

How they compare

Lorna's plan	IncomeShield premium (\$)
Preferred plan (Private hospitals)	1,257
Plus rider	730
Total	1,987

Option: Downgrade to Advantage plan and Assist rider

Plan	IncomeShield premium (\$)
Advantage plan (Public hospitals A ward)	1,009
Assist rider	256
Total	1,265
Savings	722

NOTE:

- The Plus rider covers the deductible and co-insurance portions of a hospital bill.
- The Assist rider covers the deductible and caps the co-insurance portion of a hospital bill.
- Downgrading to a lower plan and partial rider leads to premium savings while maintaining desired benefits.
- Above premiums did not take into account IP premium hike and government subsidies.