

# Enhanced IncomeShield Health Insurance

**ntuc**  
**Income**  
made different

## Peace-of-mind with all upfront payments covered at hospitals. That's the Income difference.

You look after your health. We look after your hospital expenses.  
Enhanced IncomeShield. No upfront payment for medical expenses. No worries.

The last thing you'd want to worry about when you're facing a medical emergency is your cash flow. Enhanced IncomeShield covers hospitalisation, surgery and certain outpatient treatments. You get the peace of mind to focus on your health and recovery whilst your hospital and surgical expenses are taken care of<sup>1</sup>.

### A plan for everyone

Depending on your financial and medical needs, you have a choice of three Enhanced IncomeShield plan types: Basic, Advantage and Preferred.

Benefits	Limits of Compensation		
	Preferred (Private Hospital/Private Medical Institutions)	Advantage (Government/Restructured Hospital for A ward & below)	Basic (Government/Restructured Hospital for B1 ward & below)
<b>In-patient Hospital Treatment</b>			
Room, Board & Medical Related Services			
Intensive Care Unit (ICU) & Medical Related Services			
Surgical Limits (including Day Surgery)			
Pre-Hospital Specialist's Consultation (leads to hospitalisation within 90 days)	As charged	As charged	As charged
Pre-Hospital Diagnostic & Laboratory Services (leads to hospitalisation within 90 days)			
Post-Hospitalisation Treatment (max. 90 days after discharge)			
Surgical Implants			
Gamma Knife/Novalis Radiosurgery <sup>5</sup>			
Emergency Hospitalisation Outside Singapore	As charged, pegged to costs of S'pore Private Hospitals	As charged, pegged to costs of S'pore Restructured Hospitals	As charged, pegged to costs of B1 ward in S'pore Restructured Hospitals
Accident In-patient Dental Treatment	As charged	As charged	As charged
Ward Entitlement	Standard Room In Private Hospital	Class A and Below	Class B1 and Below
Confinement in Community Hospital (max. 90 days)	As charged	As charged	As charged
In-patient Psychiatric Treatment	\$5,000	\$5,000	\$3,000
Pregnancy Complications Benefit <sup>6</sup>			
Congenital Abnormalities Benefit <sup>6</sup>	As charged	As charged	As charged
Organ Transplant Benefit (including Stem Cell Transplant)			
Living Organ Donor Transplant Benefit (per Transplant) <sup>7</sup>	\$60,000	40,000	\$20,000
<b>Out-patient Hospital Treatment</b>			
Stereotactic Radiotherapy for Cancer			
Radiotherapy for cancer			
Chemotherapy for cancer			
Immunotherapy for cancer	As charged	As charged	As charged
Renal Dialysis			
Erythropoietin drug for chronic renal failure			
Cyclosporin/Tacrolimus drug for organ transplant			
<b>Pro-Ration Factor</b>			
Private Hospital/Private Medical Institutions	N.A	65%	50%
Restructured Hospitals - Class A <sup>8</sup>	N.A	N.A	85%
Restructured Hospitals - Class B and below <sup>8</sup>	N.A	N.A	N.A
<b>Deductible Per Policy Year for Insured Persons 80 years and below at next birthday</b>			
<b>In-patient</b>			
C Class Ward	\$1,000	\$1,000	\$1,000
B2 Class Ward	\$1,500	\$1,500	\$1,500
B1 Class Ward	\$2,000	\$2,000	\$2,000
A Class Ward/Private Hospital	\$3,000	\$3,000	\$2,000
Day Surgery	\$3,000	\$3,000	\$2,000
<b>Deductible Per Policy Year for Insured Persons above 80 years at next birthday</b>			
<b>In-patient</b>			
C Class Ward	\$2,000	\$2,000	\$2,000
B2 Class Ward	\$3,000	\$3,000	\$3,000
B1 Class Ward	\$3,000	\$3,000	\$3,000
A Class Ward/Private Hospital	\$4,500	\$4,500	\$3,000
Day Surgery	\$4,500	\$4,500	\$3,000
Co-insurance	10%	10%	10%
Limit per Policy Year	\$600,000	\$400,000	\$150,000
Limit per Lifetime	Unlimited	Unlimited	Unlimited
Final Expenses Benefit	\$5,000	\$5,000	\$3,000
Last Entry Age (Age next birthday)	75	75	75
Maximum Coverage Age	Lifetime	Lifetime	Lifetime

## Enhanced IncomeShield

Enhanced IncomeShield Annual Premium Rates <sup>9</sup>											
Age Next Birthday	Preferred (SG/PR/FR)	Advantage (SG/PR/FR)	Basic			Age Next Birthday	Preferred (SG/PR/FR)	Advantage (SG/PR/FR)	Basic		
			SG	PR	FR				SG	PR	FR
1 - 18	\$ 131	\$ 95	\$ 70	\$ 77	\$ 91	79 - 80 <sup>#</sup>	\$ 3,918	\$ 2,765	\$ 1,737	\$ 1,939	\$ 2,227
19 - 30	\$ 142	\$ 102	\$ 70	\$ 77	\$ 91	81 - 83 <sup>#</sup>	\$ 4,822	\$ 3,286	\$ 2,354	\$ 2,583	\$ 2,704
31 - 40	\$ 208	\$ 156	\$ 106	\$ 116	\$ 130	84 - 85 <sup>#</sup>	\$ 5,283	\$ 3,646	\$ 2,615	\$ 2,884	\$ 2,999
41 - 50	\$ 412	\$ 314	\$ 207	\$ 224	\$ 250	86 - 88 <sup>#</sup>	\$ 5,360	\$ 3,656	\$ 2,430	\$ 2,868	\$ 3,159
51 - 60	\$ 717	\$ 544	\$ 340	\$ 361	\$ 424	89 - 90 <sup>#</sup>	\$ 5,843	\$ 3,984	\$ 2,649	\$ 3,126	\$ 3,443
61 - 65	\$ 1,186	\$ 911	\$ 579	\$ 624	\$ 705	91 - 93 <sup>#</sup>	\$ 6,325	\$ 4,315	\$ 2,867	\$ 3,384	\$ 3,728
66 - 70	\$ 1,715	\$ 1,279	\$ 818	\$ 899	\$ 970	94 - 95 <sup>#</sup>	\$ 6,807	\$ 4,644	\$ 3,086	\$ 3,641	\$ 4,012
71 - 73	\$ 2,392	\$ 1,684	\$ 1,046	\$ 1,165	\$ 1,352	96 - 98 <sup>#</sup>	\$ 7,291	\$ 4,972	\$ 3,305	\$ 3,899	\$ 4,296
74 - 75	\$ 2,833	\$ 2,001	\$ 1,251	\$ 1,394	\$ 1,589	99 - 100 <sup>#</sup>	\$ 7,445	\$ 5,299	\$ 3,523	\$ 4,157	\$ 4,580
76 - 78 <sup>#</sup>	\$ 3,393	\$ 2,394	\$ 1,502	\$ 1,679	\$ 1,908	>100 <sup>#</sup>	\$ 7,600	\$ 5,498	\$ 3,654	\$ 4,312	\$ 4,751

SG – Singaporean; PR – Permanent Resident; FR – Foreigner

<sup>#</sup> For renewal only. The last entry age is at 75.

### Unlimited lifetime coverage

Enhanced IncomeShield covers you for life, so your loved ones are relieved of the financial burden when the unforeseen happens.

### 'As charged' coverage

Often, your insurance only covers a percentage of your hospitalisation bills. Our Enhanced IncomeShield plan offers more 'As charged'<sup>2</sup> features, paying what's incurred.

### Letter of Guarantee

To lessen any anxiety and to facilitate an easier admission to the hospital, the Letter of Guarantee<sup>3</sup> waives any deposit required by the hospital.

## Enhanced IncomeShield

### ASSIST RIDER

#### Keep your hospital bill to a minimum

With the Assist Rider<sup>4</sup>, all you need to pay is 10% of the claimable amount, subject to a cap. Furthermore, you are entitled to daily hospitalisation allowance if the ward you are admitted to is lower than your entitled ward.

Caps for co-payment per policy year		
Preferred	Advantage	Basic
\$3,000	\$2,500	\$2,000

Deductible and Co-insurance are mandated by the Ministry of Health.

Daily hospitalisation allowance		
Plan	Admitted Ward	Daily Cash Benefit
Preferred	Restructured Hospital ward B1/B2/C	\$150
Preferred	Restructured Hospital ward A	\$125
Advantage	Restructured Hospital ward B1/B2/C	\$100
Basic	Restructured Hospital ward B2/C	\$ 75

Assist Rider Annual Premium Rates <sup>9</sup>							
Age Next Birthday	Preferred	Advantage	Basic	Age Next Birthday	Preferred	Advantage	Basic
<31	\$ 111	\$ 100	\$ 70	81 - 83 <sup>#</sup>	\$ 1,147	\$ 929	\$ 657
31 - 40	\$ 120	\$ 108	\$ 77	84 - 85 <sup>#</sup>	\$ 1,265	\$ 1,024	\$ 723
41 - 50	\$ 208	\$ 188	\$ 132	86 - 88 <sup>#</sup>	\$ 1,381	\$ 1,118	\$ 790
51 - 60	\$ 257	\$ 232	\$ 163	89 - 90 <sup>#</sup>	\$ 1,498	\$ 1,213	\$ 857
61 - 65	\$ 350	\$ 315	\$ 222	91 - 93 <sup>#</sup>	\$ 1,616	\$ 1,308	\$ 923
66 - 70	\$ 452	\$ 408	\$ 287	94 - 95 <sup>#</sup>	\$ 1,731	\$ 1,402	\$ 990
71 - 73	\$ 630	\$ 510	\$ 358	96 - 98 <sup>#</sup>	\$ 1,848	\$ 1,497	\$ 1,057
74 - 75	\$ 741	\$ 600	\$ 421	99 - 100 <sup>#</sup>	\$ 1,964	\$ 1,590	\$ 1,123
76 - 78 <sup>#</sup>	\$ 886	\$ 718	\$ 506	>100 <sup>#</sup>	\$ 2,035	\$ 1,648	\$ 1,164
79 - 80 <sup>#</sup>	\$ 1,031	\$ 835	\$ 590				

<sup>#</sup> For renewal only. The last entry age is at 75.

### CHILD ILLNESS RIDER

#### Concentrate on your child's well-being

Nothing is more important than your child's well-being. The Child Illness Rider<sup>1</sup> provides a one-time lump sum benefit of up to \$20,000, should your child be diagnosed with any specified child-related illnesses. For any one accident that results in fractures to the skull, spine, pelvis or femur, you will receive a cash benefit of 10% of the sum assured, up to an aggregate sum of 100% of the sum assured for a policy year.

Covered Child Illnesses		
Severe Asthma	Insulin-dependent Diabetes Mellitus	Leukaemia
Haemophilia	Bone Marrow Transplant	Still's Disease
Rheumatic Disease with Valvular Impairment	Mental Retardation due to Sickness, Injury and/or Accident	Kawasaki Disease

Child Illness Rider Annual Premium Rates <sup>9</sup>	
Age Next Birthday	Annual Premium Rates
< 25	\$99
25+	\$99

<sup>#</sup> For renewal only. The last entry age is at 24.

# Enhanced IncomeShield

## DAILY CASH RIDER

### Cash by the day

Now, you can complement your Enhanced IncomeShield policy with our Daily Cash Rider<sup>1</sup>. If you're hospitalised, you'll receive Daily Cash Benefits for every day you're warded. What's more, you'll also receive a Get Well Benefit<sup>1</sup> upon your discharge.

Benefits			
Benefit Type	Preferred	Advantage	Basic
Daily Cash Benefit <sup>1</sup> (per day)	\$150	\$100	\$ 50
Get Well Benefit <sup>1</sup>	\$300	\$250	\$100

Daily Cash Rider Annual Premium Rates <sup>9</sup>							
Age Next Birthday	Preferred	Advantage	Basic	Age Next Birthday	Preferred	Advantage	Basic
< 31	\$ 83	\$ 61	\$ 28	66 - 70*	\$ 396	\$ 288	\$ 132
31 - 40	\$ 110	\$ 80	\$ 37	71 - 73*	\$ 508	\$ 369	\$ 169
41 - 50	\$ 134	\$ 98	\$ 45	74 - 75*	\$ 619	\$ 450	\$ 206
51 - 55	\$ 168	\$ 122	\$ 56	76 - 80*	\$ 716	\$ 520	\$ 239
56 - 60	\$ 224	\$ 163	\$ 75	81 - 85*	\$ 829	\$ 602	\$ 276
61 - 65	\$ 282	\$ 205	\$ 94				

\* For renewals only. The last entry age is at 65.

### Example to illustrate the Enhanced IncomeShield Benefits

An 18 year old boy who is covered under Enhanced IncomeShield Preferred plan was admitted to a private hospital with a total bill of \$8,000.

Benefits	Expenses	Amount Claimable
Room & Board (5 days)	\$ 4,500	\$ 4,500
Surgical Benefits	\$ 2,500	\$ 2,500
Implant	\$ 1,000	\$ 1,000
<b>Total</b>	<b>\$ 8,000</b>	<b>\$ 8,000</b>
<b>Without Assist Rider</b>		
Claimable		\$ 8,000
Less Deductible		\$ 3,000
Less Co-insurance		\$ 500
IncomeShield pays		\$ 4,500
<b>Insured pays for Deductible and Co-insurance</b>		<b>\$ 3,500</b>
<b>With Assist Rider</b>		
Claimable		\$ 8,000
IncomeShield pays		\$ 7,200
<b>Insured pays</b>		<b>\$ 800</b>
(10% of \$8,000 or Cap of \$3,000, whichever is lower)		
<b>And with Daily Cash Rider</b>		
IncomeShield pays		\$ 1,050 <sup>~</sup>
<b>Insured pays</b>		<b>\$ 0</b>
<b>In return, Insured receives net amount</b>		<b>\$ 250</b>

<sup>~</sup> Insured receives an amount of \$1,050 (Daily Cash Benefit of \$150 x 5 days plus Get Well Benefit of \$300).

## Enhanced IncomeShield

### Affordability and flexibility

With Enhanced IncomeShield, you won't need cash upfront. You'll be able to use your CPF Medisave funds to pay your premiums, subject to a limit of \$800 per person, per year. From 1 December 2008, if the insured person is aged above 80, the Medisave limit is increased to \$1,150.

### More than just insurance

With you in mind, our Wellness@IS Program has lined up a variety of special treats at special rates that you can enjoy all year round, once you become our policyholder.

### 24-hour Healthcare Hotline (6332 1133)

You shouldn't have to wait in times of emergency. Our 24-hour hotline lets you access your policy details anytime.

#### IMPORTANT NOTES

<sup>1</sup> Subject to precise terms, conditions and exclusions of this plan specified in the Policy Contract/Rider.

<sup>2</sup> Subject to deductible, co-insurance, admission of ward class and other terms.

<sup>3</sup> Subject to individual hospital guidelines. Other terms and conditions apply.

<sup>4</sup> The Assist Rider is applicable to all nationalities and premiums are payable by cash/cheque/GIRO. The plan selected for the Assist Rider must be the same as your Enhanced IncomeShield Plan.

<sup>5</sup> Gamma Knife/Novalis Radiosurgery can be performed as an in-patient or day surgery procedure. The applicable Deductible and Pro-Ration Factor for Gamma Knife/Novalis Radiosurgery procedure will depend on its classification as an inpatient or day surgery procedure.

<sup>6</sup> Subject to, as the case may be, (a) pregnancy complications being first diagnosed by an obstetrician after 10 months; or (b) congenital abnormalities being first diagnosed by a registered medical practitioner or the symptoms first appeared after 24 months, from (i) 1 September 2008; (ii) the commencement date of the Policy; or (iii) last reinstatement date of the Policy, whichever is the latest date.

<sup>7</sup> Subject to the recipient of the organ being first diagnosed by a registered medical practitioner or the symptoms of the recipient's organ failure first appeared after 24 months from (i) 1 September 2010; (ii) the commencement date of the Policy; or (iii) last reinstatement date of the Policy, whichever is the latest date.

<sup>8</sup> No Pro-Ration Factor will be applied to Out-patient Hospital Treatment received from a restructured hospital.

<sup>9</sup> Premium rates are inclusive of 7% GST. Annual premium rates are applicable to policies & riders effective 1 September 2010 onwards. Premium rates are non-guaranteed and may be reviewed from time to time.

This material is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. Please visit [www.income.com.sg](http://www.income.com.sg) to read a copy of the Policy Contract. You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

Information is correct as of 15 July 2010.

### Benefits at a glance

- **Unlimited lifetime coverage**
- **'As charged'<sup>2</sup> coverage**
- **Letter of Guarantee<sup>3</sup> waives deposit required by hospital**
- **Enhanced coverage with add-on Riders**
  - Assist Rider<sup>4</sup> minimises your hospital bills
  - Child Illness Rider<sup>1</sup> protects your child's well-being
  - Daily Cash Rider<sup>1</sup> pays you cash if you're hospitalised
- **Premium payable with Medisave funds (main plan only)**
- **24-hour Healthcare Hotline**

### Get in touch

 **MEET**  
your insurance adviser today

 **CALL**  
our hotline at **6788 3113**

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on [www.income.com.sg](http://www.income.com.sg)

# Enhanced Features for Enhanced IncomeShield

We have enhanced some features of our Enhanced IncomeShield Plan to provide you with greater coverage. The table below shows the summarised revisions for the plan.

Benefits	Current	Enhanced <sup>1</sup>
<b>Living Organ Donor Transplant<sup>2</sup> (Limit per Transplant)</b> - Preferred Plan - Advantage Plan - Basic Plan	-	<b>\$60,000</b> <b>\$40,000</b> <b>\$20,000</b>
<b>Limit per Policy Year</b> - Preferred Plan - Advantage Plan	\$500,000 \$250,000	<b>\$600,000</b> <b>\$400,000</b>
<b>Confinement in Community Hospital</b> - Preferred Plan - Advantage Plan - Basic Plan	maximum 45 days	<b>maximum 90 days</b>

Please refer to Enhanced IncomeShield brochure for more details.

#### IMPORTANT NOTES

<sup>1</sup> Only for policies effective from 1 September 2010.

<sup>2</sup> Living Organ Donor Transplant Benefit covers your medical expenses incurred when you donate your organ to your loved ones, provided the diagnosis of the organ failure is after a 24 months waiting period and approved under the Human Organ Transplant Act (HOTA). This coverage is for organ transplant done at any hospitals in Singapore.

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