

Income's gift to you in your NTUC Good Start Bundle

Congratulations on the arrival of your bundle of joy! A child is the greatest gift a parent could have. And we want to help you protect your baby in the best way possible.

If your baby is born between 2016 and 2019 and is a Singapore Citizen, Income will cover one year's premium of his or her additional private insurance coverage component in Enhanced IncomeShield or IncomeShield Standard Plan main plan[^]. Choose from different plan types to best suit your affordability and needs.

Revel in every precious moment of parenthood with peace of mind, knowing that your little one is well taken care of.

Because sometimes, the littlest thing takes up the most in your heart.

Register today!

Only the premium for the additional private insurance coverage portion is complimentary. The premium for the MediShield Life portion, and any applicable riders attached to Enhanced IncomeShield or IncomeShield Standard Plan, shall be payable accordingly. Premium rates differ across the various plan types and age bands. Promotion terms and conditions apply.

What are Enhanced IncomeShield and IncomeShield Standard Plan?

Enhanced IncomeShield and IncomeShield Standard Plan give you the assurance that your baby's hospital and surgical expenses¹ are well taken care of, so you can enjoy each and every precious little moment with your newborn.

These are Medisave-approved Integrated Shield Plans (IP) which consist of two parts – the MediShield Life portion and an additional private insurance coverage portion. MediShield Life is a national health insurance scheme for all Singapore Citizens and Permanent Residents.

If your baby is covered under Enhanced IncomeShield or IncomeShield Standard Plan, he or she will enjoy the combined benefits of MediShield Life, which is administered by the Central Provident Fund Board, and the enhanced benefits of the additional private insurance coverage portion, which is provided by Income.

Visit www.medishieldlife.sg if you would like to find out more details about MediShield Life and the subsidies that you may be eligible for.

Benefits for my baby

- 1) **Unlimited lifetime coverage²**
- 2) **'As charged³' coverage** when you select Enhanced IncomeShield — helps pay for is the hospitalisation cost incurred
- 3) **Letter of Guarantee⁴** to waive hospital deposits
- 4) **Premiums payable with Medisave** up to the withdrawal limits (main plan only)
- 5) **Option to enhance coverage with additional riders**
 - Plus Rider⁵ provides coverage from the first dollar⁶
 - Assist Rider⁵ minimises hospital bills
 - Daily Cash Rider⁵ provides cash benefits if my baby is hospitalised
 - Child Illness Rider⁵ protects my baby's well-being

What it covers

Inpatient hospital treatments¹	We reimburse you the eligible medical-related services expenses incurred including surgical procedures, organ transplants and intensive care unit expenses.
Outpatient hospital treatment¹	We reimburse you the medical expenses incurred for chemotherapy and radiotherapy for cancer, renal dialysis and drugs approved under MediShield Life for chronic renal failure or organ transplant.
Pre- and post- hospitalisation treatment¹ (Enhanced IncomeShield only)	We reimburse you the pre- and post-hospitalisation expenses incurred for eligible medical treatment, up to 90 days before admission and 90 days after discharge respectively.

Emergency overseas treatment¹ (Enhanced IncomeShield only)	We also reimburse you the emergency inpatient hospital treatment expenses incurred while overseas.
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Full coverage information and annual premium rates

For Enhanced IncomeShield, click [here](#).

For IncomeShield Standard Plan, click [here](#).

Footnotes

1 Subject to precise terms, conditions and exclusions specified in the policy contract for Enhanced IncomeShield, IncomeShield Standard Plan and riders.

2 Subject to policy year limit and any benefit limits.

3 We reimburse you the eligible hospitalisation cost you have incurred, subject to deductible, co-insurance, admission of ward class, benefit limits and any other policy terms (including exclusions).

4 Subject to individual hospital guidelines. Other terms and conditions apply.

5 The plan selected for the Plus Rider, Assist Rider and Daily Cash Rider must be the same as Enhanced IncomeShield or IncomeShield Standard Plan. The premium rates for all riders are applicable to all nationalities. The premiums are payable by cash, cheque or GIRO only.

6 Subject to admission of ward class, benefit limits and other policy terms.

Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

Important notes

Enhanced IncomeShield is available as a Medisave-approved Integrated Shield Plan for insured who is a Singaporean or a Singapore Permanent Resident. This applies as long as the insured meets the eligibility conditions under MediShield Life. If the insured is a foreigner who has an eligible valid pass with a foreign identification number (FIN), Enhanced IncomeShield is not available as an Integrated Shield Plan.

This page is for general information only. You can find the usual terms and conditions of these plans at www.income.com.sg/enhanced-incomeshield-policy-conditions.pdf, www.income.com.sg/incomeshield-standard-policy-conditions.pdf, www.income.com.sg/plus-rider-policy-conditions.pdf, www.income.com.sg/assist-rider-policy-conditions.pdf, www.income.com.sg/daily-cash-rider-policy-conditions.pdf and www.income.com.sg/child-illness-rider-policy-conditions.pdf. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. If you find that this plan is not suitable after purchasing it, you may terminate it within the free-look period, and obtain a refund of premiums paid.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 20 April 2017