

**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 (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 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**

<b>Benefits</b>	<b>MediShield Life</b>	<b>Income IncomeShield Plan C *</b>	<b>Income Enhanced IncomeShield C</b>
<b>Inpatient and Day Surgery:</b>			
Daily ward and treatment charges	700/day	700/day	As Charged
Daily ward and treatment charges in ICU	1,200/day	1,200/day	As Charged
Surgery	200 - 2,000	400 - 6,800	As Charged
Surgical Implants and approved medical consumables	7,000/treatment	7000/admission	As Charged
Gamma Knife	4,800/procedure	9,600/procedure	As Charged
Confinement in Community Hospital	350/day	550/day (up to 45 days for each admission)	As charged (up to 45 days for each admission)
Inpatient Psychiatric Treatment	100/day (up to 35 days per policy yr)	5,000/yr	As Charged, up to 5,000/yr
<b>Outpatient Treatment:</b>			
Kidney Dialysis	1,000/mth	2,000/mth	As Charged
<b>Cancer treatment:</b>			
Radiotherapy (i) External or Superficial (ii) Brachytherapy	(i) External or Superficial: 140/session (ii) Brachytherapy: 500/session	(i) External or Superficial: 250/session (ii) Brachytherapy: 500/session	As Charged
Chemotherapy	3,000/mth	3,000/mth	As Charged
Immunotherapy	-	400/mth	As Charged
Stereotactic Radiotherapy	1,800/treatment	2,000/session	As Charged
Immunosuppressants for organ transplant	200/mth	400/mth	As Charged
Erythropoietin	200/mth	400/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>Additional Benefits Limits:</b>			
Pre-Hospitalisation Treatment (number of days indicate maximum number of days covered prior admission)	-	Limited to unused balance amount** of room, board and medical-related services, intensive care unit (ICU) and medical-related services benefits and staying in a community hospital (Up to 90 days)	As Charged (up to 90 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 90 days)
Major Organ Transplant	Covered under inpatient hospital treatment	Covered under Inpatient and Day surgery limits	As Charged
Prosthesis benefit	-	3,000/yr	As Charged, up to 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

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Benefits	MediShield Life	Income IncomeShield Plan C *	Income Enhanced IncomeShield C
<b>Other Policy Features</b>			
<b>Proration factors (Pls check with your insurer for more information on other applicable factors)</b>	For Singapore Citizens: Private hospitals and Class A - 35%, Class B1 - 43%, Class B2+ - 70% For Permanent Residents: Private hospitals and Class A - 35%, Class B1 - 38%, Class B2+ - 47%	-	Private hospitals - 15% Class A - 20%, Class B1 - 40%
Proration factors for Private Outpatient Clinics (Cancer and Dialysis Treatment)	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>	0 - 5,000: 10%, >5,000-10,000: 5% >10,000: 3%	10%	10%
<b>Policy Year Limit</b>	100,000	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

**Information on Premiums:** Integrated Shield Plans (IPs) comprise two components: (i) A MediShield Life component run by the Central Provident Fund Board (CPF) and (ii) additional private insurance coverage run by the private insurer. The MediShield Life component provides coverage targeted at B2/C-wards in public hospitals, while the additional private insurance coverage provides additional coverage beyond MediShield Life coverage. **Premiums for IPs shown below is the total premiums comprising both premiums for MediShield Life and the additional private insurance coverage component for IPs for Class B2/C wards in public hospitals.**

	MediShield Life Premium (Before subsidies)	Integrated Shield Plan Premiums for Singapore Citizen (SC) and Permanent			
		Income IncomeShield Plan C *		Income Enhanced IncomeShield C	
Age Next Birthday:		SC	PR	SC	PR
1 to 20	130	142-159	148-166	154-170	163-181
21 to 30	195	208	215	219	230
31 to 40	310	326	335-345	347	364
41 to 50	435	466-480	482-497	503-505	536-539
51 to 60	630	693-702	702-711	719-723	756-761
61 to 65	755	846	879	948	1,019
66 to 70	815	928	969	1,120	1,235
71 to 73	885	1,040	1,091	1,350	1,517
74 to 75	975	1,159	1,215	1,536	1,734
76 to 78	1,130	1,341	1,407	1,834	2,088
79 to 80	1,175	1,428	1,505	1,978	2,261
81 to 83	1,250	1,455	1,519	2,237	2,539
84 to 85	1,430	1,642	1,706	2,490	2,811
86 to 90	1,500	1,897-2,009	2,184-2,314	2,620-2,705	3,314-3,424
Premiums above age 90	1,530	2,145-2,615	2,469-3,025	2,836-3,596	3,587-4,573

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

Note (1): Bills for non-subsidised dialysis-related treatment 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 Enhanced 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 - \$3,000, Day Surgery and Short Stay Ward - \$3,000.

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.

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