# Rethinking your IP rider (NTUC Income Enhanced IncomeShield riders)

## Classic vs Deluxe rider features

| | NO RIDER ($) | CLASSIC RIDER (PANEL) ($) | CLASSIC RIDER (NON-PANEL) ($) | DELUXE RIDER (PANEL) ($) | DELUXE RIDER (NON-PANEL) ($) |
|---|---|---|---|---|---|
| | | • Deductible waived<br>• Within Panel: 10% co-pay, $3,000 cap<br>• Outside Panel: 10% co-pay, no cap AND additional co-payment up to $2,000 will be imposed. | | • Deductible waived<br>• Within Panel: 5% co-pay, $3,000 cap<br>• Outside Panel: 5% co-pay, no cap | |
| Total Eligible Bill | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 |
| Less: Deductible | 3,500 | - | - | - | - |
| | 96,500 | 100,000 | 100,000 | 100,000 | 100,000 |
| Less: Co-insurance/ Co-payment | -10%<br>9,650 | -10%<br>3,000 | -10%<br>10,000 | -5%<br>3,000 | -5%<br>5,000 |
| Less: Non-panel payment | - | - | 2,000 | - | - |
| Insurer pays | 86,850 | 97,000 | 88,000 | 97,000 | 95,000 |
| Policyholder pays | 13,150 | 3,000 | 12,000 | 3,000 | 5,000 |

## Annual premiums

| MAIN PLAN | PREFERRED PLAN (MEANT FOR PRIVATE HOSPITAL | | ADVANTAGE PLAN (MEANT FOR A-WARD GOVERNMENT HOSPITAL | | BASIC PLAN (MEANT FOR B1-WARD GOVERNMENT HOSPITAL | |
|---|---|---|---|---|---|---|
| AGE | CLASSIC | DELUXE | CLASSIC | DELUXE | CLASSIC | DELUXE |
| 1-18 | $202 | $441 | $85 | $171 | $65 | $106 |
| 19-20 | $204 | $478 | $88 | $186 | $71 | $118 |
| 21-25 | $204 | $500 | $88 | $197 | $71 | $118 |
| 26-30 | $204 | $506 | $88 | $197 | $71 | $118 |
| 31-35 | $205 | $632 | $94 | $212 | $78 | $134 |
| 36-40 | $205 | $663 | $103 | $217 | $83 | $142 |
| 41-45 | $405 | $819 | $157 | $327 | $133 | $213 |
| 46-50 | $405 | $819 | $170 | $346 | $140 | $219 |
| 51-55 | $657 | $1,373 | $205 | $466 | $176 | $308 |
| 56-60 | $753 | $2,077 | $218 | $532 | $182 | $360 |
| 61-65 | $1,040 | $2,690 | $322 | $753 | $252 | $485 |

Source: Compiled by Providend