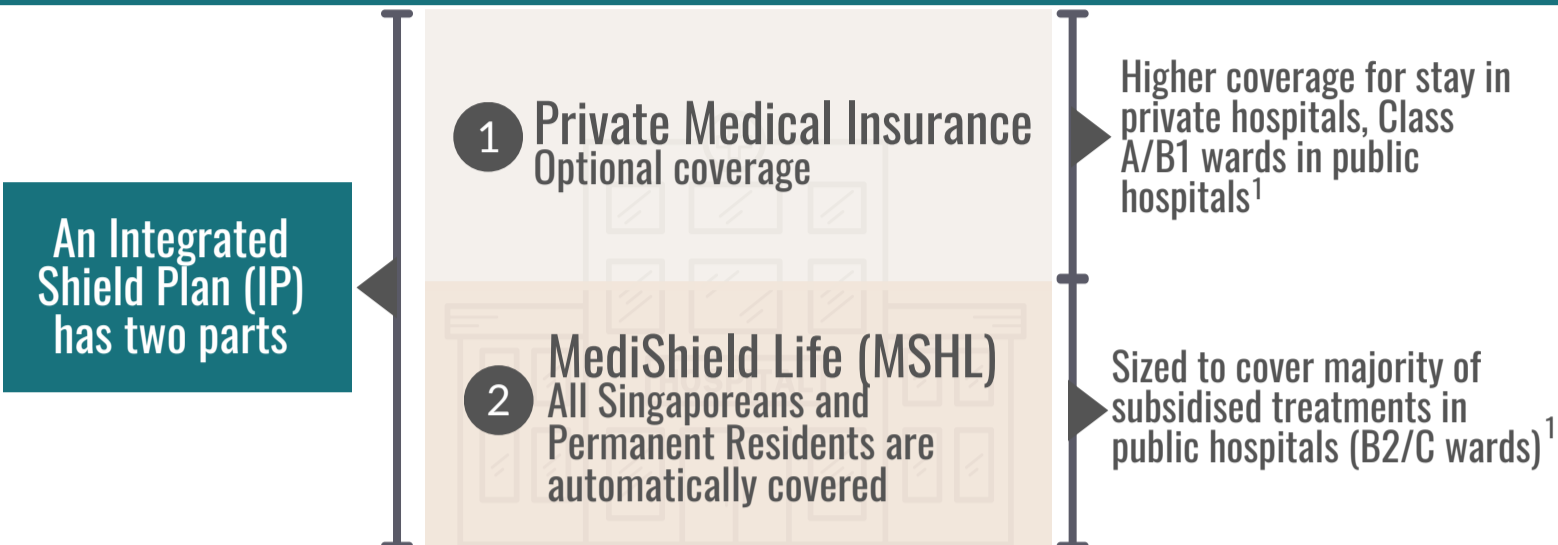


# DO YOU NEED AN INTEGRATED SHIELD PLAN (IP)?



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

**7 in 10**

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

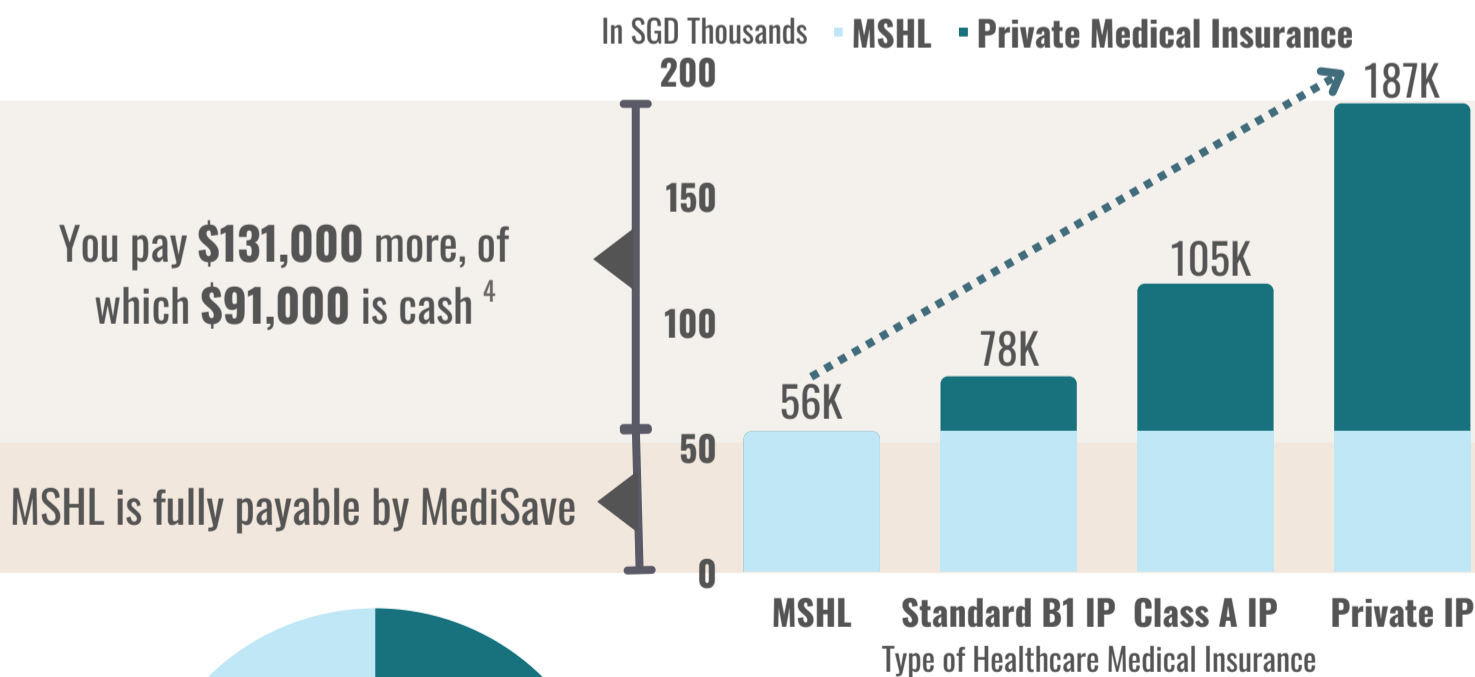
However,

**~50%**

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

Premiums<sup>2</sup> saved from paying for private medical insurance could have been used for other retirement and medical needs

### Lifetime Premiums<sup>3</sup>



Private medical insurance premiums<sup>5</sup> could be up to

**5x**

of MSHL premiums for someone in their 70s/80s

<sup>1</sup> In addition to inpatient treatments, MSHL and IP also covers selected high-cost outpatient treatments.  
<sup>2</sup> Premiums are as of 1 Sep 2022. Excludes Riders which are add-on plans to IPs and must be fully paid in cash.  
<sup>3</sup> 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.  
<sup>4</sup> 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.  
<sup>5</sup> 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.