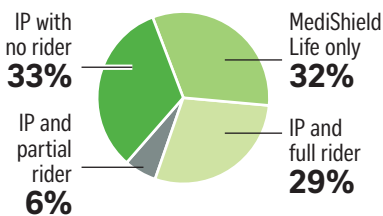


# Effect of riders on health insurance

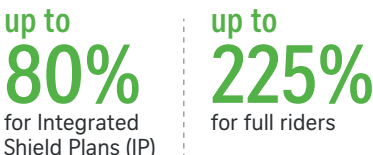
New riders sold each year

# 100,000

## INSURANCE PLANS OF S'PORE'S 3.9 MILLION PEOPLE



Over the past two years, premiums have gone up by



## COST OF PRIVATE HOSPITAL IP AND FULL RIDER

	2016	2018
<b>50 years old</b>	\$1,821 to \$2,184	\$1,860 to \$2,838
<b>80 years old</b>	\$7,197 to \$9,235	\$7,521 to \$12,183

	Average cumulative bill for private hospital plans	% of people on private hospital plans who made claims in 2016
IP with no rider	\$6,270	5.9%
IP with full rider	\$9,975	9.1%

## WITH 5% CO-PAYMENT, THE PROPORTION OF PEOPLE WITH PRIVATE HOSPITAL PLANS WHO PAY THIS AMOUNT IN A YEAR BASED ON 2016 BILLS:

