

**Integrated Shield Plans for Ward Class B2/C 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 (CPFB) and (ii) additional private insurance coverage run by the private insurer. The MediShield Life component provides coverage targeted at B2/C-wards in public hospitals, while the additional private insurance coverage provides additional coverage beyond MediShield Life coverage. 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 MediShield Life, and IPs for Class B2/C wards in public hospitals.**

**Table: Comparison of MediShield Life and Private Integrated Shield Plans for Ward Class B2/C in Public Hospitals**

Benefits	MediShield Life	[Income] IncomeShield Plan C *	[Income] Enhanced IncomeShield C *
<b><u>Inpatient and Day Surgery:</u></b>			
Daily Ward and Treatment Charges			
- Normal Ward	800/day*	700/day	As Charged
- Intensive Care Unit Ward	2,200/day*	1,200/day	As Charged
* An additional claim limit of \$200 per day applies for the first two inpatient days			
- Psychiatric	160/day (up to 60 days per policy yr)	5,000/yr	5,000/yr
- Community Hospital (Rehabilitative)	350/day	550/day (up to 45 days for each admission)	As charged (up to 45 days for each admission)
- Community Hospital (Sub-acute)	430/day		
- Inpatient Palliative Care Service (General)	250/day	-	As Charged
- Inpatient Palliative Care Service (Specialised)	350/day	-	As Charged
Surgical Procedures	240 - 2,600	400 - 6,800	As Charged
Implants	7,000/treatment	7000/admission	As Charged
Radiosurgery, including Proton Beam Therapy - Category 4 [Note (6)]	10,000/treatment course	9,600/treatment course	As Charged
Continuation of Autologous Bone Marrow Transplant Treatment for Multiple Myeloma [Note (5)]	6,000/treatment	-	10,000/yr
<b><u>Outpatient Treatment:</u></b>			
Cancer Drug Treatment	200 - 9,600 per month, depending on cancer drug treatment*  (* Refer to the Cancer Drug List on the MOH website for the applicable claim limit)	1x MediShield Life limit/mth	2x MediShield Life limit/mth
Cancer Drug Services	3,600/yr	1x MediShield Life limit/yr	2x MediShield Life limit/yr
<b><u>Radiotherapy for Cancer</u></b>			
- External (Except Hemi-Body)	300/treatment	250/treatment	As Charged
- Brachytherapy	500/treatment	500/treatment	
- Hemi-Body	900/treatment	-	
- Stereotactic	1,800/treatment	2,000/treatment	
- Proton Beam Therapy - Category 1 [Note (6)]	300/treatment	250/treatment	Covered under Additional Benefits
- Proton Beam Therapy - Category 2 [Note (6)]	500/treatment	500/treatment	
- Proton Beam Therapy - Category 3 [Note (6)]	1,800/treatment	2,000/treatment	
Kidney Dialysis	1,100/mth	2,000/mth	As Charged (Pro-ration factor waived for applicable treatment by preferred partners) (Note (4))
Immunosuppressants for Organ Transplant	550/mth	400/mth	As Charged
Erythropoietin for Chronic Kidney Failure	200/mth	400/mth	As Charged
Long-term Parenteral Nutrition	1,700/mth	-	As Charged

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**Table: Comparison of MediShield Life and Private Integrated Shield Plans for Ward Class B2/C in Public Hospitals**

Benefits	MediShield Life	[Income] IncomeShield Plan C *	[Income] Enhanced IncomeShield C *
<b><u>Additional Benefits Limits:</u></b>			
Pre-Hospitalisation Treatment (number of days indicate maximum number of days covered prior admission)	-	Limited to unused balance amount** of daily ward and treatment charges and community hospital (Up to 90 days)	As Charged (up to 100 days)
Post-Hospitalisation Treatment (number of days indicate maximum number of days covered after discharge)	-	** 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)
Major Organ Transplant	Covered under Inpatient and Day Surgery limits	Covered under Inpatient and Day Surgery limits	As Charged
Prosthesis benefit	-	3,000/yr	3,000/yr
Emergency overseas treatment	-	Covered under Inpatient and Day Surgery limits	As Charged but limited to costs of ward class B2 in Singapore restructured hospitals
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.	Categories 1, 2, and 3 are covered under Radiotherapy for Cancer limits. Category 4 is covered under Radiosurgery limit.	70,000/yr [Note (6)]
Cell, Tissue and Gene Therapy	-	-	150,000/yr

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<b>Other Policy Features</b>			
<b>Pro-ration factors</b> (Please check with your insurer for more information on other applicable factors)	For Singapore Citizens: Private Hospitals - 25%, Class A - 35%, Class B1 - 43%, Class B2+ - 70%  For Permanent Residents: Private Hospitals - 25%, Class A - 35%, Class B1 - 38%, Class B2+ - 47%, Class B2 - 58%, Class C - 44%	-	Private Hospitals - 15% Class A - 20%, Class B1 - 40%
Pro-ration factors for Private Outpatient Clinics	50% (Note (1))	-	15%
<b>Deductibles (Per Policy Year) (Note (2))</b>			
- Class C	1,500	1,500	1,500
- Class B2 and above	2,000	2,000	2,000
- Day Surgery and Short Stay Ward	1,500	2,000	2,000
<b>Co-insurance</b>	Inpatient: 0 - 5,000: 10%, >5,000-10,000: 5% >10,000: 3% Outpatient: 10%	10%	10%
<b>Policy Year Limit</b>	150,000	100,000	150,000
<b>Lifetime Limit</b>	Unlimited	Unlimited	Unlimited
<b>Final Expense Benefit (Note (3))</b>	-	1,500	1,500
<b>Last Entry Age</b>	-	75	75
<b>Maximum Coverage Age</b>	Lifetime	Lifetime	Lifetime

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

Note (1): Non-subsidised bills for outpatient cancer treatments and home parenteral nutrition will be pro-rated. Bills for non-subsidised dialysis-related treatments and immunosuppressants will not be pro-rated.

Note (2): The deductible applicable for policyholders after the age of 80 (next birthday) is as follows:

(a) For Income's IncomeShield Plan C and Enhanced IncomeShield C, Class C - \$2,250, Class B2 and above - \$3,000, Day Surgery and Short Stay Ward - \$3,000

(b) For MediShield Life, Class C - \$2,000, Class B2 and above (including Private Hospitals) - \$3,000, Day Surgery and Short Stay Ward - \$2,000

Note (3): 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 (4): 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 (5): 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 (6): Refer to the MOH website for the approved indications for local use of Proton Beam Therapy and the patient eligibility criteria for MediShield Life claims.

**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. **Premiums for IPs shown below are the total premiums comprising both premiums for MediShield Life and the additional private insurance coverage component for IPs for Class B2/C wards in public hospitals. Premiums are inclusive of 8% GST.**

Premiums	MediShield Life (Before subsidies)	Integrated Shield Plan for Singapore Citizen (SC) and Permanent Resident (PR)	
		[Income] IncomeShield Plan C *	[Income] Enhanced IncomeShield C *
Age Next Birthday:			
1 to 20	146	152	165 - 181
21 to 30	252	258	268
31 to 40	394	402 - 411	422
41 to 50	530	553 - 567	589 - 591
51 to 60	807	864 - 873	890 - 894
61 to 65	1,030	1,113	1,215
66 to 70	1,110	1,218	1,411
71 to 73	1,206	1,357	1,667
74 to 75	1,332	1,511	1,889
76 to 78	1,544	1,750	2,246
79 to 80	1,605	1,856	2,409
81 to 83	1,691	1,894	2,680
84 to 85	1,953	2,162	3,016
86 to 90	2,044	2,439 - 2,552	3,166 - 3,252
Premiums above age 90	2,074	2,689 - 3,161	3,384 - 4,148

The premiums payable are based on your age next birthday and may increase as you enter into the next age band. MediShield Life can be fully payable by Medisave. 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