shield Plans Targeted at Ward Class B1 in Public Hospitals

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Integrated Shield Plans: Integrated Shield Plans (IPs) comprise two components: (i) A MediShield Life component run by the Central Provident Fund Board (CPF Board) and (ii) additional private insurance coverage run by the private insurer. The MediShield Life component provides coverage targeted at B2/C-wards in public hospitals, while the additional private insurance coverage provides additional coverage beyond MediShield Life coverage. IPs therefore do not provide duplicate coverage with MediShield Life. **This table shows the Standard IP benefits, targeted at Class B1 wards in public hospitals. The benefits of the Standard IP are identical across all IP insurers.**

Table: Standard Integrated Shield Plan benefits, targeted at Class B1 wards in Public Hospitals

Benefits	Standard IP
<u>Inpatient and Day Surgery:</u>	
Daily Ward and Treatment Charges	
- Normal Ward [Note (5)]	2,250/day^
- Intensive Care Unit Ward	6,850/day^
	^ An additional claim limit of \$300 per day applies for the first two inpatient days
- Psychiatric	680/day (up to 60 days per policy yr)
- Community Hospital (Rehabilitative)	760/day
- Community Hospital (Sub-acute)	960/day
- Inpatient Palliative Care Service (General)	560/day
- Inpatient Palliative Care Service (Specialised)	760/day
Surgical Procedures	590 - 21,840
Implants	9,800/treatment
Radiosurgery, including Proton Beam Therapy - Category 4 [Note (4)]	31,300/treatment course
Continuation of Autologous Bone Marrow Transplant Treatment for Multiple Myeloma [Note (3)]	14,040/treatment
<u>Outpatient Treatment:</u>	
<i>Patients receiving treatment for one primary cancer</i>	
- Cancer Drug Treatment	3x MediShield Life limit/mth* (* Refer to the Cancer Drug List on the MOH website for the applicable MediShield Life claim limit)
- Cancer Drug Services	2x MediShield Life limit for one primary cancer (7,200/yr)
<i>Patients receiving treatment for multiple primary cancers</i>	
- Cancer Drug Treatment	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month* (* Refer to the Cancer Drug List on the MOH website for the applicable MediShield Life claim limit)
- Cancer Drug Services	2x MediShield Life limit for multiple primary cancers (14,400/yr)
Radiotherapy for Cancer	
- External (Except Hemi-Body)	880/treatment
- Brachytherapy	1,100/treatment
- Hemi-Body	2,510/treatment
- Stereotactic	6,210/treatment
- Proton Beam Therapy - Category 1 [Note (4)]	880/treatment
- Proton Beam Therapy - Category 2 [Note (4)]	1,100/treatment
- Proton Beam Therapy - Category 3 [Note (4)]	6,210/treatment
Kidney Dialysis	3,740/mth
Immunosuppressants for Organ Transplants	1,480/mth
Erythropoietin for Chronic Kidney Failure	450/mth
Long-term Parenteral Nutrition	3,980/mth

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Table: Standard Integrated Shield Plan benefits, targeted at Class B1 wards in Public Hospitals

Benefits	Standard IP
<u>Other Policy Features</u>	
Pro-ration factors (for Singapore Citizens) (Note (1))	Class A - 80% Private Hospital - 50% Private Hospital Day Surgery - 65% Outpatient treatment in Private Outpatient Clinics - 65%
Deductibles (Per Policy Year) (Note (2))	
- Class C	1,500
- Class B2/B2+	2,000
- Class B1	2,500
- Class A and Private Hospital	2,500
- Subsidised Day Surgery/ Short Stay Wards	1,500
- Unsubsidised Day Surgery/ Short Stay Wards	2,000
Co-insurance	10%
Policy Year Limit	200,000
Lifetime Limit	Unlimited
Final Expense Benefit	None
Last Entry Age	None
Maximum Coverage Age	Lifetime

Note (1): Bills incurred in Class A ward in public hospitals and private hospitals are subject to the respective pro-ration factors, which adjust the bill to the equivalent Class B1 bill size before the Standard IP payout is calculated.

Note (2): The deductible applicable for policyholders after the age of 80 is as follows: Class C - \$2,000, Class B2/B2+/B1/A/Private hospital - \$3,000, Subsidised Day Surgery and Short Stay Ward - \$2,000, Non-subsidised Day Surgery and Short Stay Ward - \$3,000

Note (3): For the avoidance of doubt, *Continuation of Autologous Bone Marrow Transplant Treatment for Multiple Myeloma* will only be claimable for treatment received in the outpatient setting. Treatment received in the inpatient setting will be covered under the prevailing inpatient limits.

Note (4): Refer to the MOH website for the approved indications for local use of Proton Beam Therapy and the patient eligibility criteria for MediShield Life claims.

Note (5): Includes eligible Mobile Inpatient Care @ Home stays

Information on Premiums: Integrated Shield Plans (IPs) comprise two components: (i) A MediShield Life component run by the Central Provident Fund Board (CPFB) and (ii) additional private insurance coverage run by the private insurer. The MediShield Life component provides coverage targeted at B2/C-wards in public hospitals, while the additional private insurance coverage provides additional coverage beyond MediShield Life coverage. **Premiums for IPs shown below are the total premiums, comprising both premiums for MediShield Life and the additional private insurance coverage component for Standard IPs, targeted at Class B1 wards in public hospitals. Premiums are inclusive of 9% GST.**

Premiums	[Income] IncomeShield Standard Plan	[AIA] HealthShield Gold Max Standard Plan	[Great Eastern] GREAT SupremeHealth STANDARD	[Prudential] PRUShield Standard Plan	[Singlife] Singlife Shield Standard Plan	[HSBC Life] HSBC Life Shield Standard Plan	[Raffles Health Insurance] Raffles Shield Standard Plan
Age Next Birthday:							
1 to 20	183 - 184	209	179 - 184	189	195	188	188
21 to 30	300	320	291	304	306	306	304
31 to 40	464	485	451	461	469	460	460
41 to 50	652 - 675	672 - 696	621	645	644 - 672	644	645 - 662
51 to 60	967 - 991	1,005 - 1,045	930	959 - 997	981 - 984	960 - 979	959 - 981
61 to 65	1,281	1,381	1,274	1,294	1,331	1,323	1,319
66 to 70	1,557	1,634	1,495	1,524	1,527	1,547	1,523
71 to 73	1,895	1,987	1,815	1,839	1,864	1,883	1,849
74 to 75	2,148	2,309	2,027	2,105	2,096	2,155	2,102
76 to 78	2,489	2,725	2,291	2,518	2,564	2,687	2,528
79 to 80	2,611	2,912	2,402	2,653	2,628	2,827	2,652
81 to 83	2,778	3,143	2,524	2,885	2,943	2,951	2,901
84 to 85	3,298	3,523	2,995	3,197	3,214	3,370	3,191
86 to 90	3,635 - 3,795	3,907 - 4,078	3,339 - 3,393	3,505 - 3,684	3,859 - 3,933	3,635 - 3,837	3,598 - 3,740
Premiums above age 90	3,964 - 4,527	4,294 - 5,029	3,529 - 3,991	3,872 - 4,510	4,118 - 4,367	4,698 - 5,346	3,927 - 4,505

The premiums payable are based on your age next birthday and may increase as you enter into the next age band.

The annual Additional Withdrawal Limits for the Additional Private Insurance Premiums of Medisave-approved Integrated Shield Plan policies are:

- (a) \$300 per policy year, where the insured person is aged 40 or less at his/her next birthday on date of policy commencement/renewal
- (b) \$600 per policy year, where the insured person is aged between 41 to 70 years at his/her next birthday on date of policy commencement/renewal
- (c) \$900 per policy year, where the insured person is aged 71 or more years at his/her next birthday on date of policy commencement/renewal

Information on Premiums: Integrated Shield Plans (IPs) comprise two components: (i) A MediShield Life component run by the Central Provident Fund Board (CPFBoard) and (ii) additional private insurance coverage run by the private insurer. The MediShield Life component provides coverage targeted at B2/C-wards in public hospitals, while the additional private insurance coverage provides additional coverage beyond MediShield Life coverage. **This table provides a comparison of insurers' Standard IP premiums. For the annual change in IP premium over last 3 years, the figures reflect the compound annual growth rate of the IP premium excluding MSHL premium, and inclusive of GST.**

Comparison of Integrated Shield Plan Premiums for Singapore Citizen (SC) and Permanent Resident (PR) Policyholder (Rounded to nearest \$, inclusive of GST)						
	[Income] IncomeShield Standard Plan			[AIA] HealthShield Gold Max Standard Plan		
<u>Age Next Birthday:</u>	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years
1 to 20	183 - 184	35 - 36	7.5% to 7.7%	209	61	6.9%
21 to 30	300	45	7.7% to 7.7%	320	65	7.1%
31 to 40	464	67	7.5% to 10.2%	485	88	6.8%
41 to 50	652 - 675	117 - 140	9.7% to 10.4%	672 - 696	137 - 161	6.8% to 7.9%
51 to 60	967 - 991	152 - 176	10.4% to 13.3%	1005 - 1045	190 - 230	6.4%
61 to 65	1,281	242	7.3% to 7.3%	1,381	342	6.9%
66 to 70	1,557	436	4.9%	1,634	513	6.9%
71 to 73	1,895	678	6.8%	1,987	770	6.9%
74 to 75	2,148	803	6.8%	2,309	964	6.9%
76 to 78	2,489	930	5.6%	2,725	1,166	6.9%
79 to 80	2,611	991	5.6%	2,912	1,292	6.9%
81 to 83	2,778	1,072	5.6%	3,143	1,437	6.9%
84 to 85	3,298	1,327	7.3%	3,523	1,552	6.9%
86 to 90	3,635 - 3,795	1,572 - 1,732	7.0% to 7.9%	3,907 - 4,078	1,844 - 2,015	6.9%
Premiums above age 90	3,964 - 4,527	1,871 - 2,434	6.3% to 7.9%	4,294 - 5,029	2,201 - 2,936	6.9%

	[Great Eastern] GREAT SupremeHealth STANDARD			[Prudential] PRUShield Standard Plan		
<u>Age Next Birthday:</u>	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years
1 to 20	179 - 184	31 - 36	2.6% to 4.2%	189	42	0.6%
21 to 30	291	36	2.6%	304	49	0.6%
31 to 40	451	54	4.0%	461	64	0.6%
41 to 50	621	86	4.0%	645	110	0.6%
51 to 60	930	115	4.1%	959 - 997	144 - 182	0.6%
61 to 65	1,274	235	4.4%	1,294	255	0.6%
66 to 70	1,495	374	4.4%	1,524	403	0.6%
71 to 73	1,815	598	4.4%	1,839	621	0.6%
74 to 75	2,027	682	4.5%	2,105	760	0.6%
76 to 78	2,291	732	4.4%	2,518	960	0.6%
79 to 80	2,402	782	4.5%	2,653	1,033	0.6%
81 to 83	2,524	818	4.4%	2,885	1,179	0.6%
84 to 85	2,995	1,024	4.5%	3,197	1,225	0.6%
86 to 90	3,339 - 3,393	1,276 - 1,330	4.5%	3,505 - 3,684	1,442 - 1,621	0.6%
Premiums above age 90	3,529 - 3,991	1,436 - 1,898	1.0% to 4.5%	3,872 - 4,510	1,779 - 2,416	0.6%

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Comparison of Integrated Shield Plan Premiums for Singapore Citizen (SC) and Permanent Resident (PR) Policyholder (Rounded to nearest \$, inclusive of GST)						
	[Singlife] Singlife Shield Standard Plan			[HSBC Life] HSBC Life Shield Standard Plan		
Age Next Birthday:	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years
1 to 20	195	47	-10.5%	188	41	0.6%
21 to 30	306	51	-8.4%	306	51	0.6%
31 to 40	469	71	-6.7%	460	63	0.6%
41 to 50	644 - 672	109 - 138	-2.8% to 1.2%	644	109	0.6%
51 to 60	981 - 984	166 - 169	1.3% to 1.4%	960 - 979	145 - 164	0.6%
61 to 65	1,331	292	1.3%	1,323	284	0.6%
66 to 70	1,527	406	1.2%	1,547	427	0.6%
71 to 73	1,864	647	1.3%	1,883	665	0.6%
74 to 75	2,096	752	1.3%	2,155	810	0.6%
76 to 78	2,564	1,005	1.3%	2,687	1,129	0.6%
79 to 80	2,628	1,009	1.3%	2,827	1,207	0.6%
81 to 83	2,943	1,237	1.3%	2,951	1,245	0.6%
84 to 85	3,214	1,243	1.3%	3,370	1,399	0.6%
86 to 90	3,859 - 3,933	1,796 - 1,870	1.3%	3,635 - 3,837	1,572 - 1,775	0.6%
Premiums above age 90	4,118 - 4,367	2,024 - 2,274	1.3%	4,698 - 5,346	2,605 - 3,253	0.6%

	[Raffles Health Insurance] Raffles Shield Standard Plan		
Age Next Birthday:	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years
1 to 20	188	40	0.6%
21 to 30	304	49	0.6%
31 to 40	460	63	0.6%
41 to 50	645 - 662	110 - 127	0.6%
51 to 60	959 - 981	144 - 166	0.6%
61 to 65	1,319	280	0.6%
66 to 70	1,523	402	0.6%
71 to 73	1,849	632	0.6%
74 to 75	2,102	757	0.6%
76 to 78	2,528	969	0.6%
79 to 80	2,652	1,032	0.6%
81 to 83	2,901	1,195	0.6%
84 to 85	3,191	1,220	0.6%
86 to 90	3,598 - 3,740	1,535 - 1,677	0.6%
Premiums above age 90	3,927 - 4,505	1,834 - 2,412	0.6%