



What are these changes?

MOH recently released guidelines requiring all insurers to revise existing features and launch new Integrated Shield Plan (IP) riders. Moving forward, new IP riders will have:



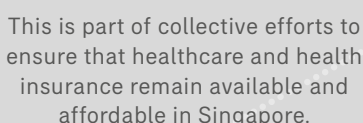
Policyholder is required to pay for the minimum IP deductible amount incurred under your IP plan (up to \$53 500)



A co-payment cap will be applied during the policy year if treatment is sought from one of the insurer's preferred healthcare providers or if the treatment has been pre-authorized.

The minimum co-payment cap insurers can apply has been revised to \$6,000 and does not include the minimum IP deductible amount which policyholders need to bear moving forward.

Why is this necessary?



How will this affect new IP riders' coverage?

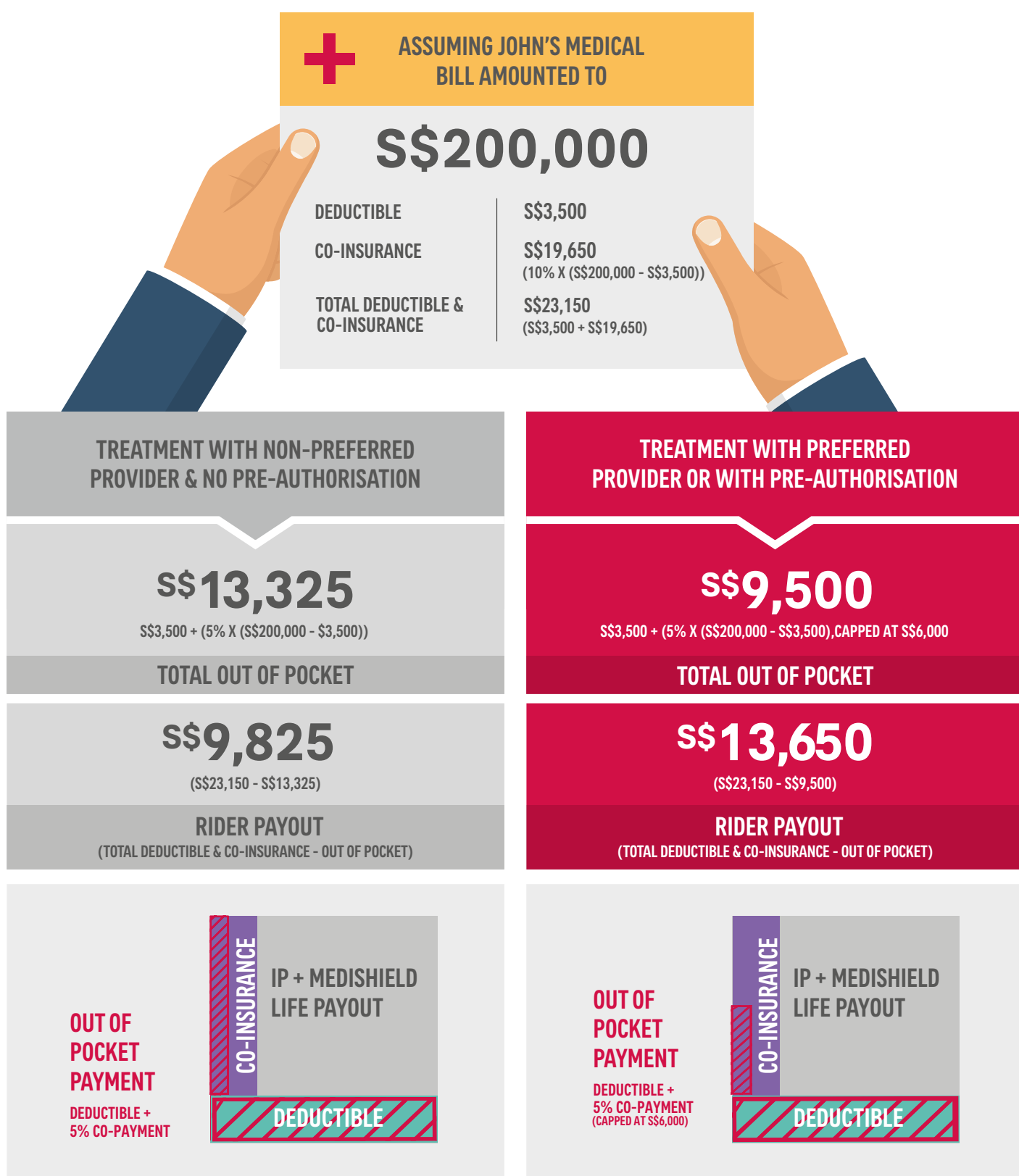
TREATMENT WITH NON-PREFERRED PROVIDER & NO PRE-AUTHORISATION

Pay (i) the deductible for the policy year, and (ii) 5% of the remaining bills, with no cap.

**TREATMENT WITH
PREFERRED PROVIDER OR WITH
PRE-AUTHORISATION**

**Pay (i) the deductible for the policy year, and
(ii) 5% of the remaining bills or the co-payment cap, whichever is lower**

Case illustrations after implementation¹



When will this be implemented?

**FOR IP RIDERS PURCHASED*
BEFORE 27 NOVEMBER 2025**

Policyholder will continue to enjoy the current cover. We will continue to monitor and proactively manage our claims experience. Should any change be required, we will reach out to inform our policyholders at least 31 days before it takes effect.

**FOR IP RIDERS PURCHASED FROM
27 NOVEMBER 2025 TO 31 MARCH 2026
(BOTH DATES INCLUSIVE)**

The rider must be transitioned to the new IP rider no later than their first renewal from 1 April 2028.

**FOR IP RIDERS
PURCHASED FROM 1 APRIL
2026**

All insurers must offer the new IP riders by 1 April 2026.

* Includes policyholders who purchased before 27 November 2025 and choose to upgrade/downgrade their riders between 27 November 2025 to 31 March 2026 (both dates inclusive).