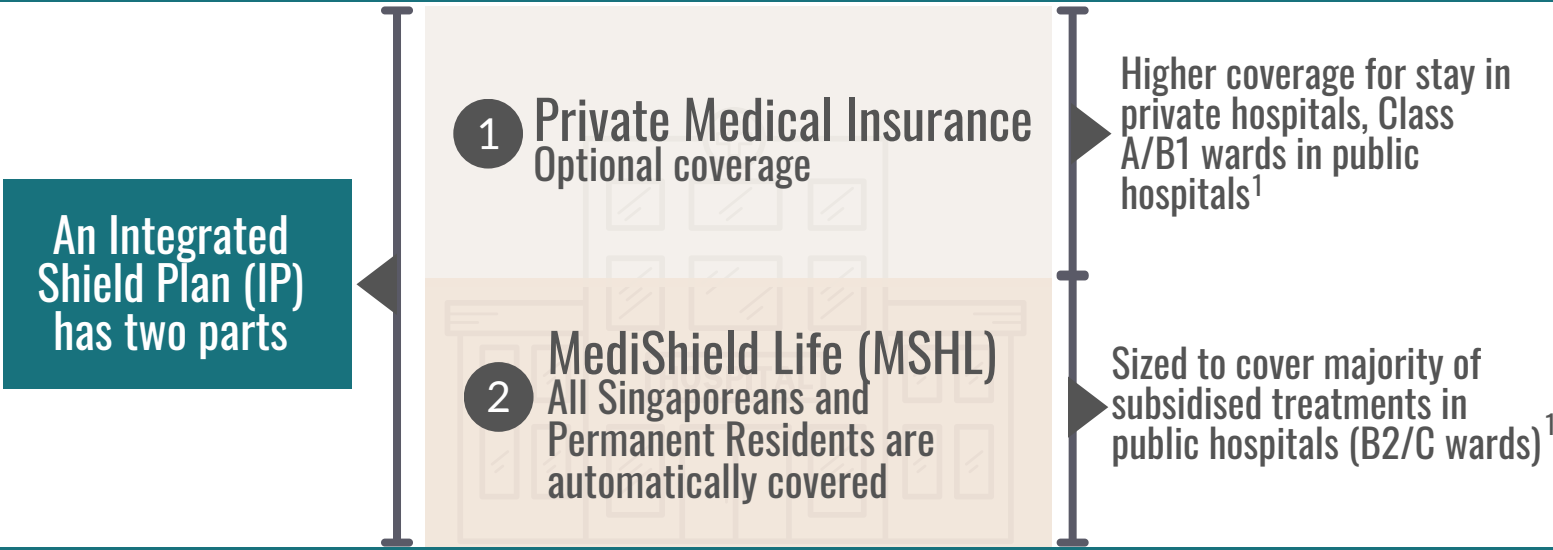


DO YOU NEED AN INTEGRATED SHIELD PLAN (IP)?

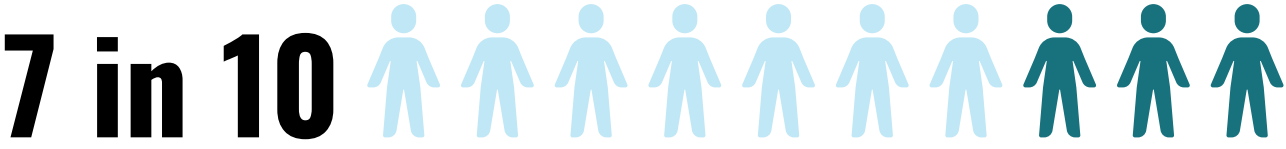


Understand what is an IP • Before buying an IP, consider if you need it and can afford it.

What is Integrated Shield Plan (IP)?



You may not need an IP if you stay in B2/C wards



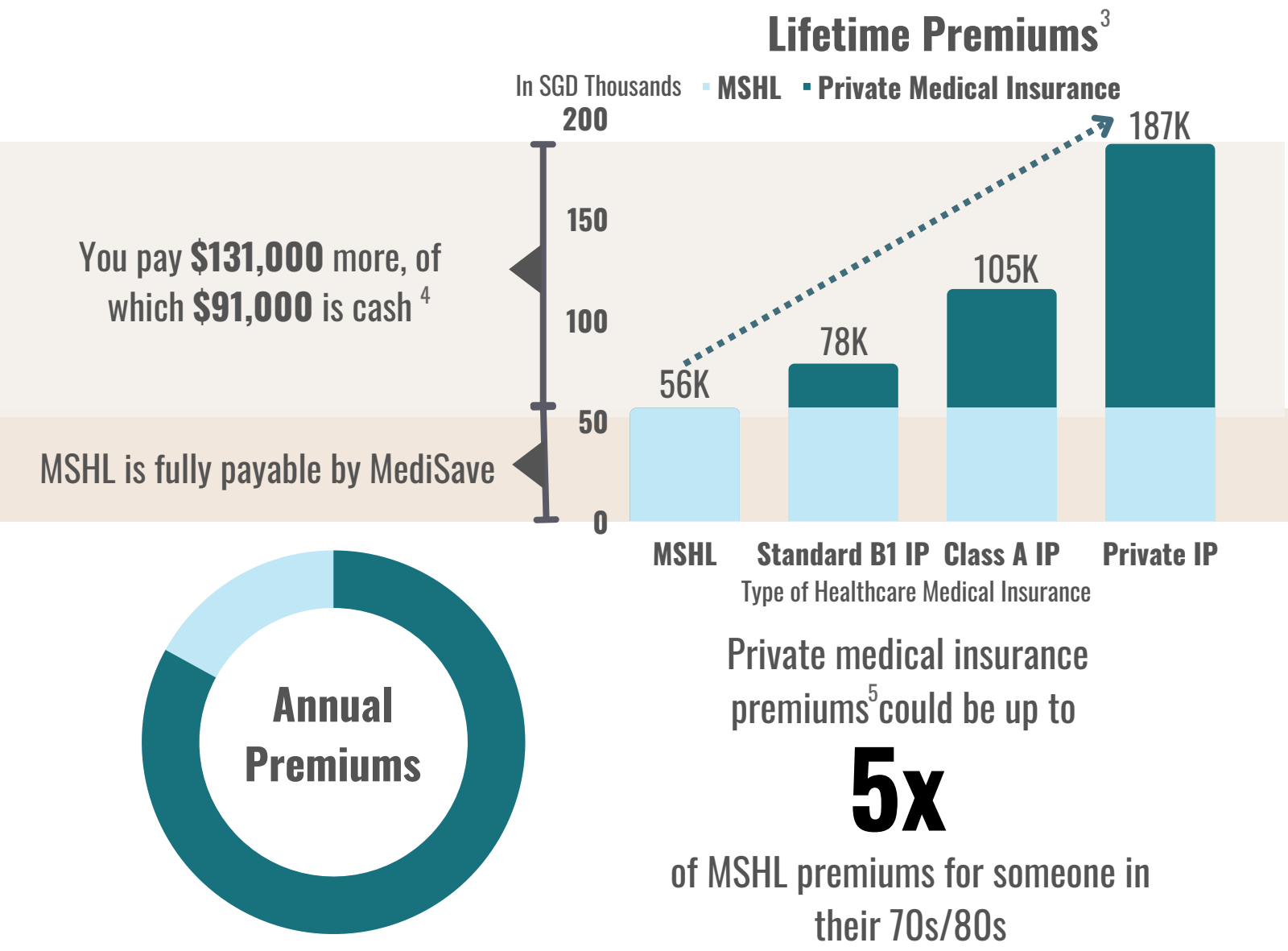
Singapore Residents bought IP which is targeted to cover unsubsidised wards.

However,



stayed in subsidised B2/C wards that are already sufficiently covered by MSHL.

Premiums² saved from paying for private medical insurance could have been used for other retirement and medical needs



¹ In addition to inpatient treatments, MSHL and IP also covers selected high-cost outpatient treatments.
² Premiums are as of 1 Sep 2022. Excludes Riders which are add-on plans to IPs and must be fully paid in cash.
³ For illustrative purposes only, and not meant to be a projection of future premiums. This is the sum of current premiums (median across IPs for each age) from ages 0 to 85.
⁴ The rest is paid in MediSave, and the amount is estimated based on the current Additional Withdrawal Limits for MediSave usage for Private Medical Insurance.
⁵ Maximum Private Hospital IP annual premium.



Considering to purchase/review your IP now?

- Here is a [checklist](#) of questions to ask your Financial Advisor
- You can find the contact of your IP insurer [here](#)



Scan the QR code on the left for feedback.