

PRODUCT SUMMARY
ENHANCED FOREIGN WORKER MEDICAL INSURANCE (May 2017)

(I) PRODUCT INFORMATION

Coverage, Schedule of Benefit & Description of Benefits				
We agree that if any Illness or Injury necessitates an Insured Person to be confined in a Singapore Government / Government Restructured Hospital as an Inpatient or for Day Surgery while he is covered under this policy, we will pay for the following benefits, up to the limits as stated in the Schedule of Benefits:				
Basic Cover (Schedule of Benefits)		Plan 1 (Limit)	Plan 2 (Limit)	Plan 3 (Limit)
1.	Room & Board (6/4 Bedded in Singapore Government / Government Restructured Hospital)	As charged Up to S\$15,000 Per Disability	As charged Up to S\$30,000 Per Disability	As charged Up to S\$60,000 Per disability
	Intensive Care Unit			
	Inpatient Treatment			
	- Hospital Miscellaneous Services (include surgical implant at sub-limit S\$1,000)			
	- Surgeon's Fee - In-Hospital Physician's visit			
	Pre-Hospitalisation Treatment (90 days prior to hospitalisation)			
	Post-Hospitalisation Treatment (90 days upon discharge)			
	Funeral Expenses	S\$3,000		
2.	Personal Accident (due to non-work related)	Up to S\$10,000		
Optional Benefits (At Additional Premium)				
A	Emergency Outpatient Treatment (due to accident) Per Policy Year	S\$200		
	Repatriation of Mortal remains (due to Illness or Injury)	S\$2,000		
B	Outpatient Kidney Dialysis & Cancer Treatment (Per Policy Year)	S\$5,000		
C	Group Outpatient – General Practitioner (GP) Rider Only	Minimum Requirement: 2 workers & above General Practitioner (GP) Rider – one visit per day a) Panel GP Clinics b) Singapore Govt. Polyclinics c) Accident & Emergency (A&E) Depts. - Weekday: 9PM to 9AM - Weekend & PH*: 1PM to 9AM d) Non-panel Clinic		As Charged
D	Group Outpatient – General Practitioner + Specialist Practitioner (GP + SP) Riders	Specialist Practitioner (SP) Rider a) Specialist Consultation, diagnostic, X-Ray & Laboratory Test (Physiotherapy referred by a SP)		As Charged S\$115 / visit (up to 2 visits) S\$25 / visit (up to 2 visits) S\$500 per Policy Year
*PH refers to Public Holiday				

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ANNUAL PREMIUM PER WORKER (INCLUSIVE OF GST)

Basic Cover		Plan 1	Plan 2	Plan 3
Group Size 1 to 20		\$64.20	\$104.86	\$203.30
Group Size 21 to 50		\$64.20	\$92.02	\$179.76
Group Size 51 & above		\$58.85	\$84.53	\$164.78
Optional Benefits				
Option A		\$10.70		
Option B		\$10.70		
Option C – GP Only	Group Size	2 to 20	21 to 50	51 & above
	No Co-Payment Provision	\$267.50	\$240.75	\$201.16
	\$5 Co-Payment	\$235.40	\$208.65	\$169.06
Option D – GP + SP	No Co-Payment Provision	\$370.22	\$343.47	\$303.88
	\$5 Co-Payment	\$338.12	\$311.37	\$271.78

BENEFIT DESCRIPTION

Daily Room and Board

Hospital charges for accommodation, general nursing services and meals for each day of confinement as an Inpatient in a Hospital at the recommendation of a Physician.

Intensive Care Unit

The charges incurred when an insured worker is confined as an Inpatient in the Intensive Care Unit of a Hospital.

Hospital Miscellaneous Expenses

Hospital charges incurred while confined in the Hospital which includes:

- Prescription drugs
- Inpatient diagnostic procedures and physiotherapy that are medically necessary
- Surgical implant that are medically necessary, up to limit of \$1,000
- Anesthesia and oxygen and their administration
- Ambulance charges, provided the insured worker is admitted as an inpatient
- Special nursing and medically necessary ancillary services & consumable items
- Use of an operating theatre necessary for Surgery.

Surgeon's Fee

The Surgeon's Fees reimbursable shall be the actual fees for the Surgery.

In-Hospital Physician's Visit

Fees charged for daily bedside visits made by the attending Physician during the Insured Person's confinement in the Hospital. This benefit is limited to one visit per day.

Pre-Hospitalisation Treatment

Charges made by a legally licensed and duly qualified medical specialist for his opinion and advice, or diagnostic X-rays and laboratory examinations or tests conducted, which are recommended by a Registered General Practitioner for a disability resulting from an Illness or Injury of the insured worker, within ninety (90) days before hospitalization. No benefit shall be payable if the Pre-Hospitalisation Treatment does not lead to Hospitalisation or surgical treatment within the Period of Insurance.

Post-Hospitalisation Treatment

Charges incurred for follow-up treatment by the same attending Physician received immediately after discharged from a Hospital or Day Surgery, provided the treatment is for the same medical condition for which the Inpatient treatment or Day Surgery was required. The treatment must be received within ninety (90) days immediately following discharge from Hospital. Charges for prescription drugs up to 60 days after last consultation/treatment from hospital.

Funeral Expenses

Payable if an insured worker dies in Singapore from,

- (a) An injury, or
- (b) An illness during or after treatment of such illness at a Hospital or in Day Surgery.

Personal Accident (due to non-work related)

Payable if an insured worker sustains a non-work related injury, which results in Death or Total Permanent Disablement within 6 months from the date of the accident. We will pay according to the Percentage of Schedule of Compensations as stated below:

Percentage of Schedule of Compensation		Principal Sum Insured
1.	Death by Accident	100%
2.	Total Permanent Disablement of:	
	a) Loss of two limbs	100%
	b) Loss of both hands or of all Fingers and both Thumbs	100%
	c) Total and Permanent Loss of Sight of both Eyes	100%
	d) Total and Permanent Loss of Sight of one Eye	100%
	e) Total Paralysis	100%
	f) Injuries resulting in being permanently bedridden	100%

Provision

The maximum amount of all benefits payable for one or more injuries sustained by an insured worker during the Period of Insurance shall not exceed the maximum limit as specified in the Schedule of Benefits.

Optional Benefits (If Applicable):

Emergency Accidental Outpatient Treatment – Due to non-work related (Per Policy Year)

- (i) Charges for Emergency Treatment of an Insured Person for an injury, which is performed by a Physician within twenty four (24) hours following the Accident.
- (ii) Charges for follow-up treatment by the same Physician up to thirty-one (31) days from the date of the Accident, including charges for medical prescribed on a written basis by the attending Physician for the same treatment or consultation.

Repatriation of Mortal Remains (due to Illness or Injury)

We will reimburse the cost of transportation of the mortal remains of the deceased Insured Person (or his/her ashes) from the place of death to his/her home country, in the event of his/her death.

Outpatient Kidney Dialysis (Per Policy Year)

Charges for Medically Necessary Kidney Dialysis of an Insured Person as recommended by a Specialist. The following are excluded under this Benefit:

- (a) Pre-existing condition;
- (b) Complications that arise out of or in connection to Kidney Dialysis; and
- (c) Costs for the acquisition of any device, apparatus, appliance, machine and equipment for Kidney Dialysis. We do not cover the costs of acquisition of a cyclor device or such similar equipment for peritoneal dialysis.

Outpatient Cancer Treatment (Per Policy Year)

Charges for treatment of an Insured Person for Cancer at a duly licensed and legally registered cancer treatment centre. Pre-existing condition is permanently excluded.

Group Outpatient – General Practitioner (Panel GP)

Outpatient treatment without out-of-pocket expenses when they present their member card at any panel general practitioner clinic in Singapore. This plan also provides reimbursement of outpatient expenses incurred in polyclinics in Singapore as well as Accident and Emergency Departments.

Group Outpatient – Specialist Practitioner (Panel SP) Per Policy Year

Outpatient specialist consultation, diagnostic x-ray and laboratory tests recommended by a registered medical practitioner.

(II) KEY PRODUCT PROVISION

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy contract. Please consult your insurance advisor should you required any further explanation.

1. Eligibility & Age Limit

Any foreign worker who is a Work Permit or S-Pass holder and whose age next birth day is 65 years old and below.

2. Operative Time & Territorial Limit

Coverage is for twenty-four (24) hours a day and within Singapore only.

3. Policy Renewal

This Policy is renewable at our option and at the premium rate determined at that time by us. Where at renewal a request is made to holder cover, the maximum period that cover can be held will be fourteen (14) days. If at the end of this period, the Policy is cancelled or lapses for any reason whatsoever, a premium based on our short-period rate will be charged for the time on risk.

4. Change of Terms and Conditions

We reserve the right to amend the terms and provisions of this Policy on any Policy Anniversary date by giving the Insured thirty (30) days' written notice of such change.

5. Policy Administration & Data Required

(a) Headcount Basis

If the group size is 5 and above, the Policy shall be administered on a "headcount" or "unnamed" basis with a list of all insured workers lodged with us at inception &/or on renewal date. New workers will be automatically covered. Headcount Adjustments, based on average, will be done at the end of each policy period if the policy is renewed for another twelve (12) months. Refund premium, if any, is subject to the following conditions:

- (i) Refund amount must not exceed 25% of the Provision Premium.
- (ii) Claim experience must not exceed 65%.

(b) Named Basis

If the group size is 4 and below, we will issue a Group Policy on "named" basis. Details of insured workers must be provided in the application form or submission of IPA or via email on inception &/or renewal for issuance of policy. Insured must notify us in writing within one (1) month for inclusion / termination of worker and we shall charge or refund the premium as stated in the table below.

- (c) **Policy with GP Rider** will be administered on "named" basis. Similarly, Insured must notify us in writing within one (1) month for inclusion / termination of worker and we shall charge or refund the premium as stated in the table below.

Applicable to Basic Cover and Optional Benefits (for item 5b and 5c above)

Period of Cover	Short-Period Premium Charge	Short-Period Premium Refund
3 months and below	30% of Annual Premium	70% of Annual Premium
6 months and below	60% of Annual Premium	40% of Annual Premium
9 months and below	80% of Annual Premium	20% of Annual Premium
Above 9 months	100% of Annual Premium	No refund

*No refund of premium will be granted if there is a claim submitted by the terminated worker.

6. Cancellation of Cover

We may cancel this Policy by giving fourteen (14) days' notice by registered letter to the Insured at his last known address and in such event We will return to the Insured the premium paid less the actual premium payable for the period during which the policy had been in force subject to a minimum premium payment of S\$32.10 (inclusive of GST) by the Insured. This Policy may be cancelled at any time by the Insured by giving seven (7) days' written notice to Us and provided no claim has arisen during the period which the Policy had been in force the Insured shall be entitled to a return of premium in accordance to the above Short-Period Premium Refund under the Policy Administration Provision.

7. Non-Guaranteed Premium

We reserve the right to change the premium rate applicable for the policy:

- a) on Policy Anniversary; or
- b) when there is a claim reported after our Renewal Notice was sent to Insured before the expiry of the Policy; or
- c) when the Policy was renewed and claim was reported for last policy period.

8. Limitation

- (a) Each hospital confinement must be for a minimum of six (6) consecutive hours before any benefits are payable. However, no minimum period of hospital confinement is required if the confinement is due to a surgical operation.
- (b) When an Insured Worker is entitled to benefits payable under the Work Injury Compensation Act or similar legislation, other group or individual insurance, the benefits payable under this Policy is limited to the balance of charges not insured by the benefits payable under the Law or similar legislation, and other insurance or that calculated from the Schedule of Benefits, whichever is less.

Exclusions:

- i) Work involving tunnels, bridges and dams
- ii) Wet works / subaqueous work
- iii) Work onboard vessel / offshore platforms / offshore rigs
- iv) Work in shipbuilding and ship repairing / water fabrications / petrochemical plants

9. Pro-Ration Factor

In the event the Insured Worker is admitted into a Private Hospital or a higher class of ward in the Singapore Government/Government Restructured Hospital, the hospital medical expenses payable under the Policy will be paid as follows, subject to the limit stated in the Schedule of Benefits:

Private Hospital	Pays 45% of claimable amount or 45% of policy limit, whichever is lower
A1 Class	Pays 55% of claimable amount or 55% of policy limit, whichever is lower
A2 Class	Pays 65% of claimable amount or 65% of policy limit, whichever is lower

10. Major Exclusions

The following is a list of just some of the exclusions for this Policy:

- a) Emotional, stress, psychiatric or psychological disorder.
- b) Self-inflicted injuries or any attempt thereat while sane or insane.
- c) Hospitalization for primary purpose of diagnosis, x-ray examinations, medical check-up or health screening.
- d) Alcoholism or drug addiction

Policy Owners' Protection Scheme: This policy is protected under the Policy Owners' Protection which is administered by the Singapore Deposit Insurance Corporation (SDIC), Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the Company or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Remarks:

- We reserve the right to modify/withdraw our quotation if there is any material change in underwriting information.

IMPORTANT NOTICE

This is only a product summary which provides only a brief description of the Policy and is not a contract of insurance. You are advised to read the policy contract for full details of the benefits, exclusions and other terms and conditions.