

### Integrated Shield Plans for Private Hospitals

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**Table: Comparison of Private Integrated Shield Plans for Private Hospitals**

| 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  | [Great Eastern] GREAT SupremeHealth P PRIME   | [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                               |
|--|--|--|---|---|---|---|---|--|-------------------------------------|--|---|
| <b>Inpatient and Day Surgery:</b>  |  |  |   |   |   |   |   |  |                                     |  |   |
| 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   | As Charged  |
| - Intensive Care Unit Ward   | 2,600/day  |  |   | 7,100/day [Note (15)]   |   |   |   |  |                                     |  |   |
| - Psychiatric  | 10,000/yr  | 20,000/yr  | 5,000/yr<br>(Additional post-hospitalisation psychiatric treatment of 5,000/yr within 200 days after Confinement) | 4,000/yr<br>(including post hospitalisation benefits)<br>[Note (17)]        | 5,000/yr<br>(including post hospitalisation benefits)<br>[Note (17)]  | 5,000/yr<br>(including post hospitalisation benefits)<br>[Note (17)]  | 8,000/yr<br>(including pre & post hospitalisation benefits) | (i) As Charged (up to 60 days)<br>[with 10 mth waiting period]<br>(ii) \$500/day (up to 35 days)<br>[without waiting period] | As Charged (up to 60 days)          | Up to \$5,000, capped at 60 days per policy year<br>(Additional Post-Hospitalisation Psychiatric Treatment of \$5,000 per policy year, within 200 days after Hospital discharge) | 8,000/yr<br>(Includes post hospitalisation psychiatric treatment up to 90 days) |
| - Community Hospital   | 2,000/day<br>(up to 45 days for each admission)  | As Charged<br>(up to 90 days for each admission) | As Charged  | <u>Sub-acute Care</u><br>1,100/day<br><u>Rehabilitation Care</u><br>900/day | <u>Sub-acute Care</u><br>Public hospitals:<br>As-charged<br>Private hospitals:<br>1,200/day<br><u>Rehabilitation Care</u><br>Public hospitals:<br>As-charged<br>Private hospitals:<br>1,000/day | <u>Sub-acute Care</u><br>Public hospitals:<br>As-charged<br>Private hospitals:<br>1,200/day<br><u>Rehabilitation Care</u><br>Public hospitals:<br>As-charged<br>Private hospitals:<br>1,000/day | As Charged  | As Charged   | As Charged                          | As Charged<br>(up to 45 days)  | As Charged<br>(up to 45 days)   |
| - Inpatient Palliative Care (General)  | -  | As Charged                                       | As Charged  | 900/day   | As Charged  | 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   | As Charged  |
| Implants   | 14,000/admission   |  |   | 12,000/treatment  |   |   |   |  |                                     |  |   |
| Radiosurgery   | 15,600/treatment course<br>(includes Proton Beam Therapy - Category 4)<br>[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   | 30,000/yr   | 25,000/yr   | As Charged   | As Charged                          | As Charged   | 14,040/treatment  |

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**Table: Comparison of Private Integrated Shield Plans for Private Hospitals**

| 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   | [Great Eastern] GREAT SupremeHealth P PRIME  | [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  |
|---|--|--|--|--|--|--|--|--|--|--|--|
| <b>Outpatient Treatment:</b>  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Patients receiving treatment for one primary cancer</b>  |  |  |  |  |  |  |  |  |  |  |  |
| - Cancer Drug Treatment*<br>* 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   | 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)  | 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 | 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)  | 5x MediShield Life limit for multiple primary cancers (36,000/yr)  |
| <b>Radiotherapy for Cancer</b>  |  |  |  |  |  |  |  |  |  |  |  |
| - 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   | 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  | Covered under Additional Benefits  | Covered under Additional Benefits  | As Charged   | 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   | 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   | 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   | As Charged   |
| Long-Term Parenteral Nutrition  | -  | As Charged   | As Charged   | 4,200/mth  | As Charged   | As Charged   | As Charged   | As Charged   | As Charged   | As Charged   | 3,980/mth  |
| Home Ventilation and Respiratory Support Service  | -  | 1,680/month (public hospital treatments only)  | 1,680/month  | 1,260/month  | 1,680/month  | 1,680/month  | 1,680/month  | -  | -  | 1,680/month  | 1,680/month  |
| Hyperbaric Oxygen Therapy   | -  | 1,560/treatment session (public hospital treatments only)  | 780/treatment session  | 1,170/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  | 180/day  | 240/day  | 240/day  | 240/day  | -  | -  | 240/day  | 240/day  |
| Paediatric Home Care  | -  | 840/month (public hospital treatments only)  | -  | 630/month  | 840/month  | 840/month  | 840/month  | -  | -  | 840/month  | 840/month  |
| Pasteurized Donated Human Milk  | -  | 170/day (public hospital treatments only)  | 85/day   | 128/day  | 170/day  | 170/day  | 170/day  | -  | -  | 170/day  | 170/day  |

|  |   |  |                       |                       |                       |                       |                       |   |   |                       |                       |
|--|---|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---|---|-----------------------|-----------------------|
| Repetitive Transcranial Magnetic Stimulation | - | 240/treatment session<br>(public hospital treatments only) | 240/treatment session | 180/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               | 135/day               | 180/day               | 180/day               | 180/day               | - | - | 180/day               | 180/day               |

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|---|--|---|---|--|---|---|-------------------------------------|---|--|---|---|
| <b>Additional Benefits Limits:</b>  |  |   |   |  |   |   |                                     |   |  |   |   |
| 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)<br><br>** 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<br><br>Not provided by our Panel: Up to 100 days before admission<br><br>Provided by our Panel: Up to 180 days before admission<br><br>[Note (11)] | As Charged<br><br>Up to 100 days<br><br><u>If admitted to / treated by AIA Preferred Providers:</u><br>Up to 13 months<br><br>[Note (2)]  | Pre-hospital specialist's consultation is limited to unused balance amount of room, board and medical-related services benefit, and must take place not more than 180 days before the Hospitalisation or Surgery | (i) As Charged<br>Up to 90 days<br><br>(ii) As Charged<br>Up to 180 days for Restructured Hospital, or private hospitals under Panel Providers  | (i) As Charged<br>Up to 90 days<br><br>(ii) As Charged<br>Up to 180 days for Restructured Hospital, or private hospitals under Panel Providers  | As Charged<br>(Up to 180 days)      | (i) As Charged (Up to 90 days)<br>[for non-panel specialist in a private hospital]<br><br>(ii) As Charged (Up to 180 days)<br>[for panel specialists and preferred medical providers] | -  | (i) As Charged (Up to 90 days)<br>[for non-panel specialists and day surgery]<br><br>(ii) As Charged (Up to 180 days)<br>[for panel specialists and restructured hospital]  | As Charged<br>(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))  | Limited to 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<br><br>Not provided by our Panel: Up to 100 days after discharge<br><br>Provided by our Panel: Up to 365 days after discharge<br><br>[Note (11)]   | As Charged<br><br>(Up to 100 days, with additional 100 days for 30 critical illnesses)<br><br><u>If admitted to / treated by AIA Preferred Providers:</u><br>Up to 13 months<br>(the additional 100 days for 30 Critical Illnesses is not applicable)<br><br>[Note (2)] | Post-hospitalisation treatment is limited to unused balance amount of room, board and medical-related services benefit, and must take place within 365 days from the date of discharge                           | (i) As Charged<br>Up to 180 days<br><br>(ii) As Charged<br>Up to 365 days for Restructured Hospital, or private hospitals under Panel Providers | (i) As Charged<br>Up to 180 days<br><br>(ii) As Charged<br>Up to 365 days for Restructured Hospital, or private hospitals under Panel Providers | As Charged<br>(Up to 365 days)      | (i) As Charged (Up to 180 days)<br>[for non-panel specialist in a private hospital]<br><br>(ii) As Charged (Up to 365 days)<br>[for A&E and preferred medical providers]              | -  | (i) As Charged (Up to 180 days)<br>[for non-panel specialists and day surgery]<br><br>(ii) As Charged (Up to 365 days)<br>[for panel specialists and restructured hospital] | As Charged<br>(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)           | -  | -   | -   | -  | -   | -   | -                                   | -   | -  | -   | -   |
| Major Organ Transplant  | Covered under Daily Ward and Treatment Charges   | As Charged  | As Charged  | Covered under existing inpatient / day surgery limits  | As Charged  | As Charged  | As Charged<br>(for selected organs) | As Charged<br>(for selected organs)   | Covered under Inpatient and Day surgery limits | As Charged<br>(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/transplant   | 60,000/yr                           | 50,000/ lifetime  | -  | 60,000/transplant   | 60,000/transplant   |
| Living Donor Organ Transplant (Non-insured donating an organ to Insured)  | -  | -   | 60,000/transplant<br>(Note (4))   | -  | 60,000/transplant   | 60,000/transplant   | 60,000/yr<br>(Note (4))             | -   | -  | 60,000/transplant   | 60,000/transplant<br>(Note (4))   |
| Pregnancy and Delivery-Related Complications Benefit* (after 10 months (or 300 days) waiting period)                    | 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  | As Charged  |

\* For selected conditions only - please check with your insurer for further details.

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|---|--|---|--|--|--|--|---|---|--|---|---|
| <b>Additional Benefits Limits (Cont'd)</b>  |  |   |  |  |  |  |   |   |  |   |   |
| Congenital Abnormalities Benefit of Insured   | 10,000/yr<br>(with 24 mths waiting period)   | As Charged<br>(with 12 mths waiting period)                         | As Charged   | Covered under existing inpatient / day surgery limits  | As Charged   | As Charged   | As Charged  | As Charged<br>(with 12 mths waiting period)                                     | -  | As Charged (after a waiting period of 365 days)   | As Charged<br>(with 24 mths waiting period)   |
| Congenital Abnormalities Benefit of Insured's Biological Child                                  | -  | -   | [Only for insured female]<br>20,000/ lifetime<br>Limited to 5,000/child<br>(with 10 mths waiting period)   | -  | 20,000 / lifetime<br>Limited to 5,000 / child<br>(with 300 days waiting period)  | 20,000 / lifetime<br>Limited to 5,000 / child<br>(with 300 days waiting period)  | [Only for insured female]<br>20,000/ lifetime<br>Limited to 5,000/ child<br>(with 10 mths waiting period)                         | -   | -  | -   | [Only for insured female]<br>30,000/ lifetime<br>Limited to 5,000/ child<br>(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)<br>(Note (5))   | -  | -  | -  | -   | Additional 150,000/yr (for 5 Critical Illnesses)<br>(See Note (5))              | -  | -   | -   |
| Emergency overseas treatment  | Covered under Daily Ward and Treatment Charges   | As Charged<br>(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 this plan | 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 this plan | Reimburse the actual Expenses incurred overseas or the Reasonable and Customary Charges applicable in a Partnering Private Hospital, whichever is the lower, subject to the benefit limits of this plan. | As Charged<br>(paying the lower of:<br>- the overseas charges; or<br>- in accordance with a Singapore Private Hospital's charges) | As Charged<br>(pegged to costs of private hospitals in Singapore)               | -  | As Charged<br>(pegged to Reasonable and Customary charges of Singapore Private Hospitals) | As Charged<br>(limited to Panel charges and subject to Pro-ration factor)                                 |
| Planned overseas treatment  | -  | -   | As Charged<br>(pegged to costs of private hospitals in Singapore)<br>[Note (6)]  | -  | -  | -  | -   | As Charged<br>(pegged to costs of private hospitals in Singapore)<br>[Note (6)] | -  | -   | -   |
| Final Expense Benefit (Note (9))  | 5,000  | 5,000   | 5,000  | 6,000  | 7,000  | 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<br>[Note (16a and 16b)]                                  | 100,000/yr<br>[Note (16a)]   | 40,000/yr<br>[Note (16a and 16b)]  | 80,000/yr<br>[Note (16a and 16b)]  | 80,000/yr<br>[Note (16a and 16b)]  | 100,000/yr<br>[Note (16a)]  | 70,000/yr<br>[Note (16a)]   | Categories 1, 2, and 3 are covered under Radiotherapy for Cancer limits. Category 4 is covered under Radiosurgery limit. | 100,000/yr<br>[Note (16a)]  | 75,000/yr<br>[Note (16a and 16b)]   |
| Cell, Tissue and Gene Therapy - Kymriah (Note (19))   | -  | 250,000 (one treatment per indication per lifetime)                 | 250,000 (one treatment per indication per lifetime)  | 180,000 (one treatment per indication per lifetime)  | 200,000 (one treatment per indication per lifetime)<br>[Note (20)]   | 200,000 (one treatment per indication per lifetime)  | 250,000 (one treatment per indication per lifetime)   | 150,000/<br>treatment/lifetime  | -  | 250,000 (one treatment per indication per lifetime)                                       | 191,000 (one treatment per indication per lifetime)   |
| Cell, Tissue and Gene Therapy - Yescarta (Note (19))  | -  | 250,000 (one treatment per indication per lifetime)                 | 250,000 (one treatment per indication per lifetime)  | 180,000 (one treatment per indication per lifetime)  | 200,000 (one treatment per indication per lifetime)<br>[Note (20)]   | 200,000 (one treatment per indication per lifetime)  | 250,000 (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 (after a waiting period of 365 days)  | -   |
| Drug Treatment and Prophylaxis for Haemophilia B*   | -  | -   | -  | -  | -  | -  | 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 (after a waiting period of 365 days)  | -   |
| Drug Treatment of Thalassaemia*   | -  | -   | -  | -  | -  | -  | 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 (after a waiting period of 365 days)  | -   |
| Drug Treatment for Spinal Muscular Atrophy*   | -  | -   | -  | -  | -  | -  | 14,800/month  | -   | -  | 14,800/month (after a waiting period of 365 days)   | -   |
| Drug Treatment for Fabry Disease*   | -  | -   | -  | -  | -  | -  | 8,800/month   | -   | -  | 8,800/month (after a waiting period of 365 days)  | -   |

|   |   |   |                                 |   |   |   |              |   |   |   |  |
|---|---|---|---------------------------------|---|---|---|--------------|---|---|---|--|
| Drug Treatment for X-Linked Hypophosphataemia*<br>(*Refer to the MediShield Life Benefit Schedule on the MOH website for the claimable Drug Treatments) | - | - | -                               | - | - | - | 13,600/month | - | - | 13,600/month (after a waiting period of 365 days) | -  |
| 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. |

**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. 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 private hospitals.**

**Table: Comparison of Private Integrated Shield Plans for Private Hospitals**

| 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  | [Great Eastern] GREAT SupremeHealth P PRIME  | [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  |
|---|-------------------------------|--|--|--|---|--|--|--|--|---|--|
| <b>Other Policy Features</b>  |                               |  |  |  |   |  |  |  |  |   |  |
| Proration factors<br>(Pls check with your insurer for more information on other applicable factors) | -                             | -  | -  | -                                      | -   | -  | -  | -  | Providers which are not part of Singlife Preferred Medical Providers - 50% | -   | -  |
| <b>Deductibles (Per Policy Year) (Note (7))</b>   |                               |  |  |  |   |  |  |  |  |   |  |
| - Class C   | 1,500                         | 1,500                                    | 1,500  | 3,500                                  | 2,000   | 2,000  | 1,500  | 1,500  | 1,500  | 1,500   | 1,500  |
| - Class B2  | 2,000                         | 2,000                                    | 2,000  |  | 2,500   | 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   | 2,500  |
| - Class A and Private Hospital  | 3,500                         | 3,500                                    | 3,500  | 2,000                                  | 3,500   | 3,500 (Class A)<br>5,000 (panel provider at Partnering Medical Institution)<br>6,000 (non-panel provider and/or Non-Partnering Medical Institution)  | 3,500  | 3,500  | 3,500  | 3,500   | 3,500  |
| - Subsidised Day Surgery / Short Stay Wards   | 2,000                         | 2,000                                    | 2,000  |  | Restructured hospital<br>2,000 (short stay)<br>2,000 (day surgery)  | Restructured hospital<br>2,000 (short stay)<br>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:<br>2,500 (short stay)<br>2,500 (day surgery)<br>Private Hospital:<br>3,500 (day surgery) | Restructured hospital:<br>2,500 (short stay)<br>2,500 (day surgery)<br>Private Hospital (day surgery):<br>5,000 (panel provider at Partnering Medical Institution)<br>6,000 (non-panel provider and/or Non-Partnering Medical Institution) | 2,000  | 2,000  | 2,000  |   | 3,000  |
| <b>Co-insurance</b>   | 10%                           | 10%                                      | 10%  | 10%                                    | 10%   | 10% (restructured hospital & panel provider at Partnering Medical Institution)<br>40% (non-panel provider and/or Non-Partnering Medical Institution)   | 10%  | 10% (max 25,500/yr for A&E and preferred medical providers)                            | 10%  | 10%   | 10%  |
| <b>Policy Year Limit</b>  | 300,000                       | 1,500,000                                | 1,000,000<br>or<br>2,000,000<br>(If admitted to / treated by AIA Preferred Providers)<br>[Notes (2) and (5)] | 300,000                                | 1,500,000   | 1,500,000<br>or<br>2,500,000 (the additional 1,000,000 above 1,500,000 is only applicable for expenses incurred at restructured hospital & panel provider at partnering medical institutions)  | 1,200,000<br>or<br>2,000,000<br>(if admitted to and treated by Panel Providers)<br>(Note (13)) | 1,000,000<br>or<br>2,000,000<br>(for A&E or preferred medical providers)<br>(Note (8)) | 20,000   | 1,000,000<br>or<br>2,500,000<br>(If treated by HSBC Life Panel of specialists or at Restructured Hospital)<br>(Note (12)) | 600,000<br>or<br>1,500,000<br>(If treated by Panel, Extended Panel specialist or at restructured hospital) |
| <b>Lifetime Limit</b>   | Unlimited                     | Unlimited                                | Unlimited  | Unlimited                              | Unlimited   | Unlimited  | Unlimited  | Unlimited  | Unlimited  | Unlimited   | Unlimited  |
| <b>Last Entry Age</b>   | 75                            | 75                                       | 75   | 75                                     | 75  | 75   | 75   | 75   | 39   | 75  | 75   |

|                      |          |          |          |          |          |          |          |          |  |          |          |
|----------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|----------|----------|
| Maximum Coverage Age | Lifetime | Lifetime | Lifetime | Lifetime | Lifetime | Lifetime | Lifetime | Lifetime | Lifetime<br>(Auto-conversion at age<br>40 to prevailing plan for<br>Public Hospital Class A<br>ward) | Lifetime | Lifetime |
|----------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|----------|----------|

**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. 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 private hospitals.**

\* 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): 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 (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 and P PRIME, 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 \$900 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

Note (19): Subject to the indication requirements as listed within the MOH CTGTP List ([www.go.gov.sg/ctgtp-list](http://www.go.gov.sg/ctgtp-list)).

Note (20): 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 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 | [Great Eastern] GREAT SupremeHealth P PRIME | [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               | 369 - 433                     | 499 - 513                                | 510                           | 320 - 344                              | 513 - 544                                  | 374 - 393                                   | 472 - 500                      | 442 - 467                         | 527   | 500                                 | 479   |
| 21 to 30              | 505                           | 616 - 642                                | 605 - 694                     | 439                                    | 686 - 752                                  | 514 - 550                                   | 595 - 602                      | 565 - 613                         | 622   | 595                                 | 591 - 656   |
| 31 to 40              | 803 - 818                     | 987 - 1,005                              | 987 - 1,042                   | 695                                    | 1,134 - 1,183                              | 855 - 882                                   | 935 - 1,019                    | 917 - 935                         | 830   | 1,013                               | 962 - 974   |
| 41 to 50              | 1,065 - 1,139                 | 1,614 - 1,777                            | 1,853 - 1,956                 | 1,005                                  | 1,931 - 1,994                              | 1,359 - 1,395                               | 1,540 - 1,667                  | 1,509 - 1,874                     | N.A.<br><br>(Note: Singlife Shield Starter is only available for those aged 1-39 ANB) | 1,712 - 1,852                       | 1,741 - 1,873                                     |
| 51 to 60              | 1,541 - 1,580                 | 2,618 - 3,095                            | 2,782 - 3,290                 | 1,440                                  | 3,010 - 3,602                              | 2,079 - 2,409                               | 2,410 - 3,161                  | 2,399 - 2,987                     |   | 2,838 - 3,329                       | 2,637 - 3,072                                     |
| 61 to 65              | 2,299                         | 4,067                                    | 4,356                         | 1,896                                  | 5,093 - 5,120                              | 3,342 - 3,357                               | 3,870 - 4,125                  | 3,555 - 4,221                     |   | 4,402                               | 4,061   |
| 66 to 70              | 2,906                         | 4,883                                    | 6,065                         | 2,759                                  | 6,882 - 7,330                              | 4,426 - 4,677                               | 5,182 - 5,819                  | 4,983 - 5,245                     |   | 5,432 - 5,527                       | 5,633   |
| 71 to 73              | 3,959                         | 6,779                                    | 7,938                         | 3,773                                  | 8,398                                      | 5,412                                       | 6,789 - 7,161                  | 6,302 - 6,794                     |   | 6,996                               | 7,129   |
| 74 to 75              | 4,540                         | 7,682                                    | 8,788                         | 4,308                                  | 10,189                                     | 6,489                                       | 7,558 - 8,115                  | 7,333 - 7,699                     |   | 7,935                               | 8,153   |
| 76 to 78              | 5,250                         | 8,638                                    | 10,745                        | 5,132                                  | 11,647                                     | 7,395                                       | 8,539 - 9,276                  | 8,033 - 8,571                     |   | 8,756                               | 9,570   |
| 79 to 80              | 5,810                         | 9,633                                    | 11,908                        | 5,323                                  | 13,794                                     | 8,665                                       | 9,688 - 10,208                 | 9,298 - 9,598                     |   | 9,776                               | 11,023  |
| 81 to 83              | 5,635                         | 10,129                                   | 12,636                        | 5,439                                  | 14,717                                     | 9,231                                       | 10,740 - 11,883                | 10,392 - 10,667                   |   | 10,272                              | 11,403  |
| 84 to 85              | 6,455                         | 11,505                                   | 13,053                        | 5,808                                  | 15,736                                     | 9,938                                       | 12,574 - 12,930                | 11,197 - 11,282                   |   | 11,667                              | 12,080  |
| 86 to 90              | 7,256 - 7,661                 | 12,526 - 13,460                          | 13,326 - 13,432               | 7,264 - 7,531                          | 15,972 - 16,115                            | 10,144 - 10,223                             | 13,359 - 14,427                | 12,070 - 12,388                   | 12,708 - 13,680   | 13,196 - 13,959                     |   |
| Premiums above age 90 | 8,106 - 9,901                 | 13,601 - 15,327                          | 14,006 - 15,513               | 7,572 - 8,377                          | 16,299 - 16,625                            | 10,345 - 10,527                             | 14,835 - 15,901                | 12,440 - 12,802                   | 14,432 - 15,973   | 14,335 - 15,160                     |   |

\* 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 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<br>(Rounded to nearest \$, inclusive of GST) |                                  |                         |  |   |                         |  |                                  |                         |  |
|--|----------------------------------|-------------------------|--|---|-------------------------|--|----------------------------------|-------------------------|--|
| Age Next Birthday:   | [Income]<br>IncomeShield Plan P* |                         |  | [Income]<br>Enhanced IncomeShield Preferred |                         |  | [AIA]<br>HealthShield Gold Max A |                         |  |
|  | 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  | 369 - 433                        | 169 - 233               | 9.9%   | 499 - 513                                   | 299 - 313               | 18.8% to 19.2%   | 510                              | 310                     | 7.1%   |
| 21 to 30   | 505                              | 210                     | 9.8%   | 616 - 642                                   | 321 - 347               | 16.7% to 16.9%   | 605 - 694                        | 310 - 399               | 7.0% to 7.1%   |
| 31 to 40   | 803 - 818                        | 300 - 315               | 9.7% to 9.8%   | 987 - 1,005                                 | 484 - 502               | 18.3% to 18.4%   | 987 - 1,042                      | 484 - 539               | 6.9% to 7.0%   |
| 41 to 50   | 1,065 - 1,139                    | 428 - 502               | 9.8% to 9.9%   | 1,614 - 1,777                               | 977 - 1,140             | 11.0% to 11.7%   | 1,853 - 1,956                    | 1,216 - 1,319           | 6.9%   |
| 51 to 60   | 1,541 - 1,580                    | 638 - 677               | 9.8% to 9.9%   | 2,618 - 3,095                               | 1,715 - 2,192           | 16.3% to 16.3%   | 2,782 - 3,290                    | 1,879 - 2,387           | 6.9%   |
| 61 to 65   | 2,299                            | 1,168                   | 9.8%   | 4,067                                       | 2,936                   | 0  | 4,356                            | 3,225                   | 6.9%   |
| 66 to 70   | 2,906                            | 1,580                   | 6.7%   | 4,883                                       | 3,557                   | 0  | 6,065                            | 4,739                   | 6.9%   |
| 71 to 73   | 3,959                            | 2,316                   | 6.7%   | 6,779                                       | 5,136                   | 0  | 7,938                            | 6,295                   | 6.9%   |
| 74 to 75   | 4,540                            | 2,724                   | 6.7%   | 7,682                                       | 5,866                   | 0  | 8,788                            | 6,972                   | 6.9%   |
| 76 to 78   | 5,250                            | 3,223                   | 6.7%   | 8,638                                       | 6,611                   | 0  | 10,745                           | 8,718                   | 6.9%   |
| 79 to 80   | 5,810                            | 3,623                   | 6.7%   | 9,633                                       | 7,446                   | 0  | 11,908                           | 9,721                   | 6.9%   |
| 81 to 83   | 5,635                            | 3,332                   | 6.7%   | 10,129                                      | 7,826                   | 0  | 12,636                           | 10,333                  | 6.9%   |
| 84 to 85   | 6,455                            | 3,839                   | 6.7%   | 11,505                                      | 8,889                   | 0  | 13,053                           | 10,437                  | 6.9%   |
| 86 to 90   | 7,256 - 7,661                    | 4,471 - 4,876           | 6.7%   | 12,526 - 13,460                             | 9,741 - 10,675          | 0  | 13,326 - 13,432                  | 10,541 - 10,647         | 6.9%   |
| Premiums above age 90  | 8,106 - 9,901                    | 5,280 - 7,075           | 6.7%   | 13,601 - 15,327                             | 10,775 - 12,501         | 11.0% to 14.6%   | 14,006 - 15,513                  | 11,180 - 12,687         | 6.9%   |

| Age Next Birthday:    | [Great Eastern]<br>GREAT SupremeHealth A* |                         |  | [Great Eastern]<br>GREAT SupremeHealth P PLUS |                         |  | [Great Eastern]<br>GREAT SupremeHealth P PRIME |                         |   |
|-----------------------|---|-------------------------|--|---|-------------------------|--|--|-------------------------|---|
|                       | 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               | 320 - 344                                 | 120 - 144               | 0.3%   | 513 - 544                                     | 313 - 344               | 14.6% to 20.5%   | 374 - 393                                      | 174 - 193               | N.A.<br>(Note: GREAT SupremeHealth P PRIME was only launched in Oct 2025) |
| 21 to 30              | 439                                       | 144                     | 0.3%   | 686 - 752                                     | 391 - 457               | 23.5% to 23.9%   | 514 - 550                                      | 219 - 255               |   |
| 31 to 40              | 695                                       | 192                     | 0.3%   | 1,134 - 1,183                                 | 631 - 680               | 24.8% to 27.9%   | 855 - 882                                      | 352 - 379               |   |
| 41 to 50              | 1,005                                     | 368                     | 0.3%   | 1,931 - 1,994                                 | 1,294 - 1,357           | 25.5% to 27.5%   | 1,359 - 1,395                                  | 722 - 758               |   |
| 51 to 60              | 1,440                                     | 537                     | 0.3%   | 3,010 - 3,602                                 | 2,107 - 2,699           | 20.0% to 27.5%   | 2,079 - 2,409                                  | 1,176 - 1,506           |   |
| 61 to 65              | 1,896                                     | 765                     | 0.3%   | 5,093 - 5,120                                 | 3,962 - 3,989           | 27.2% to 27.5%   | 3,342 - 3,357                                  | 2,211 - 2,226           |   |
| 66 to 70              | 2,759                                     | 1,433                   | 0.3%   | 6,882 - 7,330                                 | 5,556 - 6,004           | 24.2% to 27.5%   | 4,426 - 4,677                                  | 3,100 - 3,351           |   |
| 71 to 73              | 3,773                                     | 2,130                   | 0.3%   | 8,398   | 6,755                   | 21.4% to 23.5%   | 5,412  | 3,769                   |   |
| 74 to 75              | 4,308                                     | 2,492                   | 0.3%   | 10,189  | 8,373                   | 24.0% to 27.9%   | 6,489  | 4,673                   |   |
| 76 to 78              | 5,132                                     | 3,105                   | 0.3%   | 11,647  | 9,620                   | 22.1% to 27.9%   | 7,395  | 5,368                   |   |
| 79 to 80              | 5,323                                     | 3,136                   | 0.3%   | 13,794  | 11,607                  | 24.6% to 28.1%   | 8,665  | 6,478                   |   |
| 81 to 83              | 5,439                                     | 3,136                   | 0.3%   | 14,717  | 12,414                  | 18.5% to 24.7%   | 9,231  | 6,928                   |   |
| 84 to 85              | 5,808                                     | 3,192                   | 0.3%   | 15,736  | 13,120                  | 18.7% to 18.8%   | 9,938  | 7,322                   |   |
| 86 to 90              | 7,264 - 7,531                             | 4,479 - 4,746           | 0.3%   | 15,972 - 16,115                               | 13,187 - 13,330         | 18.6% to 18.6%   | 10,144 - 10,223                                | 7,359 - 7,438           |   |
| Premiums above age 90 | 7,572 - 8,377                             | 4,746 - 5,551           | 0.3%   | 16,299 - 16,625                               | 13,473 - 13,799         | 13.2% to 17.1%   | 10,345 - 10,527                                | 7,519 - 7,701           |   |

**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 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) |                                |                         |  |                                   |                         |  |   |                         |  |
|---|--------------------------------|-------------------------|--|-----------------------------------|-------------------------|--|---|-------------------------|--|
| Age Next Birthday:  | [Prudential] PRUShield Premier |                         |  | [Singlife] Singlife Shield Plan 1 |                         |  | [Singlife] Singlife Shield Starter*   |                         |  |
|   | 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   | 472 - 500                      | 272 - 300               | 9.6% to 13.1%  | 442 - 467                         | 242 - 267               | 7.7% to 11.3%  | 527   | 327                     | 0.3%   |
| 21 to 30  | 595 - 602                      | 300 - 307               | 6.1% to 10.7%  | 565 - 613                         | 270 - 318               | 4.9% to 10.7%  | 622   | 327                     | 0.3%   |
| 31 to 40  | 935 - 1,019                    | 432 - 516               | 8.3% to 14.2%  | 917 - 935                         | 414 - 432               | 0.1% to 1.5%   | 830   | 327                     | 0.3%   |
| 41 to 50  | 1,540 - 1,667                  | 903 - 1,030             | 9.3% to 14.2%  | 1,509 - 1,874                     | 872 - 1,237             | 6.6% to 9.9%   | N.A.<br>(Note: Singlife Shield Starter is only available for those aged 1-39 ANB) |                         |  |
| 51 to 60  | 2,410 - 3,161                  | 1,507 - 2,258           | 10.6% to 13.9%   | 2,399 - 2,987                     | 1,496 - 2,084           | 8.3% to 11.7%  |   |                         |  |
| 61 to 65  | 3,870 - 4,125                  | 2,739 - 2,994           | 10.9% to 13.9%   | 3,555 - 4,221                     | 2,424 - 3,090           | 7.1% to 16.1%  |   |                         |  |
| 66 to 70  | 5,182 - 5,819                  | 3,856 - 4,493           | 11.0% to 13.9%   | 4,983 - 5,245                     | 3,657 - 3,919           | 9.3% to 11.9%  |   |                         |  |
| 71 to 73  | 6,789 - 7,161                  | 5,146 - 5,518           | 12.7% to 13.4%   | 6,302 - 6,794                     | 4,659 - 5,151           | 7.2% to 10.8%  |   |                         |  |
| 74 to 75  | 7,558 - 8,115                  | 5,742 - 6,299           | 12.7% to 12.8%   | 7,333 - 7,699                     | 5,517 - 5,883           | 7.5% to 9.8%   |   |                         |  |
| 76 to 78  | 8,539 - 9,276                  | 6,512 - 7,249           | 11.1% to 12.3%   | 8,033 - 8,571                     | 6,006 - 6,544           | 6.7% to 9.8%   |   |                         |  |
| 79 to 80  | 9,688 - 10,208                 | 7,501 - 8,021           | 10.1% to 10.7%   | 9,298 - 9,598                     | 7,111 - 7,411           | 8.3% to 9.8%   |   |                         |  |
| 81 to 83  | 10,740 - 11,883                | 8,437 - 9,580           | 8.7% to 9.6%   | 10,392 - 10,667                   | 8,089 - 8,364           | 7.1% to 8.3%   |   |                         |  |
| 84 to 85  | 12,574 - 12,930                | 9,958 - 10,314          | 8.1% to 8.4%   | 11,197 - 11,282                   | 8,581 - 8,666           | 5.9% to 6.3%   |   |                         |  |
| 86 to 90  | 13,359 - 14,427                | 10,574 - 11,846         | 7.3% to 8.0%   | 12,070 - 12,388                   | 9,285 - 9,603           | 5.9% to 6.0%   |   |                         |  |
| Premiums above age 90   | 14,835 - 15,901                | 12,009 - 13,075         | 6.8% to 8.2%   | 12,440 - 12,802                   | 9,614 - 9,976           | 2.8% to 5.0%   |   |                         |  |

| Age Next Birthday:    | [HSBC Life] HSBC Life Shield Plan A |                         |  | [Raffles Health Insurance] Raffles Shield Private |                         |  |
|-----------------------|-------------------------------------|-------------------------|--|---|-------------------------|--|
|                       | 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               | 500                                 | 300                     | 17.1% - 20.5%  | 479   | 279                     | 12.5%  |
| 21 to 30              | 595                                 | 300                     | 8.9% - 17.1%   | 591 - 656   | 296 - 361               | 10.4% to 17.4%   |
| 31 to 40              | 1,013                               | 510                     | 16.30%   | 962 - 974   | 459 - 471               | 10.3% to 10.9%   |
| 41 to 50              | 1,712 - 1,852                       | 1,075 - 1,215           | 18% - 22.9%  | 1,741 - 1,873                                     | 1,104 - 1,236           | 24.7% to 26.8%   |
| 51 to 60              | 2,838 - 3,329                       | 1,935 - 2,426           | 19.7% - 22.2%  | 2,637 - 3,072                                     | 1,734 - 2,169           | 21.9% to 26.7%   |
| 61 to 65              | 4,402                               | 3,271                   | 19.50%   | 4,061   | 2,930                   | 23.6%  |
| 66 to 70              | 5,432 - 5,527                       | 4,106 - 4,201           | 16.20%   | 5,633   | 4,307                   | 24.1%  |
| 71 to 73              | 6,996                               | 5,353                   | 12.30%   | 7,129   | 5,486                   | 24.1%  |
| 74 to 75              | 7,935                               | 6,119                   | 13%  | 8,153   | 6,337                   | 23.4%  |
| 76 to 78              | 8,756                               | 6,729                   | 8.40%  | 9,570   | 7,543                   | 23.4%  |
| 79 to 80              | 9,776                               | 7,589                   | 10.70%   | 11,023  | 8,836                   | 22.6%  |
| 81 to 83              | 10,272                              | 7,969                   | 10.80%   | 11,403  | 9,100                   | 19.5%  |
| 84 to 85              | 11,667                              | 9,051                   | 9.70%  | 12,080  | 9,464                   | 12.9%  |
| 86 to 90              | 12,708 - 13,680                     | 9,923 - 10,895          | 12.1% - 12.2%  | 13,196 - 13,959                                   | 10,411 - 11,174         | 13.4% to 13.7%   |
| Premiums above age 90 | 14,432 - 15,973                     | 11,606 - 13,147         | 3.3% - 9.5%  | 14,335 - 15,160                                   | 11,509 - 12,334         | 8.7% to 14.4%  |