

Integrated Shield Plans for Private Hospitals

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Benefits	[Income] IncomeShield Plan P*	[Income] Enhanced IncomeShield Preferred	[AIA] HealthShield Gold Max A	[Great Eastern] GREAT SupremeHealth A*	[Great Eastern] GREAT SupremeHealth P PLUS	[Prudential] PRUShield Premier	[Singlife] Singlife Shield Plan 1	[Singlife] Singlife Shield Starter	[HSBC Life] HSBC Life Shield Plan A	[Raffles Health Insurance] Raffles Shield Private
Inpatient and Day Surgery:										
Daily Ward and Treatment Charges										
- Normal Ward [Note (18)]	2,000/day	As Charged	As Charged	2,400/day [Note (15)]	As Charged	As Charged	As Charged	As Charged	As Charged	As Charged
- Intensive Care Unit Ward	2,600/day			7,100/day [Note (15)]						
- Psychiatric	10,000/yr	20,000/yr	5,000/yr (Additional post-hospitalisation psychiatric treatment of 5,000/yr within 200 days after Confinement)	4,000/yr (including post hospitalisation benefits) [Note (17)]	5,000/yr (Including post hospitalisation benefits) [Note (17)]	8,000/yr (including pre & post hospitalisation benefits)	(i) As Charged (up to 60 days) [with 10 mth waiting period] (ii) \$500/day (up to 35 days) [without waiting period]	As Charged (up to 60 days)	Up to \$5,000, capped at 60 days per policy year (Additional Post-Hospitalisation Psychiatric Treatment of \$5,000 per policy year, within 200 days after Hospital discharge)	8,000/yr (Includes post hospitalisation psychiatric treatment up to 90 days)
- Community Hospital	2,000/day (up to 45 days for each admission)	As Charged (up to 90 days for each admission)	As Charged	<u>Sub-acute Care</u> 1,100/day <u>Rehabilitation Care</u> 900/day	<u>Sub-acute Care</u> Public hospitals: As-charged Private hospitals: 1,200/day  <u>Rehabilitation Care</u> Public hospitals: As-charged Private hospitals: 1,000/day	As Charged	As Charged	As Charged	As Charged (up to 45 days)	As Charged (up to 45 days)
- Inpatient Palliative Care (General)	-	As Charged	As Charged	900/day	As Charged	As Charged	As Charged	As Charged	As Charged	560/day
- Inpatient Palliative Care (Specialised)										760/day
Surgical Procedures	1,050 - 14,100	As Charged	As Charged	1,300 - 22,100	As Charged	As Charged	As Charged	As Charged	As Charged	As Charged
Implants	14,000/admission			12,000/treatment						
Radiosurgery	15,600/treatment course (includes Proton Beam Therapy - Category 4) [Note (16a and 16b)]			31,700/treatment course						
Continuation of Autologous Bone Marrow Transplant Treatment for Multiple Myeloma (Note (14))	-	25,000/yr	As Charged	14,300/treatment	30,000/yr	25,000/yr	As Charged	As Charged	As Charged	14,040/treatment

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<b>Outpatient Treatment:</b>										
<b>Patients receiving treatment for one primary cancer</b>										
- Cancer Drug Treatment*  * Refer to the Cancer Drug List (CDL) on the MOH website for the applicable MediShield Life claim limit	5x MediShield Life limit/mth	5x MediShield Life limit/mth	5x MediShield Life limit/mth	5x MediShield Life limit/mth	5x MediShield Life limit/mth	5x MediShield Life limit/mth	5x MediShield Life limit/mth	5x MediShield Life limit/mth	5x MediShield Life limit/mth	5x MediShield Life limit/mth
- Cancer Drug Services	5x MediShield Life limit/yr (18,000/yr)	5x MediShield Life limit/yr (18,000/yr)	5x MediShield Life limit/yr (18,000/yr)	5x MediShield Life limit/yr (18,000/yr)	5x MediShield Life limit/yr (18,000/yr)	5x MediShield Life limit/yr (18,000/yr)	5x MediShield Life limit/yr (18,000/yr)	5x MediShield Life limit/yr (18,000/yr)	5x MediShield Life limit/yr (18,000/yr)	5x MediShield Life limit/yr (18,000/yr)
<b>Patients receiving treatment for multiple primary cancers</b>										
- Cancer Drug Treatment	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month	Sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month
- Cancer Drug Services	5x MediShield Life limit for multiple primary cancers (36,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)
Radiotherapy for Cancer										
- External (Except Hemi-Body)	600/treatment	As Charged	As Charged	1,100/treatment	As Charged	As Charged	As Charged	As Charged	As Charged	As Charged
- Brachytherapy	600/treatment			1,400/treatment						
- Hemi-Body	-			2,800/treatment						
- Stereotactic	5,000/treatment			6,500/treatment						
- Proton Beam Therapy - Category 1	600/treatment [Note (16a and 16b)]	Covered under Additional Benefits	Covered under Additional Benefits	Covered under Additional Benefits	Covered under Additional Benefits	Covered under Additional Benefits	Covered under Additional Benefits	As Charged	Covered under Additional Benefits	Covered under Additional Benefits
- Proton Beam Therapy - Category 2	600/treatment [Note (16a and 16b)]									
- Proton Beam Therapy - Category 3	5,000/treatment [Note (16a and 16b)]									
Kidney Dialysis	3,500/mth	As Charged	As Charged	48,000/yr	As Charged	As Charged	As Charged	As Charged	As Charged	As Charged
Immunosuppressants for Organ Transplants	1,000/mth	As Charged	As Charged	20,000/yr	As Charged	As Charged	As Charged	As Charged	As Charged	As Charged
Erythropoietin for Chronic Kidney Failure	1,000/mth	As Charged	As Charged	8,000/yr	As Charged	As Charged	As Charged	As Charged	As Charged	As Charged
Long-Term Parenteral Nutrition	-	As Charged	As Charged	4,200/mth	As Charged	As Charged	As Charged	As Charged	As Charged	3,980/mth



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Additional Benefits Limits:										
Pre-Hospitalisation Treatment (number of days indicate maximum number of days covered prior admission) (see Note (1))	Limited to unused balance amount** of daily ward and treatment charges and community hospital (Up to 90 days)  ** If the inpatient claim is made under a third party plan, Income will calculate the unused balance amount after assessing the inpatient bill based on Income's IP limits and deductibles. For more information, please check with your financial advisor or Income.	As Charged  Not provided by our Panel: Up to 100 days before admission  Provided by our Panel: Up to 180 days before admission  [Note (11)]	As Charged  Up to 100 days  <u>If admitted to / treated by AIA Preferred Providers:</u> Up to 13 months  [Note (2)]	Pre-hospital specialist's consultation is limited to unused balance amount of room, board and medical-related services benefit (Up to 180 days)	(i) As Charged Up to 90 days for non-panel providers  (ii) As Charged Up to 180 days for panel providers (both Extended & Main Panel) or Restructured Hospital	As Charged (Up to 180 days)	(i) As Charged (Up to 90 days) [for non-panel specialist in a private hospital]  (ii) As Charged (Up to 180 days) [for A&E and preferred medical providers]	-	As Charged (Up to 180 days)	As Charged (up to 180 days for treatment by Panel, Extended Panel specialist or in restructured hospitals, 90 days otherwise)
Post-Hospitalisation Treatment (number of days indicate maximum number of days covered after discharge) (see Note (1))		As Charged  Not provided by our Panel: Up to 100 days after discharge  Provided by our Panel: Up to 365 days after discharge  [Note (11)]	As Charged  (Up to 100 days, with additional 100 days for 30 critical illnesses)  <u>If admitted to / treated by AIA Preferred Providers:</u> Up to 13 months (the additional 100 days for 30 Critical Illnesses is not applicable)  [Note (2)]	Post-hospitalisation treatment is limited to unused balance amount of room, board and medical-related services benefit (Up to 365 days)	(i) As Charged Up to 180 days for non-panel providers  (ii) As Charged Up to 365 days for panel providers (both Extended & Main Panel) or Restructured Hospital	As Charged (Up to 365 days)	(i) As Charged (Up to 180 days) [for non-panel specialist in a private hospital]  (ii) As Charged (Up to 365 days) [for A&E and preferred medical providers]	-	As Charged (Up to 365 days)	As Charged (up to 365 days for treatment by Panel, Extended Panel specialist or in restructured hospitals, 180 days otherwise)
Other Post-Hospitalization Treatment (number of days indicate maximum number of days covered after discharge)	-	-	-	-	-	Hyperbaric Oxygen Therapy: 10,000/yr (Up to 365 days)	-	-	-	-
Major Organ Transplant	Covered under Inpatient and Day surgery limits	As Charged	As Charged	Covered under existing inpatient / day surgery limits	As Charged	As Charged (for selected organs)	As Charged (for selected organs)	Covered under Inpatient and Day surgery limits	As Charged (for selected organs)	As Charged
Living Donor Organ Transplant (Insured as the Living Donor donating an organ) (after 24 mths waiting period) (Note (3))	-	60,000/transplant	60,000/transplant	-	60,000/transplant	60,000/yr (Note (4))	50,000/ lifetime	-	60,000/transplant	60,000/transplant
Living Donor Organ Transplant (Non-insured donating an organ to Insured)	-		60,000/transplant (Note (4))	-	60,000/transplant		-	-	60,000/transplant	60,000/transplant (Note (4))
Pregnancy and Delivery-Related Complications Benefit* (after 10 months (or 300 days) waiting period)  * For selected conditions only - please check with your insurer for further details.	7,000/yr	As Charged	As Charged	Covered under existing inpatient / day surgery limits	As Charged	As Charged	As Charged	As Charged	As Charged	As Charged

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Additional Benefits Limits (Cont'd)										
Congenital Abnormalities Benefit of Insured	10,000/yr [with 24 mths waiting period]	As Charged [with 12 mths waiting period]	As Charged	Covered under existing inpatient / day surgery limits	As Charged	As Charged	As Charged (with 12 mths waiting period)	-	As Charged (after a waiting period of 365 days)	As Charged (with 24 mths waiting period)
Congenital Abnormalities Benefit of Insured's Biological Child	-	-	[Only for female insured] 20,000/ lifetime Limited to 5,000/child (with 10 mths waiting period)	-	20,000 / lifetime Limited to 5,000 / child (with 300 days waiting period)	[Only for female insured] 20,000/ lifetime Limited to 5,000/ child (with 10 mths waiting period)	-	-	-	[Only for female insured] 30,000/ lifetime Limited to 5,000/ child (with 10 mths waiting period)
Prosthesis Benefit	10,000/yr	10,000/yr	-	-	-	-	-	-	-	-
Critical Illnesses	-	-	Additional 100,000 policy yr limit (for 30 Critical Illnesses) (Note (5))	-	-	-	Additional 150,000/yr (for 5 Critical Illnesses) (See Note (5))	-	-	-
Emergency overseas treatment	Covered under Inpatient and Day surgery limits	As Charged (But limited to costs of Singapore private hospitals)	Reimburse the Eligible Expenses incurred for overseas medical or surgical treatment subject to the applicable claim limits of AIA HealthShield Gold Max A. Benefit payable shall be limited to the level of Reasonable and Customary charges in a Singapore Private Hospital	Reimburse the actual Expenses incurred overseas or the Reasonable and Customary Charges applicable in a Private Hospital, whichever is the lower, subject to the benefit limits of GREAT SupremeHealth A.	Reimburse the actual Expenses incurred overseas or the Reasonable and Customary Charges applicable in a Private Hospital, whichever is the lower, subject to the benefit limits of GREAT SupremeHealth P PLUS.	As Charged (paying the lower of: - the overseas charges; or - in accordance with a Singapore Private Hospital's charges)	As Charged (pegged to costs of private hospitals in Singapore)	-	As Charged (pegged to Reasonable and Customary charges of Singapore Private Hospitals)	As Charged (limited to Panel charges and subject to Pro-ration factor)
Planned overseas treatment	-	-	As Charged (pegged to costs of private hospitals in Singapore) [Note (6)]	-	-		As Charged (pegged to costs of private hospitals in Singapore) (Note (6))	-	-	-
Final Expense Benefit (Note (9))	5,000	5,000	5,000	6,000	7,000	5,000	10,000	-	-	5,000
Free new-born benefit (Note (10))	-	-	-	-	-	-	50,000/yr	-	-	-
Proton Beam Therapy Treatment (Categories 1-4)	Categories 1, 2, and 3 are covered under Radiotherapy for Cancer limits. Category 4 is covered under Radiosurgery limit.	100,000/yr [Note (16a and 16b)]	100,000/yr [Note (16a)]	40,000/yr [Note (16a and 16b)]	80,000/yr [Note (16a and 16b)]	100,000/yr [Note (16a)]	70,000/yr [Note (16a)]	Categories 1, 2, and 3 are covered under Radiotherapy for Cancer limits. Category 4 is covered under Radiosurgery limit.	50,000/yr [Note (16a)]	75,000/yr [Note (16a and 16b)]
Cell, Tissue and Gene Therapy	-	250,000/yr	250,000/yr	100,000/yr	200,000/yr	250,000/yr	150,000/yr	-	100,000/yr	50,000/yr
Waiver of Premium upon Total Permanent Disability	-	-	Waives 1 yr premium for insured	-	-	-	-	-	-	In the event of Death/TPD of the parent (payor), premium will be waived for the Insured until he/she reaches age 21.



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Other Policy Features										
Proration factors (Pls check with your insurer for more information on other applicable factors)	-	-	-	-	-	-	-	Providers which are not part of Singlife Preferred Medical Providers - 50%	-	-
Deductibles (Per Policy Year) (Note (7))										
- Class C	1,500	1,500	1,500	3,500	1,500	1,500	1,500	1,500	1,500	1,500
- Class B2	2,000	2,000	2,000		2,000	2,000	2,000	2,000	2,000	2,000
- Class B1	2,500	2,500	2,500		2,500	2,500	2,500	2,500	2,500	2,500
- Class A and Private Hospital	3,500	3,500	3,500		3,500	3,500	3,500	3,500	3,500	3,500
- Subsidised Day Surgery / Short Stay Wards	2,000	2,000	2,000		Restructured hospital 1,500 (short stay) 2,000 (day surgery)	1,500	1,500	1,500	3,000	2,000
- Unsubsidised Day Surgery / Short Stay Wards	3,500	3,500			Restructured hospital: 2,000 (short stay) 2,500 (day surgery) Private Hospital: 3,500 (short stay & day surgery)	2,000	2,000	2,000		3,000
Co-insurance	10%	10%	10%	10%	10%	10%	10% (max 25,500/yr)	10%	10%	10%
Policy Year Limit	300,000	1,500,000	1,000,000  or 2,000,000 (If admitted to / treated by AIA Preferred Providers)  [Notes (2) and (5)]	300,000	1,500,000	1,200,000  or 2,000,000 (if admitted to and treated by Panel Providers)  (Note (13))	1,000,000  or 2,000,000 (for A&E or preferred medical providers) (Note (8))	20,000	1,000,000  or 2,500,000 (If treated by HSBC Life Panel of specialists or at Restructured Hospital) (Note (12))	600,000  or 1,500,000 (If treated by Panel, Extended Panel specialist or at restructured hospital)
Lifetime Limit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Last Entry Age	75	75	75	75	75	75	75	39	75	75
Maximum Coverage Age	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime (Auto-conversion at age 40 to prevailing plan for Public Hospital Class A ward)	Lifetime	Lifetime

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\* This plan is no longer offered to new members. Existing members may continue to renew their policies.

Note (1): Pre & Post hospital treatment may not be available for: accident inpatient dental treatment, inpatient congenital anomalies, inpatient pregnancy complications, living donor organ transplant, inpatient psychiatric treatment, emergency overseas treatment and free new-born benefit. Please check with you insurer for more information.

Note (2): AIA Preferred Providers refer to all government / restructured hospitals and to all listed medical service providers in Singapore, such list as approved and may be amended by AIA from time to time.

Note (3):

- (a) For Great Eastern plans, the living donor organ transplant applies for kidney, liver and pancreas transplants only. When the Life Insured is the donor, the recipient must be a family member (parents, siblings, children or spouse) of the Life Insured.
- (b) For Singlife plans, the living donor organ transplant applies for kidney and liver transplants only, where the recipient must be a family member (parents, siblings, children or spouse) of the Life Insured.
- (c) For Raffles Shield Private, the recipient of the organ must be a family member (parents, siblings, spouse and children) of the Life Insured.

Note (4): Expenses incurred by the non-insured living donor shall only be reimbursed under the Living Organ Donor Benefit (coverage for non-insured donor) if the organ recipient is the Life Assured and the living donor is not eligible to be reimbursed under MediShield Life, Medisave-approved Integrated Shield Plans or any other insurance plans for the organ donation.

Note (5): AIA's and Singlife's Critical Illnesses Benefit is provided over and above the Overall Policy Year Limit and the Overall Lifetime Limit. For AIA, the Critical Illness Benefit is not applicable if the maximum claim limit of \$2,000,000 Policy Year Limit has been paid.

Note (6): Expenses incurred under Planned overseas treatment shall only be reimbursed if the inpatient treatment or day surgery was received at an overseas hospital that has an approved working arrangement with a Medisave-accredited institution/referral centre in Singapore

Note (7):

- (a) For Great Eastern's SupremeHealth P Plus plan, the deductible applicable for policyholders after the age of 80 will be 150% of the listed deductibles. For Great Eastern's SupremeHealth A plan, the deductible applicable for policyholders after the age of 80 will be raised by \$1,000 of the listed deductibles.
- (b) For AIA Plans, the deductible applicable for policyholders after the age of 82 are: Class C-1,500, Class B2-2,250, Class B1-3,000, Class A and pte hospital-4,500, day surgery & short-stay ward-3,000
- (c) For Prudential PRUShield Premier, the deductible applicable for policyholders after the age of 85 will be 150% of the above listed deductible.
- (d) For IncomeShield Plan P and Enhanced IncomeShield Preferred, the deductible applicable for policyholders after the age of 80 is as follows: Class C - \$2,250, Class B2/B2+ - \$3,000, Class B1 - \$3,750, Class A and pte hosp - \$5,250, Subsidised Day Surgery and Short-stay Ward - \$3,000, Non-subsidised Day Surgery and Short-stay Ward - \$5,250, Day Surgery and Short-stay Ward - \$3,000, Non-subsidised Day Surgery and Short-stay Ward - \$5,250
- (e) For HSBC Life's HSBC Life Shield Plan, the deductible applicable for policyholders after the age of 80 will be 150% of the listed deductibles.
- (f) For Singlife's Singlife Shield Plan 1, the deductible applicable for policyholders after the age of 80 will be 150% of the listed deductibles, except for Short-stay Ward or Day Surgery. The deductible applicable for policyholders after the age of 80 will be \$3,000 for Subsidised Short-stay Ward or Day Surgery and \$4,500 for Unsubsidised Short-stay Ward or Day Surgery respectively.
- (g) For Raffles Shield Private, the deductibles applicable for Insureds with Age Next Birthday of 81 and above will be 150% of the listed deductibles.

Note (8): The policy year limit of S\$2,000,000 assumes that all treatment(s) in the policy year is made through A&E or preferred medical providers.

Note (9): Final Expense Benefit refers to the waiver of the deductible and co-insurance up to the stipulated amounts in the event of the insured's death during hospitalisation or within a stipulated period after discharge from hospital subject to the conditions as stipulated by the insurer.

Note (10): Applicable to new-born child(ren) from 15 days old or the date of discharge from hospital after birth, whichever is later. The benefit ends on the date the new-born is 6 months old or takes up a Medisave-approved integrated shield plan, whichever is earlier. Both parents must be covered under plan 1 or plan 2 continuously for at least 10 months from the cover start date of their respective policies on the new-born's date of birth.

Note (11): Panel or preferred partner means a registered medical practitioner, specialist, hospital or medical institution approved by us. The lists of approved panels and preferred partners, which we may update from time to time, can be found at [www.income.com.sg/specialist-panel](http://www.income.com.sg/specialist-panel). Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VWO) dialysis centres.

Note (12): The policy year limit of S\$2,500,000 assumes that all treatment(s) in the policy year is made through panel specialist in a private hospital, restructured hospital or community hospital.

Note (13): If life assured has exceeded the Policy Year Limit and is hospitalised subsequently for a different medical condition within the same Policy Year, the Policy Year Limit of \$1,200,000 and any inpatient benefit sub-limits (if applicable) will be refreshed for that Policy Year. The Policy Year Limit will be refreshed only once in the same Policy Year.

Note (14): 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 (15): For Great Eastern's GREAT SupremeHealth A, there is an additional \$300 per day for the first 2 days for Hospitalisation in a Normal Ward and Intensive Care Unit ward.

Note (16): For local use of Proton Beam Therapy, refer to the MOH website for (a) the approved indications, and (b) the patient eligibility criteria for MediShield Life claims for Proton Beam Therapy.

Note (17): For Great Eastern plans, psychiatric treatments are classified under "Additional Benefits". Refer to the policy contracts for more details.

Note (18): 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 is the total premiums comprising both premiums for MediShield Life and the additional private insurance coverage component for IPs for private hospitals. Premiums are inclusive of 9% GST.**

Premiums	[Income] IncomeShield Plan P*	[Income] Enhanced IncomeShield Preferred	[AIA] HealthShield Gold Max A	[Great Eastern] GREAT SupremeHealth A*	[Great Eastern] GREAT SupremeHealth P PLUS	[Prudential] PRUShield Premier	[Singlife] Singlife Shield Plan 1	[Singlife] Singlife Shield Starter	[HSBC Life] HSBC Life Shield Plan A	[Raffles Health Insurance] Raffles Shield Private
Age Next Birthday:										
1 to 20	289 - 343	367 - 378	429	268 - 292	350 - 402	405 - 448	342 - 380	475	321 - 336	346
21 to 30	431	504 - 522	536 - 617	399	509 - 550	547 - 555	490 - 523	582	443 - 489	477 - 480
31 to 40	649 - 661	757 - 770	837 - 887	589	807 - 838	816 - 869	749 - 825	724	697	742 - 745
41 to 50	894 - 955	1,335 - 1,544	1,640 - 1,734	903	1,373 - 1,415	1,429 - 1,478	1,279 - 1,748	N.A.  (Note: Singlife Shield Starter is only available for those aged 1-39 ANB)	1,135	1,082 - 1,179
51 to 60	1,350 - 1,382	2,135 - 2,502	2,523 - 2,985	1,352	2,180 - 2,763	2,322 - 2,879	2,038 - 2,707		1,885 - 2,241	1,781 - 1,892
61 to 65	2,018	3,301	3,970	1,804	3,607 - 3,624	3,755 - 3,776	3,079 - 3,640		2,975	2,605
66 to 70	2,564	4,269	5,429	2,554	4,721 - 5,011	4,929 - 5,237	4,199 - 4,420		3,759 - 3,820	3,396
71 to 73	3,332	5,349	6,939	3,347	5,595 - 6,337	6,072 - 6,328	5,250 - 5,677		4,658	4,114
74 to 75	3,833	6,064	7,683	3,837	6,771 - 7,310	6,762 - 7,287	6,121 - 6,439		5,277	4,752
76 to 78	4,502	6,877	9,484	4,664	7,793 - 8,730	7,702 - 8,398	6,759 - 7,224		5,983	5,613
79 to 80	4,929	7,610	10,457	4,756	9,142 - 9,804	8,696 - 9,187	7,776 - 8,036		6,609	6,461
81 to 83	4,749	8,002	11,099	4,842	10,260 - 10,898	9,665 - 10,744	8,710 - 8,948		6,946	7,090
84 to 85	5,477	9,122	11,459	5,163	11,175 - 11,187	11,365 - 11,701	9,400 - 9,474		7,921	8,601
86 to 90	6,146 - 6,516	9,899 - 10,651	11,645 - 11,742	6,542 - 6,809	11,315 - 11,408	12,038 - 13,238	10,102 - 10,455		8,587 - 9,226	9,261 - 9,733
Premiums above age 90	6,915 - 8,554	11,261 - 13,156	12,256 - 13,626	6,839 - 7,644	11,532 - 12,505	13,328 - 14,428	10,646 - 11,547		9,724 - 11,304	9,847 - 11,789

\* This plan is no longer offered to new members. Existing members may continue to renew their policies.

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' premiums for IPs for private hospitals. 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 Plan P*			[Income] Enhanced IncomeShield Preferred		
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	289 - 343	141 - 195	3.8% to 3.9%	367 - 378	219 - 230	9.3% to 16.6%
21 to 30	431	176	3.9%	504 - 522	249 - 267	9.8% to 12.4%
31 to 40	649 - 661	252 - 264	3.8%	757 - 770	360 - 373	7.9% to 8.0%
41 to 50	894 - 955	359 - 420	3.8% to 3.9%	1,335 - 1,544	800 - 1,009	7.8% to 10.1%
51 to 60	1,350 - 1,382	535 - 567	3.9%	2,135 - 2,502	1,320 - 1,687	13.5% to 14.5%
61 to 65	2,018	979	3.9%	3,301	2,262	12.7%
66 to 70	2,564	1,443	3.9%	4,269	3,148	12.0%
71 to 73	3,332	2,115	3.9%	5,349	4,132	10.0%
74 to 75	3,833	2,488	3.9%	6,064	4,719	10.1%
76 to 78	4,502	2,943	3.9%	6,877	5,318	10.1%
79 to 80	4,929	3,309	3.9%	7,610	5,990	10.0%
81 to 83	4,749	3,043	3.9%	8,002	6,296	10.1%
84 to 85	5,477	3,506	3.9%	9,122	7,151	10.8%
86 to 90	6,146 - 6,516	4,083 - 4,453	3.9%	9,899 - 10,651	7,836 - 8,588	10.1%
Premiums above age 90	6,915 - 8,554	4,822 - 6,461	3.9%	11,261 - 13,156	9,168 - 11,063	10.2% to 11.6%

	[AIA] HealthShield Gold Max A			[Great Eastern] GREAT SupremeHealth A*			[Great Eastern] GREAT SupremeHealth P PLUS		
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	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years
1 to 20	429	281	7.1%	268 - 292	120 - 144	9.6% to 9.7%	350 - 402	203 - 254	3.1% to 9.0%
21 to 30	536 - 617	281 - 362	6.9% to 7.1%	399	144	9.6%	509 - 550	254 - 296	7.2% to 7.6%
31 to 40	837 - 887	440 - 490	6.9%	589	192	9.7%	807 - 838	409 - 441	8.3% to 11.0%
41 to 50	1,640 - 1,734	1,105 - 1,199	6.9%	903	368	9.8%	1,373 - 1,415	839 - 880	8.9% to 10.7%
51 to 60	2,523 - 2,985	1,708 - 2,170	6.9%	1,352	537	9.8%	2,180 - 2,763	1,365 - 1,948	6.8% to 10.7%
61 to 65	3,970	2,931	6.9%	1,804	765	9.8%	3,607 - 3,624	2,568 - 2,585	10.4% to 10.7%
66 to 70	5,429	4,308	6.9%	2,554	1,433	9.8%	4,721 - 5,011	3,601 - 3,891	8.2% to 10.7%
71 to 73	6,939	5,722	6.9%	3,347	2,130	9.8%	5,595 - 6,337	4,378 - 5,120	7.2% to 11.0%
74 to 75	7,683	6,338	6.9%	3,837	2,492	9.8%	6,771 - 7,310	5,427 - 5,965	11.0%
76 to 78	9,484	7,925	6.9%	4,664	3,105	9.8%	7,793 - 8,730	6,235 - 7,171	11.0%
79 to 80	10,457	8,837	6.9%	4,756	3,136	9.8%	9,142 - 9,804	7,523 - 8,184	11.2%
81 to 83	11,099	9,393	6.9%	4,842	3,136	9.8%	10,260 - 10,898	8,553 - 9,192	7.5% to 10.5%
84 to 85	11,459	9,488	6.9%	5,163	3,192	9.8%	11,175 - 11,187	9,204 - 9,216	5.9%
86 to 90	11,645 - 11,742	9,582 - 9,679	6.9%	6,542 - 6,809	4,479 - 4,746	9.8%	11,315 - 11,408	9,252 - 9,345	5.7%
Premiums above age 90	12,256 - 13,626	10,163 - 11,533	6.9%	6,839 - 7,644	4,746 - 5,551	4.6% to 9.8%	11,532 - 12,505	9,438 - 10,412	3.0% to 4.3%



**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. **This table provides a comparison of insurers' premiums for IPs for private hospitals. 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)									
	[Prudential] PRUShield Premier			[Singlife] Singlife Shield Plan 1			[Singlife] Singlife Shield Starter		
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	IP Premium (incl. MSHL)	IP Premium (excl. MSHL)	Annual change in IP premium (excl. MSHL) over last 3 years
1 to 20	405 - 448	257 - 300	11.4% to 13.1%	342 - 380	194 - 232	0.3% to 6.5%	475	327	N.A. (Note: Singlife Shield Starter was only launched in Jul 2023)
21 to 30	547 - 555	292 - 300	7.0% to 12.4%	490 - 523	235 - 268	0.4% to 4.9%	582	327	
31 to 40	816 - 869	419 - 472	8.6% to 13.0%	749 - 825	352 - 428	-4.9% to 1.5%	724	327	
41 to 50	1,429 - 1,478	894 - 943	11.0% to 13.0%	1,279 - 1,748	744 - 1,213	1.4% to 9.5%	N.A.  (Note: Singlife Shield Starter is only available for those aged 1-39 ANB)		
51 to 60	2,322 - 2,879	1,507 - 2,064	12.7%	2,038 - 2,707	1,223 - 1,892	1.6% to 9.5%			
61 to 65	3,755 - 3,776	2,716 - 2,737	12.7%	3,079 - 3,640	2,040 - 2,601	1.4% to 9.9%			
66 to 70	4,929 - 5,237	3,808 - 4,116	12.7%	4,199 - 4,420	3,078 - 3,299	3.5% to 5.9%			
71 to 73	6,072 - 6,328	4,855 - 5,111	10.9%	5,250 - 5,677	4,033 - 4,460	2.5% to 6.0%			
74 to 75	6,762 - 7,287	5,417 - 5,942	10.9%	6,121 - 6,439	4,776 - 5,094	2.8% to 5.0%			
76 to 78	7,702 - 8,398	6,143 - 6,839	9.3% to 10.5%	6,759 - 7,224	5,200 - 5,665	2.0% to 5.0%			
79 to 80	8,696 - 9,187	7,076 - 7,567	8.3% to 8.9%	7,776 - 8,036	6,156 - 6,416	3.5% to 5.0%			
81 to 83	9,665 - 10,744	7,959 - 9,038	6.9% to 7.9%	8,710 - 8,948	7,004 - 7,242	2.4% to 3.5%			
84 to 85	11,365 - 11,701	9,394 - 9,730	6.4% to 6.6%	9,400 - 9,474	7,429 - 7,503	1.3% to 1.6%			
86 to 90	12,038 - 13,238	9,975 - 11,175	5.6% to 6.2%	10,102 - 10,455	8,039 - 8,392	1.3% to 2.0%			
Premiums above age 90	13,328 - 14,428	11,235 - 12,335	5.1% to 5.5%	10,646 - 11,547	8,553 - 9,454	1.3% to 2.0%			

	[HSBC Life] HSBC Life Shield Plan A			[Raffles Health Insurance] Raffles Shield Private		
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	321 - 336	173 - 189	-2.9% to 1.0%	346	198	0.6%
21 to 30	443 - 489	189 - 234	0.6% to 1.2%	477 - 480	222 - 225	0.6%
31 to 40	697	300	0.0% to 0.9%	742 - 745	345 - 348	0.6%
41 to 50	1,135	600	0.0%	1,082 - 1,179	547 - 644	0.6%
51 to 60	1,885 - 2,241	1,070 - 1,426	5.7% to 6.4%	1,781 - 1,892	966 - 1,077	0.6%
61 to 65	2,975	1,936	6.5%	2,605	1,566	0.6%
66 to 70	3,759 - 3,820	2,638 - 2,700	6.3%	3,396	2,275	0.6%
71 to 73	4,658	3,440	2.7%	4,114	2,897	0.6%
74 to 75	5,277	3,932	3.6%	4,752	3,407	0.6%
76 to 78	5,983	4,424	0.2%	5,613	4,054	0.6%
79 to 80	6,609	4,990	1.2%	6,461	4,841	0.6%
81 to 83	6,946	5,239	1.4%	7,090	5,384	0.6%
84 to 85	7,921	5,950	0.5%	8,601	6,630	0.6%
86 to 90	8,587 - 9,226	6,524 - 7,163	2.8% to 2.9%	9,261 - 9,733	7,198 - 7,670	0.6%
Premiums above age 90	9,724 - 11,304	7,630 - 9,210	-3.0% to 0.5%	9,847 - 11,789	7,754 - 9,696	0.6%