

Integrated Shield Plans for Ward Class A 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. A dash for IPs indicates that there is no private insurance coverage for the particular benefit and patient will only be covered by MediShield Life where applicable. If the IP claim limit is lower than the MediShield Life claim limit, the MediShield Life claim limit will apply. **This table provides a comparison between IPs for Class A wards in public hospitals.**

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Benefits	[Income] IncomeShield Plan A*	[Income] Enhanced IncomeShield Advantage	[AIA] HealthShield Gold Max B	[Great Eastern] GREAT SupremeHealth A PLUS	[Prudential] PRUShield A*	[Prudential] PRUShield Plus	[Singlife] Singlife Shield Plan 2	[HSBC Life] HSBC Life Shield Plan B	[Raffles Health Insurance] Raffles Shield A
Inpatient and Day Surgery:									
Daily Ward and Treatment Charges									
- Normal Ward [Note (16)]	1,200/day	As Charged	As Charged	As Charged	900/day	As Charged	As Charged	As Charged	As Charged
- Intensive Care Unit Ward	1,700/day				1,400/day				
- Psychiatric	10,000/yr	10,000/yr	4,000/yr (Additional post-hospitalisation psychiatric treatment of 2,500/yr within 200 days after Confinement)	5,000/yr (Including post hospitalisation benefits) [Note (15)]	-	7,000/yr (including pre & post hospitalisation benefits)	(i) As Charged (up to 45 days) [with 10 mth waiting period] (ii) \$500/day (up to 35 days) [without waiting period]	Up to \$4,000, capped at 60 days per policy year (Additional Post-Hospitalisation Psychiatric Treatment of \$2,500 per policy year, within 200 days after Hospital discharge)	6,000/yr (Includes post hospitalisation psychiatric treatment up to 90 days)
- Community Hospital	1,200/day (up to 45 days for each admission)	As Charged (up to 90 days for each admission)	As Charged	<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	900/day	As Charged	As Charged	As Charged (up to 45 days)	As Charged (up to 45 days)
- Inpatient Palliative Care (General)	-	As Charged	As Charged	As Charged	-	As Charged	As Charged	As Charged	560/day
- Inpatient Palliative Care (Specialised)									760/day
Surgical Procedures	600 - 9,400	As Charged	As Charged	As Charged	800 - 10,000	As Charged	As Charged	As Charged	As Charged
Implants	11,000/admission				10,000/treatment				
Radiosurgery	12,600/treatment course (includes Proton Beam Therapy - Category 4) [Note (15a and 15b)]				16,000/treatment				
Continuation of Autologous Bone Marrow Transplant Treatment for Multiple Myeloma [Note (12)]	-	25,000/yr	As Charged	30,000/yr	-	25,000/yr	As Charged	As Charged	14,040/treatment

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Outpatient Treatment:									
Patients receiving treatment for one primary cancer									
- Cancer Drug Treatment* (* Refer to the Cancer Drug List 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	3x MediShield Life limit/mth [Note (13)]	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)	3x MediShield Life limit/yr (10,800/yr) [Note (13)]	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)
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	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 [Note (13)]	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)	3x MediShield Life limit for multiple primary cancers (21,600/yr) [Note (13)]	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)	400/treatment	As Charged	As Charged in Restructured Hospitals. For charges incurred in private hospital, as-charged up to 500/treatment. Pro-ration only apply for charges above 500/treatment.	As Charged	600/day	As Charged	As Charged	As Charged	As Charged
- Brachytherapy	500/treatment				600/day				
- Hemi-Body	-				-				
- Stereotactic	3,000/treatment		As Charged in Restructured Hospitals. For charges incurred in private hospital, as-charged up to 4,000/treatment. Pro-ration only apply for charges above 4,000 /treatment.		3,500/treatment				
- Proton Beam Therapy - Category 1	400/treatment [Note (14a and 14b)]	Covered under Additional Benefits	Covered under Additional Benefits	Covered under Additional Benefits	-	Covered under Additional Benefits	Covered under Additional Benefits	Covered under Additional Benefits	Covered under Additional Benefits
- Proton Beam Therapy - Category 2	500/treatment [Note (14a and 14b)]								
- Proton Beam Therapy - Category 3	3,000/treatment [Note (14a and 14b)]								

Kidney Dialysis	3,000/mth	As Charged (Pro-ration factor waived for applicable treatment by preferred partners) (Note (10))	As Charged in Restructured Hospitals. For charges incurred in private hospital, as-charged up to 36,000/yr. Pro-ration only apply for charges above 36,000/year	As Charged	36,000/yr	As Charged	As Charged	As Charged	As Charged
Immunosuppressants for Organ Transplants	700/mth	As Charged	As Charged in Restructured Hospitals. For charges incurred in private hospital, as-charged up to 7,200/year. Pro-ration only apply for charges above 7,200/year	As Charged	7,200/year	As Charged	As Charged	As Charged	As Charged
Erythropoietin for Chronic Kidney Failure	700/mth	As Charged	As Charged in Restructured Hospitals. For charges incurred in private hospital, as-charged up to 7,200/year. Pro-ration only apply for charges above 7,200/year	As Charged	7,200/year	As Charged	As Charged	As Charged	As Charged
Long-Term Parenteral Nutrition	-	As Charged	As Charged	As Charged	-	As Charged	As Charged	As Charged	3,980/mth
Home Ventilation and Respiratory Support Service	-	1,680/treatment session (public hospital treatments only)	1,680/month	1,680/month	1,680/month	1,680/month	-	1,680/month	1,680/month
Hyperbaric Oxygen Therapy	-	1,560/month (public hospital treatments only)	780/treatment session	1,560/treatment session	1,560/treatment session	1,560/treatment session	-	1,560/treatment session	1,560/treatment session
Negative Pressure Wound Therapy	-	240/day (public hospital treatments only)	120/day	240/day	240/day	240/day	-	240/day	240/day
Paediatric Home Care	-	840/month (public hospital treatments only)	-	840/month	840/month	840/month	-	840/month	840/month
Pasteurized Donated Human Milk	-	170/day (public hospital treatments only)	85/day	170/day	170/day	170/day	-	170/day	170/day
Repetitive Transcranial Magnetic Stimulation	-	240/treatment session (public hospital treatments only)	240/treatment session	240/treatment session	240/treatment session	240/treatment session	-	240/treatment session	240/treatment session
Outpatient Parenteral Antibiotic Therapy	-	180/day (public hospital treatments only)	180/day	180/day	180/day	180/day	-	180/day	180/day

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Additional Benefits Limits:									
Pre-Hospitalisation Treatment (number of days indicate maximum number of days covered prior admission) (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 (Up to 100 days)	(i) As Charged Up to 100 days under a private hospital (ii) As Charged Up to 12 months under a public hospital	(i) As Charged Up to 90 days (ii) As Charged Up to 180 days for Restructured Hospital, or private hospitals under Panel Provider	-	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]	(i) As Charged (Up to 90 days) [for non-panel specialists and day surgery] (ii) As Charged (Up to 180 days) [for panel specialists and restructured hospital]	As Charged (up to 180 days for treatment by Panel, Extended Panel specialist or Singapore Restructured Hospitals, 90 days otherwise)
Post-Hospitalisation Treatment (number of days indicate maximum number of days covered after discharge) (Note (1))		As Charged (Up to 100 days)	(i) As Charged Up to 100 days under a private hospital (ii) As Charged Up to 12 months under a public hospital	(i) As Charged Up to 180 days (ii) As Charged Up to 365 days for Restructured Hospital, or private hospitals under Panel Provider	-	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]	(i) As Charged (Up to 180 days) [for non-panel specialists and day surgery] (ii) As Charged (Up to 365 days) [for panel specialists and restructured hospital]	As Charged (up to 365 days for treatment by Panel, Extended Panel specialist or Singapore Restructured Hospitals, 180 days otherwise)
Other Post-Hospitalization Treatment (number of days indicate maximum number of days covered after discharge)	-	-	-	-	-	-	-	-	-
Major Organ Transplant	Covered under Daily Ward and Treatment Charges	As Charged	As Charged	As Charged	-	As Charged (for selected organs)	As Charged (for selected organs)	As Charged (for selected organs)	As Charged
Living Donor Organ Transplant, coverage for insured donor (after 24 mths waiting period) (Note (2))	-	40,000/transplant	40,000/transplant	60,000 / transplant	-	40,000/yr	30,000/lifetime	40,000/transplant	40,000/transplant
Living Donor Organ Transplant, coverage for non-insured donor	-	-	40,000/transplant (Note (3))	60,000 / transplant	-	40,000/yr (Note (3))	-	40,000/transplant	40,000/transplant (Note (3))

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Additional Benefits Limits (Cont'd):									
Pregnancy and Delivery-Related Complications Benefit* (after 10 mths (or 300 days) waiting period) * For selected conditions only - please check with your insurer for further details	5,000/yr	As Charged	As Charged	As Charged	-	As Charged	As Charged	As Charged	As Charged
Congenital Abnormalities Benefit of Insured	7,500/yr (with 24 mths waiting period)	As Charged (with 12 mths waiting period)		As Charged	As Charged	-	As Charged	As Charged (with 12 mths waiting period)	As Charged (after a waiting period of 365 days)
Congenital Abnormalities Benefit of Insured's Biological Child	-	-	[Only for insured female] 16,000/ lifetime Limited to 4,000/child (with 10 mths waiting period)	20,000 / lifetime Limited to 5,000 / child (with 300 days waiting period)	-	[Only for insured female] 16,000 / lifetime Limited to 4,000 / child (with 10 mths waiting period)	-	-	[Only for insured female] 20,000/ lifetime Limited to 4,000/ child (with 10 mths waiting period)
Prosthesis Benefit	6,000/yr	6,000/yr	-	-	-	-	-	-	-
Critical Illnesses	-	-	Additional 75,000 policy yr limit (for 30 Critical Illnesses) (Note (4))	-	-	-	Additional 100,000/yr (for 5 Critical Illnesses) (Note (4))	-	-
Emergency overseas treatment	Covered under Daily Ward and Treatment Charges	As Charged but limited to costs of ward class A in Singapore restructured hospitals	Reimburse the Eligible Expenses incurred for overseas medical or surgical treatment subject to the Hospitalisation and Surgical Benefits Limits of Compensation applicable under AIA HealthShield Gold Max B. 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 Class A ward of a Restructured Hospital, whichever is the lower, subject to the benefit limits of this plan.	Reimburse the lower of Hospital expenses incurred up to the limits covered by PRUShield A or the actual Reasonable and Customary Expenses	As Charged (paying the lower of: - the overseas charges; or - in accordance with a Singapore Restructured Hospital's charges)	As Charged (pegged to costs of restructured hospitals in Singapore)	As Charged (pegged to Reasonable and Customary charges of Singapore Restructured Hospitals)	As Charged (limited to Singapore Restructured Hospital Class A Ward charges)
Planned overseas treatment	-	-	As Charged (pegged to costs of restructured hospitals in Singapore) (Note (5))	-	-	-	As Charged (pegged to costs of restructured hospitals in Singapore) (Note (5))	-	-
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 (14a and 14b)]	100,000/yr [Note (14a)]	80,000/yr [Note (14a and 14b)]	-	100,000/yr [Note (14a)]	70,000/yr [Note (14a)]	100,000/yr 50,000/yr [Note (14a)]	75,000/yr [Note (14a and 14b)]
Cell, Tissue and Gene Therapy - Kymriah (Note (17))	-	250,000 (one treatment per indication per lifetime)	250,000 (one treatment per indication per lifetime)	200,000 (one treatment per indication per lifetime) (Note (19))	-	250,000 (one treatment per indication per lifetime)	150,000 (one treatment per indication per lifetime)	250,000 (one treatment per indication per lifetime)	191,000 (one treatment per indication per lifetime)

Cell, Tissue and Gene Therapy - Yescarta (Note (17))	-	250,000 (one treatment per indication per lifetime)	250,000 (one treatment per indication per lifetime)	200,000 (one treatment per indication per lifetime) (Note (19))	-	250,000 (one treatment per indication per lifetime)	150,000 (one treatment per indication per lifetime)	250,000 (one treatment per indication per lifetime)	191,000 (one treatment per indication per lifetime)
Drug Treatment and Prophylaxis for Haemophilia A*	-	-	-	-	2,800/month	2,800/month	-	2,800/month (after a waiting period of 365 days)	-
Drug Treatment and Prophylaxis for Haemophilia B*	-	-	-	-	9,600/month	9,600/month	-	9,600/month (after a waiting period of 365 days)	-
Drug Treatment for Immune Thrombocytopenia and Refractory Severe Aplastic Anaemia*	-	-	-	-	3,600/month	3,600/month	-	3,600/month (after a waiting period of 365 days)	-
Drug Treatment of Thalassaemia*	-	-	-	-	1,600/month	1,600/month	-	1,600/month (after a waiting period of 365 days)	-
Drug Treatment of Children with Short Stature due to Conditions Associated with Growth Failure*	-	-	-	-	1,600/month	1,600/month	-	1,600/month (after a waiting period of 365 days)	-
Drug Treatment for Spinal Muscular Atrophy*	-	-	-	-	14,800/month	14,800/month	-	14,800/month (after a waiting period of 365 days)	-
Drug Treatment for Fabry Disease*	-	-	-	-	8,800/month	8,800/month	-	8,800/month (after a waiting period of 365 days)	-
Drug Treatment for X-Linked Hypophosphataemia* (*Refer to the MediShield Life Benefit Schedule on the MOH website for the claimable Drug Treatments)	-	-	-	-	13,600/month	13,600/month	-	13,600/month (after a waiting period of 365 days)	-
Final Expense Benefit (Note (9))	5,000	5,000	3,500	7,000	5,000	3,000	10,000	-	4,000
Waiver of Premium upon Total Permanent Disability	-	-	Waives 1 year 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)	-	Private Hospitals - 50% Private Day Surgery - 55%	Private Hospitals - 70%	Private Hospitals - 35%	-	Private Hospitals - 65%	Private hospitals/ Hospitals outside Singapore -50%	Private Hospitals - 50%	Raffles Hospital - 70% Private Hospitals (except Raffles Hospital) - 60%
Proration factors for Private Outpatient Clinics [Note (6)]	-	45%	70% (Note (7))	35%	-	65%	50%	50%	
Deductibles (Per Policy Year) (Note (8))									
- Class C	1,500	1,500	1,500	2,000	1,500	1,500	1,500	1,500	1,500
- Class B2	2,000	2,000	2,000	2,500	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 2,000 (short stay) 2,000 (day surgery)	1,500	1,500	1,500		2,000
- Unsubsidised Day Surgery/ Short Stay Wards	3,500	3,500	2,000	Restructured hospital: 2,500 (short stay) 2,500 (day surgery) Private Hospital: 3,500 (day surgery)	2,000	2,000	2,000	3,000	3,000
Co-insurance	10%	10%	10%	10%	10%	10%	10% (max 25,500/yr for A&E and preferred medical providers)	10%	10%
Policy Year Limit	200,000	1,000,000	1,000,000 or 1,200,000 (If admitted to / treated by AIA Preferred Providers) (Note (18))	1,200,000	150,000	1,000,000 (Note (11))	1,200,000	1,000,000	600,000
Lifetime Limit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Last Entry Age	75	75	75	75	75	75	75	75	75
Maximum Coverage Age	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime

* 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 your insurer for more information.

Note (2):

- (a) For Great Eastern plans, the living donor organ transplant applies for kidney, liver and pancreas transplants only. When 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 A, the recipient of the organ must be a family member (parents, siblings, spouse and children) of the Life Insured.

Note (3): Expenses incurred by the non-insured living donor shall only be reimbursed under the Living Donor Organ Transplant (coverage for non-insured donor) if the organ recipient is the Life Assured and if 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 (4): AIA's and Singlife's Critical Illness Benefit is provided over and above the Overall Policy Year Limit and the Overall Lifetime Limit.

Note (5): 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 (6): Treatment in the following private dialysis centres will not be pro-rated: National Kidney Foundation, Kidney Dialysis Foundation and People's Dialysis Centre

Note (7): The pro-ration will only apply after the specified amount for each outpatient treatment is exceeded.

Note (8):

(a) For Great Eastern's SupremeHealth A Plus plan, the deductible applicable for policyholders after the age of 80 will be 150% of the listed deductible.

(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 Private hospital - \$4,500, Day Surgery and Short-Stay Ward - \$3,000

(c) For Prudential PRUShield Plus, the deductible applicable for policyholders after the age of 85 will be 150% of the above listed deductible.

(d) For Income's IncomeShield Plan A and Enhanced IncomeShield Advantage, 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

(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 2, 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 A, the deductibles applicable for Insureds with Age Next Birthday of 81 and above will be 150% of the listed deductibles.

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

Note (11): 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 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 (12): 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 (13): For PRUShield A, total claims payable for both cancer drug treatments and cancer drug services is subject to a combined annual limit for \$42,000.

Note (14): 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 (15): For Great Eastern plans, psychiatric treatments are classified under "Additional Benefits". Refer to the policy contracts for more details.

Note (16): Includes eligible Mobile Inpatient Care @ Home stays

Note (17): Subject to the indication requirements as listed within the MOH CTGTP List (www.go.gov.sg/ctgtp-list).

Note (18): AIA Preferred Providers refer to government / restructured hospitals and private medical service providers, such list as approved and may be amended by AIA from time to time.

Note (19): This benefit may cover expenses for certain consultations, treatments, laboratory and examination tests which are incurred in connection with Cell, Tissue and Gene Therapy that is (a) not listed on the Cell, Tissue and Gene Therapy Product List or (b) is listed on the Cell, Tissue and Gene Therapy Product List but not covered under this Policy which will be then covered under this expense item up to \$200,000 per Lifetime for this plan.

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 is the total premiums comprising both premiums for MediShield Life and the additional private insurance coverage component for IPs for Class A in public hospitals. Premiums are inclusive of 9% GST.**

Premiums	[Income] IncomeShield Plan A*	[Income] Enhanced IncomeShield Advantage	[AIA] HealthShield Gold Max B	[Great Eastern] GREAT SupremeHealth A PLUS	[Prudential] PRUShield A*	[Prudential] PRUShield Plus	[Singlife] Singlife Shield Plan 2	[HSBC Life] HSBC Life Shield Plan B	[Raffles Health Insurance] Raffles Shield A
Age Next Birthday:									
1 to 20	267 - 290	251 - 275	320	285 - 287	268	285	289 - 310	291	300 - 308
21 to 30	361	372 - 379	423	399	363	372	407 - 416	396	411 - 423
31 to 40	602 - 610	632 - 664	700	637 - 656	596	616 - 655	685 - 696	673	663 - 685
41 to 50	845 - 860	911 - 921	1,022	895 - 917	808	845 - 888	956 - 989	882 - 1,003	947 - 953
51 to 60	1,212 - 1,235	1,348 - 1,396	1,442 - 1,490	1,288 - 1,439	1,158 - 1,172	1,222 - 1,260	1,381 - 1,413	1,385 - 1,451	1,401 - 1,453
61 to 65	1,666	1,924	1,987	1,825 - 2,014	1,612	1,615 - 1,731	1,862 - 2,003	1,902	1,870
66 to 70	2,115	2,541	2,924	2,486 - 2,791	2,133	2,298 - 2,401	2,341 - 2,634	2,387	2,675
71 to 73	2,765	3,322	3,853	3,303	2,948	3,176	3,452 - 3,597	3,005	3,625
74 to 75	3,157	3,795	4,205	3,913	3,348	3,592 - 3,765	3,843 - 3,916	3,564	3,900
76 to 78	3,675	4,436	5,427	4,488	4,283	4,369 - 4,761	4,840 - 4,966	3,981	4,438
79 to 80	4,076	5,029	5,601	5,058	4,356	4,959	5,189 - 5,217	4,380	5,119
81 to 83	4,032	5,192	5,782	5,271	4,218	5,366	5,342 - 5,383	4,647	5,323
84 to 85	4,699	5,914	6,183	5,888	4,833	6,170	5,981 - 6,042	5,291	5,757
86 to 90	5,353 - 5,692	6,581 - 6,845	6,471 - 6,671	6,450 - 6,589	5,192	6,597	6,375 - 6,627	5,865 - 6,080	6,240 - 6,571
Premiums above age 90	6,124 - 7,412	7,319 - 9,250	7,042 - 8,301	6,888 - 7,990	6,917 - 7,585	6,746 - 7,652	6,675 - 7,525	7,508 - 7,932	6,725 - 8,026

* 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 (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. This table provides a comparison of insurers' premiums for IPs for Class A wards in public 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 A*			[Income] Enhanced IncomeShield Advantage		
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	267 - 290	67 - 90	9.9% to 10.0%	251 - 275	51 - 75	19.1% to 20.3%
21 to 30	361	66	10.1%	372 - 379	77 - 84	20.1% to 23.7%
31 to 40	602 - 610	99 - 107	9.8% to 9.9%	632 - 664	129 - 161	14.6% to 15.5%
41 to 50	845 - 860	208 - 223	9.8% to 10.0%	911 - 921	274 - 284	9.9% to 10.5%
51 to 60	1,212 - 1,235	309 - 332	9.8% to 9.9%	1,348 - 1,396	445 - 493	9.8% to 9.8%
61 to 65	1,666	535	9.8%	1,924	793	10.1%
66 to 70	2,115	789	6.7%	2,541	1,215	10.1%
71 to 73	2,765	1,122	6.7%	3,322	1,679	9.0%
74 to 75	3,157	1,341	6.7%	3,795	1,979	8.6%
76 to 78	3,675	1,648	6.7%	4,436	2,409	8.6%
79 to 80	4,076	1,889	6.7%	5,029	2,842	9.3%
81 to 83	4,032	1,729	6.7%	5,192	2,889	8.6%
84 to 85	4,699	2,083	6.7%	5,914	3,298	8.6%
86 to 90	5,353 - 5,692	2,568 - 2,907	6.7%	6,581 - 6,845	3,796 - 4,060	8.6% to 9.9%
Premiums above age 90	6,124 - 7,412	3,298 - 4,586	6.7%	7,319 - 9,250	4,493 - 6,424	8.6%

	[AIA] HealthShield Gold Max B			[Great Eastern] GREAT SupremeHealth A 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
1 to 20	320	120	5.2%	285 - 287	85 - 87	0.5% to 6.4%
21 to 30	423	128	5.2%	399	104	0.2% to 7.3%
31 to 40	700	197	5.1%	637 - 656	134 - 153	2.6% to 7.8%
41 to 50	1,022	385	5.2%	895 - 917	258 - 280	3.2% to 9.5%
51 to 60	1,442 - 1,490	539 - 587	5.1%	1,288 - 1,439	385 - 536	0.8% to 10.5%
61 to 65	1,987	856	5.1%	1,825 - 2,014	694 - 883	2.3% to 7.4%
66 to 70	2,924	1,598	5.1%	2,486 - 2,791	1,160 - 1,465	1.5% to 8.8%
71 to 73	3,853	2,210	5.1%	3,303	1,660	0.3% to 4.7%
74 to 75	4,205	2,389	5.1%	3,913	2,097	3.9% to 6.2%
76 to 78	5,427	3,400	5.1%	4,488	2,461	2.8% to 7.3%
79 to 80	5,601	3,414	5.1%	5,058	2,871	3.7% to 6.0%
81 to 83	5,782	3,479	5.1%	5,271	2,968	1.3% to 3.6%
84 to 85	6,183	3,567	5.1%	5,888	3,272	2.3% to 3.4%
86 to 90	6,471 - 6,671	3,686 - 3,886	5.1%	6,450 - 6,589	3,665 - 3,804	1.6% to 5.0%
Premiums above age 90	7,042 - 8,301	4,216 - 5,475	5.1%	6,888 - 7,990	4,062 - 5,164	0.3% to 2.6%

Information on Premiums: 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. This table provides a comparison of insurers' premiums for IPs for Class A wards in public 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 A*			[Prudential] PRUShield 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
1 to 20	268	68	0.3%	285	85	4.4% to 7.9%
21 to 30	363	68	0.3%	372	77	9.6%
31 to 40	596	93	0.3%	616 - 655	113 - 152	9.2% to 10.4%
41 to 50	808	171	0.3%	845 - 888	208 - 251	11.2% to 11.9%
51 to 60	1,158 - 1,172	255 - 269	0.3%	1,222 - 1,260	319 - 357	11.4% to 12.0%
61 to 65	1,612	481	0.3%	1,615 - 1,731	484 - 600	11.8% to 12.0%
66 to 70	2,133	807	0.3%	2,298 - 2,401	972 - 1,075	11.2% to 11.8%
71 to 73	2,948	1,305	0.3%	3,176	1,533	11.9%
74 to 75	3,348	1,532	0.3%	3,592 - 3,765	1,776 - 1,949	10.9% to 12.0%
76 to 78	4,283	2,256	0.3%	4,369 - 4,761	2,342 - 2,734	10.9%
79 to 80	4,356	2,169	0.3%	4,959	2,772	10.9%
81 to 83	4,218	1,915	0.3%	5,366	3,063	10.9%
84 to 85	4,833	2,217	0.3%	6,170	3,554	10.9%
86 to 90	5,192	2,407	0.3%	6,597	3,812	10.9%
Premiums above age 90	6,917 - 7,585	4,091 - 4,759	0.3%	6,746 - 7,652	3,920 - 4,826	8.4% to 10.7%

	[Singlife] Singlife Shield Plan 2			[HSBC Life] HSBC Life Shield Plan B			[Raffles Health Insurance] Raffles Shield A		
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	289 - 310	89 - 110	0.8% to 8.2%	291	91	5.1%	300 - 308	100 - 108	10.8% to 11.1%
21 to 30	407 - 416	112 - 121	3.9% to 6.6%	396	101	3.5%	411 - 423	116 - 128	8.8% to 12.4%
31 to 40	685 - 696	182 - 193	2.4% to 4.4%	673	170	2.5%	663 - 685	160 - 182	12.3% to 12.7%
41 to 50	956 - 989	319 - 352	0.4% to 0.8%	882 - 1,003	245 - 366	2% - 5.1%	947 - 953	310 - 316	12.2% to 12.3%
51 to 60	1,381 - 1,413	478 - 510	0.4% to 0.8%	1,385 - 1,451	482 - 548	5.1%	1,401 - 1,453	498 - 550	12.2% to 13.3%
61 to 65	1,862 - 2,003	731 - 872	-2.1% to 3.8%	1,902	771	4.6%	1,870	739	6.6%
66 to 70	2,341 - 2,634	1,015 - 1,308	-6.2% to 2.1%	2,387	1,061	3.5%	2,675	1,349	12.2%
71 to 73	3,452 - 3,597	1,809 - 1,954	-0.3% to 2.3%	3,005	1,362	1.8%	3,625	1,982	12.2%
74 to 75	3,843 - 3,916	2,027 - 2,100	-1.6% to -0.4%	3,564	1,748	3.5%	3,900	2,084	7.4%
76 to 78	4,840 - 4,966	2,813 - 2,939	0.6% to 2.1%	3,981	1,954	3.5%	4,438	2,411	7.4%
79 to 80	5,189 - 5,217	3,002 - 3,030	0.1% to 0.4%	4,380	2,193	3.5%	5,119	2,932	7.3%
81 to 83	5,342 - 5,383	3,039 - 3,080	-6.8% to -6.4%	4,647	2,344	1.9%	5,323	3,020	5.2%
84 to 85	5,981 - 6,042	3,365 - 3,426	-4.2% to -3.6%	5,291	2,675	2.6%	5,757	3,141	3.0%
86 to 90	6,375 - 6,627	3,590 - 3,842	-7.6% to -6.2%	5,865 - 6,080	3,080 - 3,295	2% - 3.5%	6,240 - 6,571	3,455 - 3,786	1.9% to 2.8%
Premiums above age 90	6,675 - 7,525	3,849 - 4,699	-6.4% to -2.5%	7,508 - 7,932	4,682 - 5,106	1.4% - 2.1%	6,725 - 8,026	3,899 - 5,200	0.9% to 3.7%