

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) 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
Inpatient and Day Surgery:	
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
Outpatient Treatment:	
Patients receiving treatment for one primary cancer	
- 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/yr (7,200/yr)
Patients receiving treatment for multiple primary cancers	
- Cancer Drug Treatment	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month
- Cancer Drug Services	2x MediShield Life limit for multiple primary cancers per year (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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Benefits	Standard IP
Other Policy Features	
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 (CPF) 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
<u>Age Next Birthday:</u>							
1 to 20	238 - 239	261	231 - 236	242	247	241	255
21 to 30	344	360	331	344	346	346	363
31 to 40	576	591	557	567	574	566	591
41 to 50	765 - 790	774 - 798	723	747	746 - 775	746	792 - 817
51 to 60	1,069 - 1,095	1,093 - 1,133	1,018	1,047 - 1,085	1,069 - 1,072	1,048 - 1,067	1,107 - 1,140
61 to 65	1,395	1,473	1,366	1,386	1,423	1,415	1,531
66 to 70	1,762	1,839	1,700	1,729	1,732	1,753	1,902
71 to 73	2,321	2,413	2,241	2,264	2,290	2,308	2,547
74 to 75	2,619	2,780	2,498	2,576	2,568	2,626	2,899
76 to 78	2,957	3,193	2,759	2,987	3,032	3,156	3,415
79 to 80	3,178	3,479	2,969	3,220	3,196	3,394	3,665
81 to 83	3,375	3,740	3,121	3,482	3,540	3,548	4,015
84 to 85	3,943	4,168	3,640	3,841	3,859	4,015	4,365
86 to 90	4,357 - 4,517	4,629 - 4,800	4,061 - 4,115	4,227 - 4,406	4,581 - 4,655	4,357 - 4,560	4,986 - 5,190
Premiums above age 90	4,697 - 5,260	5,027 - 5,762	4,262 - 4,724	4,605 - 5,242	4,850 - 5,100	5,431 - 6,079	5,456 - 6,050

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 (CPF) 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	238 - 239	38 - 39	6.5% to 6.7%	261	61	0.3%
21 to 30	344	49	6.7%	360	65	0.3%
31 to 40	576	73	6.4%	591	88	0.3%
41 to 50	765 - 790	128 - 153	6.6% to 6.8%	774 - 798	137 - 161	0.3%
51 to 60	1,069 - 1,095	166 - 192	6.5% to 6.6%	1,093 - 1,133	190 - 230	0.3%
61 to 65	1,395	264	6.6%	1,473	342	0.3%
66 to 70	1,762	436	3.6%	1,839	513	0.3%
71 to 73	2,321	678	3.6%	2,413	770	0.3%
74 to 75	2,619	803	3.5%	2,780	964	0.3%
76 to 78	2,957	930	3.5%	3,193	1,166	0.3%
79 to 80	3,178	991	3.6%	3,479	1,292	0.3%
81 to 83	3,375	1,072	3.5%	3,740	1,437	0.3%
84 to 85	3,943	1,327	3.6%	4,168	1,552	0.3%
86 to 90	4,357 - 4,517	1,572 - 1,732	3.5%	4,629 - 4,800	1,844 - 2,015	0.3%
Premiums above age 90	4,697 - 5,260	1,871 - 2,434	3.6%	5,027 - 5,762	2,201 - 2,936	0.3%

	[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	231 - 236	31 - 36	0.3%	242	42	0.3%
21 to 30	331	36	0.3%	344	49	0.3%
31 to 40	557	54	0.3%	567	64	0.3%
41 to 50	723	86	0.3%	747	110	0.3%
51 to 60	1,018	115	0.3%	1,047 - 1,085	144 - 182	0.3%
61 to 65	1,366	235	0.3%	1,386	255	0.3%
66 to 70	1,700	374	0.3%	1,729	403	0.3%
71 to 73	2,241	598	0.3%	2,264	621	0.3%
74 to 75	2,498	682	0.3%	2,576	760	0.3%
76 to 78	2,759	732	0.3%	2,987	960	0.3%
79 to 80	2,969	782	0.3%	3,220	1,033	0.3%
81 to 83	3,121	818	0.3%	3,482	1,179	0.3%
84 to 85	3,640	1,024	0.3%	3,841	1,225	0.3%
86 to 90	4,061 - 4,115	1,276 - 1,330	0.3%	4,227 - 4,406	1,442 - 1,621	0.3%
Premiums above age 90	4,262 - 4,724	1,436 - 1,898	0.3%	4,605 - 5,242	1,779 - 2,416	0.3%

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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	247	47	0.3%	241	41	0.2%
21 to 30	346	51	0.3%	346	51	0.3%
31 to 40	574	71	0.3%	566	63	0.3%
41 to 50	746 - 775	109 - 138	0.3%	746	109	0.3%
51 to 60	1,069 - 1,072	166 - 169	0.3%	1,048 - 1,067	145 - 164	0.3%
61 to 65	1,423	292	0.3%	1,415	284	0.3%
66 to 70	1,732	406	0.3%	1,753	427	0.3%
71 to 73	2,290	647	0.3%	2,308	665	0.3%
74 to 75	2,568	752	0.3%	2,626	810	0.3%
76 to 78	3,032	1,005	0.3%	3,156	1,129	0.3%
79 to 80	3,196	1,009	0.3%	3,394	1,207	0.3%
81 to 83	3,540	1,237	0.3%	3,548	1,245	0.3%
84 to 85	3,859	1,243	0.3%	4,015	1,399	0.3%
86 to 90	4,581 - 4,655	1,796 - 1,870	0.3%	4,357 - 4,560	1,572 - 1,775	0.3%
Premiums above age 90	4,850 - 5,100	2,024 - 2,274	0.3%	5,431 - 6,079	2,605 - 3,253	0.3%

	[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	255	55	11.4%
21 to 30	363	68	11.7%
31 to 40	591	88	12.2%
41 to 50	792 - 817	155 - 180	12.4% to 12.5%
51 to 60	1,107 - 1,140	204 - 237	12.7% to 12.9%
61 to 65	1,531	400	13.0%
66 to 70	1,902	576	13.0%
71 to 73	2,547	904	13.0%
74 to 75	2,899	1,083	13.1%
76 to 78	3,415	1,388	13.1%
79 to 80	3,665	1,478	13.1%
81 to 83	4,015	1,712	13.1%
84 to 85	4,365	1,749	13.1%
86 to 90	4,986 - 5,190	2,201 - 2,405	13.1%
Premiums above age 90	5,456 - 6,050	2,630 - 3,224	10.5% to 13.1%