

Integrated Shield Plans for Ward Class B1 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. 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 Class B1 wards in public hospitals.**

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Benefits	[Income] IncomeShield Plan B*	[Income] Enhanced IncomeShield Basic	[AIA] HealthShield Gold Max C*	[AIA] HealthShield Gold Max B Lite	[Great Eastern] GREAT SupremeHealth B*	[Great Eastern] GREAT SupremeHealth B PLUS	[Prudential] PRUShield B*	[Singlife] Singlife Shield Plan 3	[Raffles Health Insurance] Raffles Shield B
Inpatient and Day Surgery:									
Daily Ward and Treatment Charges									
- Normal Ward	1,000/day	As Charged	700/day	As Charged	2,300/day [Note (13)]	As Charged	750/day	As Charged	As Charged
- Intensive Care Unit Ward	1,400/day		1,200/day		7,000/day [Note (13)]		1,250/day		
- Psychiatric	5,000/yr	5,000/yr	3,500/yr (Additional post-hospitalisation psychiatric treatment of 500/yr within 200 days after Confinement)	3,500/yr (Additional post-hospitalisation psychiatric treatment of 1,000/yr within 200 days after Confinement)	700/day (up to 60 days) (including post-hospitalisation benefits) [Note (16)]	4,000/yr (Including post-hospitalisation benefits) [Note (16)]	-	500/day (up to 35 days/yr)	5,000/yr (Includes post hospitalisation psychiatric treatment up to 90 days)
- Community Hospital	1,000/day (up to 45 days for each admission)	As Charged (up to 90 days for each admission)	450/day	As Charged	Sub-acute Care: 1,000/day Rehabilitation Care: 800/day	Sub-acute Care: 1,000/day Rehabilitation Care: 750/day	550/day	As Charged	As Charged (up to 45 days)
- Inpatient Palliative Care (General)	-	As Charged	-	As Charged	800/day	750/day	-	As Charged	560/day
- Inpatient Palliative Care (Specialised)									760/day
Surgical Procedures	500 - 8,200	As Charged	As Charged in Governmen/Restructured Hospitals, else subject to pro-ration factor	As Charged	1,100 - 21,900	As Charged	600 - 8,500	As Charged	As Charged
Implants	9,000/admission		7,000/treatment		10,000/treatment		8,000/treatment		
Radiosurgery	9,600/treatment course (includes Proton Beam Therapy - Category 4) [Note (15a and 15b)]		9,600/procedure		31,500/treatment course		10,000/treatment		
Continuation of Autologous Bone Marrow Transplant Treatment for Multiple Myeloma (Note (12))	-	10,000/yr	-	As Charged	14,100/treatment	20,000/yr	-	As Charged	14,040/treatment

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Outpatient Treatment:									
Patients receiving treatment for one primary cancer									
- Cancer Drug Treatment* <small>(*Refer to the Cancer Drug List on the MOH website for the applicable MediShield Life claim limit)</small>	2x MediShield Life limit/mth	3x MediShield Life limit/mth	5x MediShield Life limit/mth	5x MediShield Life limit/mth	5x MediShield Life limit/mth	5x MediShield Life limit/mth	3x MediShield Life limit/mth [Note (14)]	5x MediShield Life limit/mth	5x MediShield Life limit/mth
- Cancer Drug Services	2x MediShield Life limit/yr (7,200/yr)	3x MediShield Life limit/yr (10,800/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)	3x MediShield Life limit/yr (10,800/yr) [Note (14)]	5x MediShield Life limit/yr (18,000/yr)	5x MediShield Life limit/yr (18,000/yr)
Patients receiving treatment for multiple primary cancers									
- Cancer Drug Treatment	The total amount up to the highest limit among the cancer drug treatments received in that month	The total amount up to the highest limit among the cancer drug treatments received in that month	The total amount up to the highest limit among the cancer drug treatments received in that month	The total amount up to the highest limit among the cancer drug treatments received in that 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 [Note (14)]	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	Same limit as that for one primary cancer (7,200/yr)	Same limit as that for one primary cancer (10,800/yr)	Same limit as that for one primary cancer (18,000/yr)	Same limit as that for one primary cancer (18,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)	3x MediShield Life limit for multiple primary cancers (21,600/yr) [Note (14)]	5x MediShield Life limit for multiple primary cancers (36,000/yr)	5x MediShield Life limit for multiple primary cancers (36,000/yr)
Radiotherapy for Cancer									
- External (Except Hemi-Body)	300/treatment	As Charged	280/treatment	As Charged	900/treatment	As Charged	550/day	As Charged	As Charged
- Brachytherapy	500/treatment		500/treatment		1,200/treatment		550/day		
- Hemi-Body	-		-		2,600/treatment		-		
- Stereotactic	2,500/treatment		2,000/treatment		6,300/treatment		2,000/treatment		
- Proton Beam Therapy - Category 1	300/treatment [Note (15a and 15b)]	Covered under Additional Benefits	-	Covered under Additional Benefits	-	Covered under Additional Benefits	-	Covered under Additional Benefits	Covered under Additional Benefits
- Proton Beam Therapy - Category 2	500/treatment [Note (15a and 15b)]		-		-		-		
- Proton Beam Therapy - Category 3	2,500/treatment [Note (15a and 15b)]		-		-		-		
Kidney Dialysis	2,500/mth	As Charged (Pro-ration factor waived for applicable treatment by preferred partners) (Note (11))	24,000/yr	As Charged	46,000/yr	As Charged	24,000/yr	As Charged	As Charged
Immunosuppressants for Organ Transplants	600/mth	As Charged	5,000/yr	As Charged	18,000/yr	As Charged	5,000/yr	As Charged	As Charged
Erythropoietin for Chronic Kidney Failure	600/mth	As Charged	5,000/yr	As Charged	5,500/yr	As Charged	5,000/yr	As Charged	As Charged
Long-Term Parenteral Nutrition	-	As Charged	-	As Charged	4,000/mth	As Charged	-	As Charged	3,980/mth

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Table: Comparison of Private Integrated Shield Plans for Class B1 in Public Hospitals

Benefits	[Income] IncomeShield Plan B*	[Income] Enhanced IncomeShield Basic	[AIA] HealthShield Gold Max C*	[AIA] HealthShield Gold Max B Lite	[Great Eastern] GREAT SupremeHealth B*	[Great Eastern] GREAT SupremeHealth B PLUS	[Prudential] PRUShield B*	[Singlife] Singlife Shield Plan 3	[Raffles Health Insurance] Raffles Shield B
Additional Benefits Limits:									
Pre-Hospitalisation Treatment (number of days indicate maximum number of days covered prior admission) (Note (1))	Limited to unused balance amount** of daily ward and treatment charges and community hospital. (Up to 90 days) ** 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)	500/confinement (Up to 100 days)	As Charged (Up to 100 days)	Pre-hospital specialist's consultation is limited to unused balance amount of room, board and medical-related services benefit.	As Charged (Up to 120 days)	-	(i) As Charged (Up to 90 days) [for non-panel specialist in a private hospital] (ii) As Charged (Up to 180 days) [for A&E and preferred medical providers]	As Charged (Up to 90 days)
Post-Hospitalisation Treatment (number of days indicate maximum number of days covered after discharge) (Note (1))		As Charged (up to 100 days)	1,000/confinement (Up to 100 days). Additional 1,000 for an additional 100 days for 30 critical illnesses)	As Charged (Up to 100 days)	Post-hospitalisation treatment is limited to unused balance amount of room, board and medical-related services benefit.	(i) As Charged Up to 180 days for non-Panel Specialists (ii) As Charged Up to 365 days for Panel Specialists (both Extended & Main Panel) or Restructured Hospital	-	(i) As Charged (Up to 180 days) [for non-panel specialist in a private hospital] (ii) As Charged (Up to 365 days) [for A&E and preferred medical providers]	As Charged (Up to 90 days)
Major Organ Transplant	Covered under Inpatient and Day surgery limits	As Charged	As Charged in Governmen/Restructured Hospitals, else subject to pro-ration factor	As Charged	Covered under existing inpatient / day surgery limits	As Charged	-	As Charged (for selected organs only)	As Charged
Living Donor Organ Transplant, coverage for insured donor (after 24 mths waiting period)	-	20,000/transplant	20,000/transplant	20,000/transplant	-	20,000/transplant (Note (2))	-	20,000/lifetime (Note (2))	20,000/transplant
Living Donor Organ Transplant, coverage for non-insured donor	-	-	20,000/transplant (Note (3))	20,000/transplant (Note (3))	-	20,000 / transplant (Note (2))	-	-	20,000/transplant (Note (3))
Pregnancy and Delivery-Related Complications Benefit* (after 10 months (or 300 days) waiting period) * For selected conditions only - please check with your insurer for further details.	3,500/yr	As Charged	-	As Charged	Covered under existing inpatient / day surgery limits	As Charged	-	As Charged	As Charged
Congenital Abnormalities Benefit of Insured	5,000/yr (with 24 mths waiting period)	As Charged (with 12 mths waiting period)	Covered up to benefit limits of the plan	Covered up to benefit limits of the plan	Covered under existing inpatient / day surgery limits	As Charged	-	As Charged (with 12 mths waiting period)	As Charged (with 24 mths waiting period)
Congenital Abnormalities Benefit of Insured's Biological Child	-	-	-	[Only for insured female] 12,000 per lifetime Limited to 3,000 per child (with 10 mths waiting period)	-	12,000 / lifetime Limited to 3,000 / child (with 300 days waiting period)	-	-	[Only for insured female] 15,000/ lifetime Limited to 3,000/ child (with 10 mths waiting period)
Prosthesis Benefit	6,000/yr	6,000/yr	-	-	-	-	-	-	-

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Additional Benefits Limits (Cont'd):									
Critical Illnesses	-	-	Addtl 30,000 policy yr limit (for 30 Critical Illnesses) (Note (4))	Addtl 50,000 policy yr limit (for 30 Critical Illnesses) (Note (4))	-	-	-	Additional 50,000/yr (for 5 Critical Illnesses) (Note (4))	-
Emergency overseas treatment	Covered under Inpatient and Day surgery limits	As Charged but limited to costs of ward class B1 in Singapore restructured hospitals	Reimburse Eligible Expenses incurred for overseas medical or surgical treatment subject to the applicable claim limits under AIA HealthShield Gold Max C. Benefit payable under Emergency Overseas (Outside Singapore) Medical Treatment Benefit limited to the level of reasonable and customary charges in a Singapore Private Hospital.	Reimburse Eligible Expenses incurred for overseas medical or surgical treatment subject to the applicable claim limits under AIA HealthShield Gold Max B Lite. Benefit payable under Emergency Overseas (Outside Singapore) Medical Treatment Benefit 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 Class B1 ward of a Restructured Hospital, whichever is the lower, subject to the benefit limits of GREAT SupremeHealth B.	Reimburse the actual Expenses incurred overseas or the Reasonable and Customary Charges applicable in a Class B1 ward of a Restructured Hospital, whichever is the lower, subject to the benefit limits of GREAT SupremeHealth B PLUS.	Reimburse the lower of Hospital expenses incurred up to the limits covered by PRUShield B or the actual Reasonable and Customary Expenses	As Charged (pegged to costs restructured hospitals in Singapore)	As Charged (limited to Singapore Restructured Hospital Class B1 Ward charges)
Planned overseas treatment	-	-	-	-	-	-	-	As Charged (pegged to costs of restructured hospitals in Singapore) (Note (5))	-
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.	70,000/yr [Note (15a and 15b)]	-	100,000/yr [Note (15a)]	15,000/yr [Note (15a)]	30,000/yr [Note (15a)]	-	70,000/yr [Note (15a)]	75,000/yr [Note (15a and 15b)]
Cell, Tissue and Gene Therapy	-	150,000/yr	-	250,000/yr	50,000/yr	100,000/yr	-	150,000/yr	50,000/yr
Final Expense Benefit (Note (10))	3,000	3,000	2,500	2,500	3,600	3,600	3,000	10,000	3,000
Waiver of Premium upon Total Permanent Disability	-	-	Waives 1 yr premium for insured	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.
Other Policy Features									
Pro-ration factors for Private Hospital & Private Outpatient Clinics [Note (6)] (Please check with your insurer for more information on other applicable factors)	-	50%	50%	Private Hospital - 50% Private Outpatient - 65% Private Day Surgery - 65%	80% (Note (7))	50% (Note (7))	-	35%	Raffles Hospital - 60% Private Hospitals (except Raffles Hospital) - 50%
Pro-ration factors for Class A Wards	-	85%	-	80% (Note (8))	80% (Note (7))	80% (Note (7))	-	85%	80%
Pro-ration factors for Non-Subsidised Short-Stay Ward / Day Surgery / Outpatient Treatment	-	-	-	-	80% (Note (7))	80% (Note (7))	-	85%	-

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Other Policy Features (Cont'd):									
Deductibles (per policy yr) (Note (9))									
- Class C	1,500	1,500	1,500	1,500	2,500	1,500	1,500	1,500	1,500
- Class B2	2,000	2,000	2,000	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
- Class A and Private Hospital	2,500	2,500	2,500	3,500		3,500	3,500	3,500	3,500
- Subsidised Day Surgery/ Short Stay Wards	2,000	2,000	2,000	2,000		Restructured hospital 1,500 (short stay) 2,000 (day surgery)	1,500	1,500	2,000
- Unsubsidised Day Surgery/ Short Stay Wards	2,500	2,500	2,000	2,000		Restructured hospital: 2,000 (short stay) 2,500 (day surgery) Private Hospital: 3,500 (short stay & day surgery)	2,000	2,000	3,000
Co-insurance	10%	10%	10%	10%	10%	10%	10%	10% (max \$25,500/yr)	10%
Policy Year Limit	150,000	250,000	150,000	300,000	250,000	500,000	120,000	500,000	300,000
Lifetime Limit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Last Entry Age	75	75	75	75	75	75	75	75	75
Maximum Coverage Age	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime

* 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 and emergency overseas treatment. Please check with your insurer for more information.

Note (2):

- (a) For Great Eastern plans, the living donor organ transplant applies for kidney, liver and pancreas transplants only. When 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 B, the recipient of the organ must be a family member (parents, siblings, spouse and children) of the Life Insured.

Note (3): Expenses incurred by the non-insured living donor shall only be reimbursed under the Living Donor Organ Transplant (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 (4): Singlife's and AIA's Critical Illness Benefit is provided over and above the Overall Policy yr Limit and the Overall Lifetime Limit.

Note (5): 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 (6): Treatment in the following private dialysis centres will not be pro-rated: National Kidney Foundation, Kidney Dialysis Foundation and People's Dialysis Centre.

Note (7): A pro-ration factor of 90% and 80% will apply to Singapore Permanent Residents and Foreigners respectively, for expenses incurred in: 1) Class B1 or lower in restructured hospital/government-funded Community Hospital and/or government-funded Inpatient Palliative Care Institution, or 2) Subsidised short-stay ward, day surgery and/or outpatient treatment in a restructured hospital.

Note (8): A pro-ration factor of 90% will apply to Singapore Permanent Residents for expenses incurred in Class B1 ward in restructured hospital.

Note (9):

- (a) For Great Eastern's SupremeHealth B Plus plan, the deductible applicable for policyholders after the age of 85 will be 150% of the listed deductible. For Great Eastern's SupremeHealth B plan, the deductible applicable for policyholders after the age of 85 will be raised by \$1,000 of the above listed deductible.
- (b) For Income's IncomeShield Plan B and Enhanced IncomeShield Basic, the deductible applicable for policyholders after the age of 80 is as follows: Class C - \$2,250, Class B2/B2+ - \$3,000, Class B1/A/pte hospital - \$3,750, Subsidised Day Surgery and Short Stay ward - \$3,000, Non-subsidised Day Surgery and Short Stay ward - \$3,750
- (c) For Singlife's Singlife Shield Plan 3, 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 \$2,500 for Subsidised Short-stay Ward or Day Surgery and \$3,000 for Unsubsidised Short-stay Ward or Day Surgery respectively.
- (d) For AIA's HSG Max B Lite, the deductible applicable for Insured ages of 81 is as follows: Class C - \$1,500, Class B2 - \$2,250, Class B1 - \$3,000, Class A / Private - \$4,500, Subsidised Day Surgery and Short Stay Ward - \$3,000, Non-subsidised Day Surgery and Short Stay Ward - \$3,000
- (e) For Raffles Shield B, the deductibles applicable for Insureds with Age Next Birthday of 81 and above will be 150% of the listed deductibles.

Note (10): 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 (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. Our list of approved panels also includes all restructured hospitals, community hospitals and voluntary welfare organisations (VVO) dialysis centres.

Note (12): 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 (13): For Great Eastern's GREAT SupremeHealth B, there is an additional \$300 per day for the first 2 days for Hospitalisation in a Normal Ward and Intensive Care Unit ward.

Note (14): For PRUShield B, total claims payable for both cancer drug treatments and cancer drug services is subject to a combined annual limit for \$36,500.

Note (15): 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 (16): For Great Eastern plans, psychiatric treatments are classified under "Additional Benefits". Refer to the policy contracts for more details.

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Premiums	[Income] IncomeShield Plan B*	[Income] Enhanced IncomeShield Basic	[AIA] HealthShield Gold Max C*	[AIA] HealthShield Gold Max B Lite	[Great Eastern] GREAT SupremeHealth B*	[Great Eastern] GREAT SupremeHealth B PLUS	[Prudential] PRUShield B*	[Singlife] Singlife Shield Plan 3	[Raffles Health Insurance] Raffles Shield B
Age Next Birthday:									
1 to 20	170 - 197	172 - 186	209	217	186 - 194	197 - 206	187	219	205
21 to 30	285	287	326	326	301	314 - 332	294	329	315
31 to 40	442 - 451	461 - 472	501	501	462	475 - 498	450	499	482
41 to 50	614	650 - 667	662	700 - 738	655	678 - 694	613	718 - 734	663
51 to 60	894 - 905	964 - 976	973 - 1,007	1,034 - 1,057	1,024	1,044 - 1,133	896 - 907	1,098 - 1,106	1,043 - 1,052
61 to 65	1,218	1,342	1,312	1,406	1,377 - 1,424	1,391 - 1,576	1,218	1,528	1,424
66 to 70	1,501	1,598	1,513	1,712	1,711 - 1,791	1,717 - 2,027	1,475	1,853	1,744
71 to 73	1,748	1,946	1,888	2,093	2,160 - 2,290	2,185 - 2,321	1,863	2,390	2,144
74 to 75	1,950	2,209	2,127	2,374	2,495 - 2,596	2,526 - 2,606	2,094	2,711	2,428
76 to 78	2,288	2,593	2,486	2,954	2,867 - 2,923	2,907 - 3,096	2,715	3,506	2,805
79 to 80	2,363	2,796	2,642	3,015	3,210	3,263 - 3,379	2,705	3,580	3,053
81 to 83	2,209	2,997	2,761	3,151	3,327	3,518 - 3,629	2,535	4,304	3,175
84 to 85	2,682	3,492	3,030	3,465	3,735	3,951 - 4,011	2,834	4,590	3,813
86 to 90	2,852 - 2,992	3,741 - 4,018	3,177	3,723 - 3,993	4,113 - 4,370	4,165 - 4,428	3,004	5,139 - 5,269	4,127 - 4,443
Premiums above age 90	3,221 - 4,036	4,432 - 5,537	3,207 - 3,565	4,203 - 4,907	4,501 - 5,239	4,530 - 5,274	4,080 - 4,500	5,564 - 6,000	4,821 - 5,250

* 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 yr, where the insured person is aged 40 or less at his/her next birthday on date of policy commencement/renewal
- (b) \$600 per policy yr, where the insured person is aged between 41 to 70 yrs at his/her next birthday on date of policy commencement/renewal
- (c) \$900 per policy yr, where the insured person is aged 71 or more yrs 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) 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 Class B1 wards in public 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)						
	[Income] IncomeShield Plan B*			[Income] Enhanced IncomeShield Basic		
Age Next Birthday:	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	170 - 197	22 - 49	0.6%	172 - 186	24 - 39	0.6%
21 to 30	285	31	0.6%	287	33	0.6%
31 to 40	442 - 451	45 - 54	0.6%	461 - 472	64 - 74	0.6%
41 to 50	614	79	0.6%	650 - 667	115 - 132	0.6%
51 to 60	894 - 905	79 - 90	0.6%	964 - 976	149 - 161	0.6%
61 to 65	1,218	179	0.6%	1,342	303	0.6%
66 to 70	1,501	380	0.6%	1,598	478	0.6%
71 to 73	1,748	531	0.6%	1,946	728	0.6%
74 to 75	1,950	605	0.6%	2,209	864	0.6%
76 to 78	2,288	729	0.6%	2,593	1,034	0.6%
79 to 80	2,363	744	0.6%	2,796	1,177	0.6%
81 to 83	2,209	502	0.6%	2,997	1,291	0.6%
84 to 85	2,682	711	0.6%	3,492	1,521	0.6%
86 to 90	2,852 - 2,992	789 - 929	0.6%	3,741 - 4,018	1,678 - 1,955	0.6%
Premiums above age 90	3,221 - 4,036	1,128 - 1,943	0.6%	4,432 - 5,537	2,339 - 3,443	0.6%

	[AIA] HealthShield Gold Max C*			[AIA] HealthShield Gold Max B Lite		
Age Next Birthday:	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	209	61	0.6%	217	69	0.6%
21 to 30	326	71	0.6%	326	71	0.6%
31 to 40	501	104	0.6%	501	104	0.6%
41 to 50	662	127	0.6%	700 - 738	165 - 203	0.6%
51 to 60	973 - 1,007	158 - 192	0.6%	1,034 - 1,057	219 - 242	0.6%
61 to 65	1,312	273	0.6%	1,406	367	0.6%
66 to 70	1,513	392	0.6%	1,712	591	0.6%
71 to 73	1,888	671	0.6%	2,093	876	0.6%
74 to 75	2,127	782	0.6%	2,374	1,029	0.6%
76 to 78	2,486	927	0.6%	2,954	1,395	0.6%
79 to 80	2,642	1,022	0.6%	3,015	1,395	0.6%
81 to 83	2,761	1,055	0.6%	3,151	1,445	0.6%
84 to 85	3,030	1,059	0.6%	3,465	1,494	0.6%
86 to 90	3,177	1,114	0.6%	3,723 - 3,993	1,660 - 1,930	0.6%
Premiums above age 90	3,207 - 3,565	1,114 - 1,472	0.6%	4,203 - 4,907	2,110 - 2,814	0.6%

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. **This table provides a comparison of insurers' premiums for IPs for Class B1 wards in public 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)						
	[Great Eastern] GREAT SupremeHealth B*			[Great Eastern] GREAT SupremeHealth B PLUS		
Age Next Birthday:	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	186 - 194	38 - 46	0.6%	197 - 206	49 - 58	0.6%
21 to 30	301	46	0.6%	314 - 332	59 - 77	0.6%
31 to 40	462	65	0.6%	475 - 498	78 - 101	0.6%
41 to 50	655	120	0.6%	678 - 694	143 - 159	0.6%
51 to 60	1,024	209	8.2%	1,044 - 1,133	229 - 318	0.6%
61 to 65	1,377 - 1,424	338 - 385	3.7% - 8.3%	1,391 - 1,576	352 - 537	0.6%
66 to 70	1,711 - 1,791	590 - 670	3.9% - 8.4%	1,717 - 2,027	596 - 906	0.6%
71 to 73	2,160 - 2,290	943 - 1,073	3.8% - 8.4%	2,185 - 2,321	968 - 1,104	0.6%
74 to 75	2,495 - 2,596	1,150 - 1,251	5.4% - 8.4%	2,526 - 2,606	1,181 - 1,261	0.6%
76 to 78	2,867 - 2,923	1,308 - 1,364	6.9% - 8.4%	2,907 - 3,096	1,348 - 1,537	0.6%
79 to 80	3,210	1,590	8.4%	3,263 - 3,379	1,643 - 1,759	0.6%
81 to 83	3,327	1,621	8.4%	3,518 - 3,629	1,812 - 1,923	0.6%
84 to 85	3,735	1,764	8.4%	3,951 - 4,011	1,980 - 2,040	0.6%
86 to 90	4,113 - 4,370	2,050 - 2,307	2.3% - 5.4%	4,165 - 4,428	2,102 - 2,365	0.6%
Premiums above age 90	4,501 - 5,239	2,408 - 3,146	4.8% - 8.4%	4,530 - 5,274	2,437 - 3,181	0.6%

	[Prudential] PRUShield B*			[Singlife] Singlife Shield Plan 3			[Raffles Health Insurance] Raffles Shield B		
Age Next Birthday:	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	187	40	0.6%	219	71	0.6%	205	57	0.6%
21 to 30	294	40	0.6%	329	74	0.6%	315	60	0.6%
31 to 40	450	53	0.6%	499	102	0.6%	482	85	0.6%
41 to 50	613	78	0.6%	718 - 734	183 - 200	0.6%	663	128	0.6%
51 to 60	896 - 907	82 - 92	0.6%	1,098 - 1,106	283 - 291	0.6%	1,043 - 1,052	228 - 237	0.6%
61 to 65	1,218	179	0.6%	1,528	489	0.6%	1,424	385	0.6%
66 to 70	1,475	355	0.6%	1,853	732	0.6%	1,744	623	0.6%
71 to 73	1,863	646	0.6%	2,390	1,173	0.6%	2,144	927	0.6%
74 to 75	2,094	750	0.6%	2,711	1,366	0.6%	2,428	1,083	0.6%
76 to 78	2,715	1,156	0.6%	3,506	1,948	0.6%	2,805	1,246	0.6%
79 to 80	2,705	1,085	0.6%	3,580	1,960	0.6%	3,053	1,433	0.6%
81 to 83	2,535	828	0.6%	4,304	2,598	0.6%	3,175	1,469	0.6%
84 to 85	2,834	863	0.6%	4,590	2,619	0.6%	3,813	1,842	0.6%
86 to 90	3,004	941	0.6%	5,139 - 5,269	3,076 - 3,206	0.6%	4,127 - 4,443	2,064 - 2,380	0.6%
Premiums above age 90	4,080 - 4,500	1,986 - 2,406	0.6%	5,564 - 6,000	3,471 - 3,907	0.6%	4,821 - 5,250	2,728 - 3,157	0.6%