

Standard Integrated Shield Plans Targeted at Ward Class B1 in Public Hospitals

Disclaimer: All material included in our web site is of a general nature. It is intended for education and informational purposes only. The information provided is based on what was provided to us at the date of Publication. We are not responsible for the correctness of the information, or any third party contents which can be accessed through the web site. You are strongly advised to seek the professional advice of insurance professionals before making any decision on any of the medical insurance schemes.

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. **This table shows the Standard IP benefits, targeted at Class B1 wards in public hospitals. The benefits of the Standard IP are identical across all IP insurers.**

Table: Standard Integrated Shield Plan benefits, targeted at Class B1 wards in Public Hospitals

Benefits	Standard IP
<u>Inpatient and Day Surgery:</u>	
Daily ward and treatment charges	1,700/day
Daily ward and treatment charges in ICU	2,900/day
Surgery	590 - 16,720
Surgical Implants and approved medical consumables	9,800/admission
Gamma Knife	9,600/procedure
Confinement in Community Hospital	650/day
Inpatient Psychiatric Treatment	500/day (up to 35 days per policy yr)
<u>Outpatient Treatment:</u>	
Kidney Dialysis	2,750/month
<u>Cancer treatment:</u>	
Radiotherapy (i) External or Superficial (ii) Brachytherapy	(i) External or Superficial: 550/session (ii) Brachytherapy: 1,100/session
Chemotherapy	5,200/month
Stereotactic Radiotherapy	1,800/treatment
Immunosuppressants for organ transplants	1,200/month
Erythropoietin	450/month

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. **This table shows the Standard IP benefits, targeted at Class B1 wards in public hospitals. The benefits of the Standard IP are identical across all IP insurers.**

Table: Standard Integrated Shield Plan benefits, targeted at Class B1 wards in Public Hospitals

Benefits	Standard IP
Other Policy Features	
Proration factors (for Singapore Citizens) (Note (1))	Class A- 80% Private Hospital- 50% Private Hospital Day Surgery- 65% Outpatient treatment in Private Outpatient Clinics- 65%
Deductibles (Per Policy Year) (Note (2))	
Class C	1,500
Class B2/B2+	2,000
Class B1	2,500
Class A and Private Hospital	2,500
Subsidised Day Surgery/ Short Stay Wards	1,500
Unsubsidised Day Surgery/ Short Stay Wards	2,000
Co-insurance	10%
Policy Year Limit	150,000
Lifetime Limit	Unlimited
Final Expense Benefit	None
Last Entry Age	None
Maximum Coverage Age	Lifetime

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 are the total premiums, comprising both premiums for MediShield Life and the additional private insurance coverage component for Standard IPs, targeted at Class B1 wards in public hospitals.**

	Income IncomeShield Standard Plan	AIA HealthShield Gold Max Standard Plan	Great Eastern Supreme Health Standard Plan	Prudential PruShield Standard Plan	Aviva MyShield Standard Plan	AXA Shield Standard Plan	Raffles Health Insurance Raffles Shield Standard Plan
Age Next Birthday:							
1 to 20	165	180	157-163	171	195	170	169
21 to 30	239	248	228	243	261	245	243
31 to 40	369-373	382	358	373	398	372	372
41 to 50	531-551	547-563	511	543	554-568	542	543-560
51 to 60	750-759	788-821	732	771-809	789-793	772-791	771-793
61 to 65	961	1,035	962	1,005	1,036	1,034	1,030
66 to 70	1,200	1,235	1,144	1,211	1,207	1,234	1,210
71 to 73	1,451	1,515	1,410	1,495	1,508	1,538	1,505
74 to 75	1,645	1,763	1,573	1,721	1,698	1,770	1,718
76 to 78	1,930	2,084	1,773	2,072	2,096	2,238	2,081
79 to 80	2,023	2,232	1,861	2,189	2,145	2,360	2,188
81 to 83	2,168	2,426	1,968	2,407	2,439	2,472	2,423
84 to 85	2,511	2,700	2,328	2,633	2,626	2,803	2,628
86 to 90	2,792-2,889	3,008-3,148	2,619-2,667	2,916-3,091	3,228-3,300	3,043-3,242	3,007-3,146
Premiums above age 90	3,030-3,567	3,331-3,932	2,790-3,373	3,276-3,902	3,477-3,718	4,087-4,723	3,330-3,898

Note (1) : Bills incurred in Class A ward in public hospitals and private hospitals are subject to the respective pro-ration factors, which adjust the bill to the equivalent Class B1 bill size before the Standard IP payout is calculated

Note (2): the deductible applicable for policyholders after the age of 80 is as follows: Class C - \$2,000, Class B2/B2+/B1/A/pte hospital - \$3,000, Subsidised Day Surgery and Short Stay ward in restructured hospital- \$3,000, Non-subsidised Day Surgery and Short Stay ward in restructured or pte hospital- \$3,000

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