



Employee Benefits Plan

Protect Your Employee's Welfare by providing coverage that has been made easy through our Employee Benefits Plan. By doing so, your employees will know that you care and their family will be taken care of should an unfortunate or unexpected event befall.

Employee Benefits Plan is a simple and affordable group insurance plan that is specially tailor-made for small and medium-sized enterprises (SME). It mainly covers your employees' medical cost in the event of an illness or injury, whether they are at work or at leisure.

Your employees will be covered for:

- a) Group Personal Accident
- b) Group Hospital & Surgical with Major Medical Benefits
- c) Group Outpatient- General Practitioner (Optional)
- d) Group Outpatient- Specialist Practitioner (Optional)
- e) Group Dental (Optional)

Why our Employee Benefits Plan?

- You only need 2 employees to inception this group plan.
- Eligible employees will be covered immediately upon enrolment as no medical examination is needed.
- Renewal premium rates are not based on individual company's claim experience but are based on the entire portfolio within this plan.
- Flexible and affordable.

Group Personal Accident

With life full of uncertainties, this plan provides financial protection when an accident occurs unexpectedly:

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum Insured	S\$500,000	S\$300,000	S\$200,000	S\$100,000	S\$50,000
Classification of Occupation	ANNUAL PREMIUM PER ELIGIBLE MEMBER (INCLUSIVE OF GST)				
Class I	S\$240.75	S\$144.45	S\$96.30	S\$48.15	S\$24.08
Class II	S\$294.25	S\$176.65	S\$117.70	S\$58.85	S\$29.43
Class III	S\$401.25	S\$240.75	S\$160.50	S\$80.25	S\$40.13

Annual Premium inclusive of prevailing GST

Group Hospital and Surgical with Major Medical Benefits

With the rising medical costs, this plan helps you to pay for your employees' cost of hospital confinement and surgery when an illness or injury strikes, relieving you of the financial burden:

Benefits Schedule (Maximum Limit Per Disability)		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
1.	Room & Board (Daily, up to 120 days inclusive of ICU)	1-Bedded	2-Bedded	4-Bedded	6-Bedded	6-Bedded GRH* only
2.	Intensive Care Unit (ICU)	S\$10,000	S\$10,000	S\$10,000	S\$10,000	S\$10,000
3.	Hospital Miscellaneous Services					
4.	Surgeon's Fee (Subject to Schedule of Surgical except for Singapore Government/ Restructured Hospitals)	S\$25,000	S\$20,000	S\$15,000	S\$10,000	S\$7,500
5.	In-Hospital Physician's Visit (Daily, up to 120 days inclusive of ICU)					
6.	Pre-Hospitalisation Specialist Consultation (Leads to hospitalisation within 90 days)					
7.	Pre-Hospitalisation Diagnostic Services (Leads to hospitalisation within 90 days)	S\$2,500	S\$2,000	S\$1,500	S\$1,000	S\$750
8.	Post Hospitalisation Treatment (Within 90 days immediately after discharge)					
9.	Emergency Accidental Outpatient Treatment	S\$2,500	S\$2,000	S\$1,500	S\$1,000	S\$750
10.	Miscarriage Benefits	S\$1,000	S\$1,000	S\$1,000	S\$1,000	S\$1,000
11.	Outpatient Kidney Dialysis & Cancer Treatment (Per policy year)	S\$24,000	S\$20,000	S\$18,000	S\$15,000	S\$10,000
12.	Daily Hospital Cash Income (Daily, up to 30 days if admitted to GRH)*	S\$150	S\$100	S\$75	S\$50	NA
13.	Special Grant	S\$5,000	S\$5,000	S\$5,000	S\$5,000	S\$5,000
14.	Major Medical # a) Surgical Implants b) Overall maximum limit per policy year c) Co-insurance by insured member	S\$5,000 S\$50,000 20%	S\$4,000 S\$40,000 20%	S\$3,000 S\$30,000 20%	S\$2,000 S\$20,000 20%	S\$1,000 S\$10,000 20%

* GRH refers to Singapore Government Restructured Hospitals.

Payable only if hospital confinement exceeds the limits in the Group Hospital & Surgical plan and (a) hospitalisation is more than 20 days or (b) surgical percentage is 75% or more per incision.

Note: Only an employee who is a Singapore citizen can opt for Plan 5.

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Age Band (Age Next Birthday)	ANNUAL PREMIUM PER ELIGIBLE MEMBER (INCLUSIVE OF GST)				
30 and below	S\$383.06	S\$254.66	S\$201.16	S\$166.92	S\$101.65
31-35	S\$402.32	S\$286.76	S\$230.05	S\$191.53	S\$118.77
36-40	S\$421.58	S\$315.65	S\$258.94	S\$216.14	S\$132.68
41-45	S\$454.75	S\$353.10	S\$276.06	S\$233.26	S\$142.31
46-50	S\$618.46	S\$470.80	S\$385.20	S\$333.84	S\$211.86
51-55	S\$781.10	S\$607.76	S\$509.32	S\$450.47	S\$294.25
56-60	S\$963.00	S\$834.60	S\$650.56	S\$552.12	S\$363.80
61-65	S\$1,380.30	S\$1,046.46	S\$909.50	S\$813.20	S\$513.60
66 – 70 (Renewal only)	S\$2,000.90	S\$1,517.26	S\$1,319.31	S\$1,179.14	S\$744.72

Annual Premium inclusive of prevailing GST

Group Outpatient – General Practitioner (GP) Benefits

This rider helps to cover the outpatient consultation, treatment and medication prescribed by a panel GP.

Benefits Schedule (Limit Per Visit)		Plan 1	Plan 2
1.	Panel GP Clinics	As Charged	As Charged
2.	Singapore Government Polyclinics	As Charged	As Charged
3.	Accident & Emergency (A&E) Departments	S\$100	S\$100
4.	Overseas Outpatient Treatment	S\$35	S\$35
Co-payment (applicable to all benefits)		Nil	S\$5
Plan Type		Plan 1	Plan 2
Age Band (Age Next Birthday)		Annual Premium per Eligible Member (inclusive of GST)	
Up to age 65		S\$267.50	S\$235.40
66 – 70 (Renewal Only)		S\$374.50	S\$329.56

Annual Premium inclusive of prevailing GST

Group Outpatient – Specialist Practitioner (SP) Benefits

This rider helps to cover the outpatient consultation, treatment and medication prescribed by a SP, subject to referral by a GP.

Benefits Schedule (Maximum Limit Per Policy Year)		Plan 1	Plan 2
1.	Specialist Consultation, Diagnostic, X-Ray & Laboratory Test	S\$1,500	S\$1,000
2.	Physiotherapy (referred by a SP)	S\$500	S\$500
Plan Type		Plan 1	Plan 2
Age Band (Age Next Birthday)		Annual Premium per Eligible Member (inclusive of GST)	
Up to age 65		S\$171.20	S\$128.40
66 – 70 (Renewal Only)		S\$239.68	S\$179.76

Annual Premium inclusive of prevailing GST

Group Dental Benefits

This rider reimburses the eligible dental expenses incurred in a panel dental clinic.

Benefits Schedule (Maximum Limit Per Policy Year)		Plan 1 (\$\$)	Plan 2 (\$\$)
Maximum Limit per Policy Year		\$1,500	\$1,000
1.	Consultation	As Charged	As Charged
2.	Medication (including administrator of Local Anaesthesia)		
3.	X-Rays		
4.	<u>Prophylaxis</u> i) Scaling / Polishing ii) Flouride application		
5.	Amalgam Restorations - Fillings		
6.	Tooth-Coloured Restorations - Fillings		
7.	Extractions (inclusive of LA)		
8.	<u>Oral Surgery (inclusive of LA)</u> i) Surgical Root Removal ii) Surgical Removal of Wisdom Tooth		
9.	<u>Pulp / Root Canal Treatment</u> i) Pulp Capping ii) Root Canal Treatment (inclusive of temporary fillings)		
10.	<u>Periodontal Treatment</u> Root Planning		
11.	<u>Miscellaneous Treatment</u> i) Sedative Dressings ii) Retention pins - restoration of tooth		
Co-payment (applicable to all benefits)		20%	20%
Plan Type		Plan 1	Plan 2
Age Band (Age Next Birthday)		Annual Premium per Eligible Member (inclusive of GST)	
Up to age 65		S\$203.30	S\$171.20
66 – 70 (Renewal Only)		S\$284.62	S\$239.68

Annual Premium inclusive of prevailing GST

APPLICATION FORM - Employee Benefits Plan

IMPORTANT NOTICE - Under Section 25(5) of the Insurance Act (Cap. 142), or any subsequent amendments thereof, you must disclose in this proposal form, fully and faithfully, all the facts which you know or ought to know in respect of the risk proposed; otherwise the policy issued hereunder may be void.

Agent / Broker	Code	Period of Insurance From _____ To _____
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PARTICULARS OF PROPOSER

Company Name	Company Reg. No.
Address	Postal Code ()
Contact No. (Office) (Fax)	Email
Nature of Business	

TABLE OF BENEFITS AND PLANS FOR ELIGIBLE MEMBERS

Plan type	1	2	3	4	5
Group Personal Accident (GPA) – Compulsory Cover	S\$500,000	S\$300,000	S\$200,000	S\$100,000	S\$50,000
Group Hospital & Surgical with Major Medical Benefits (GHS) – Compulsory Cover	1-Bedded S\$50,000	2-Bedded S\$40,000	4-Bedded S\$30,000	6-Bedded S\$20,000	6-Bedded (GRH) S\$10,000
Group Outpatient – General Practitioner (GP)	Nil Co-payment	S\$5 Co-payment	–	–	–
Group Outpatient – Specialist Practitioner (SP)	S\$1,500	S\$1,000	–	–	–
Group Dental Benefit	S\$1,500	S\$1,000	–	–	–

Plan 5 is strictly meant for employees who are Singaporean

BASIS OF COVERAGE / ELIGIBILITY FOR EMPLOYEES

Category of Employee (Manager/ Executive/ Clerical etc)	Plan Chosen (1, 2, 3, 4 or 5)					Dependant's Cover (Refer to Dependant Code)	Date of Eligibility (Date of employment or upon confirmation with probationary period of _____ months)
	GPA	GHS	GP	SP	Dental		

Dependant Code for GHS: EO (Employee only), ES (Employees & Spouse), EC (Employee & Children) and EF (Employee & Family)

PERSONAL DATA COLLECTION STATEMENT

I agree and consent, and if I am submitting information relating to another individual, I represent and warrant that I have the authority to provide that information to EQ Insurance, I have informed the individual about the purposes for which his/her personal information is collected, used and disclosed as well as the parties, as set out in the clauses contained below, to whom such personal information may be disclosed by EQ Insurance, and the individual agrees and consents that EQ Insurance may collect, use, disclose and process my/his/her personal information (collected in this form, or in any document provided, or to be provided to us by you or from other sources) to evaluate, process and administer this application or transaction.

1. Purpose of Collection

The personal data belonging to you and your insured/s may be collected, used and disclosed for the purposes of:

- a. carrying out identity checks
- b. carrying out No-claim discount (NCD) and claims verification from third-parties;
- c. communicating on purposes relating to an application or policy;
- d. deciding whether to insure or continue to insure you and your insured persons;
- e. providing advice for product recommendation based on your profile;
- f. providing ongoing services and respond to your inquiries or instructions;
- g. making or to settle payments;
- h. investigating and to settle claims efficiently;
- i. recovering any debt owed to us;
- j. detecting and preventing fraud, unlawful or improper activities;
- k. conducting market research and statistical analysis;
- l. coaching employees for customer service quality assurance;
- m. reinsuring risks for reinsurance administration; and
- n. complying with all applicable laws, including reporting to regulatory and industry entities.

2. Disclosure of Data

The personal data belonging to you and your insured/s may be disclosed for the purposes set out in Section A above to the parties below:

- a. Third party service vendors, suppliers, agents, reinsurers, or intermediaries;
- b. Medical Professionals and Institutions;
- c. Local or overseas service third party vendors that provide us with services such as printing, mail distribution, data storage, data entry, marketing and research, disaster recovery or emergency assistance services;
- d. Debt collection agencies;
- e. Dispute resolution parties;
- f. Parties that assist us to investigate, administer and adjudicate claims;
- g. Financial institutions;
- h. Credit reference agencies;
- i. Industry associations; and
- j. To any regulatory, government and statutory body to comply with applicable, laws or regulation or upon their valid request.

3. Personal Data Access and Amendments

You can request access to your personal data collected by us, and to make any corrections to your personal data so as to keep it updated. We may charge you a reasonable fee for providing you with the service.

4. Marketing Option

Please indicate if you wish to receive marketing or promotional materials on our products or services via the following modes of communication. ;

- Telephone call
 Text Message
 Mail
 Email

If you do not indicate your option here, we will follow any existing option you may have indicated previously.

5. Withdrawal Option of the collection and use of your personal data

You may make your request to withdraw your consent, access or correct your personal data by writing to: The Data Protection Officer, EQ Insurance, 5 Maxwell Road, #17-00 Tower Block, MND Complex, Singapore 069110. Alternatively, you can email to dpo@eqinsurance.com.sg. Neither EQ Insurance nor any of its employees shall be liable for any loss or damage suffered by you or any user as a result of any disclosure of any personal data which you have consented to us and/or any of its employees disclosing. Altering on this "Personal data collection statement" is strictly prohibited. Any attempt to do so will be of no effect.

PROPOSER'S DECLARATION

1. We have declared to the best of our knowledge and belief that all the answers given in this Proposal are true and correct and we have not withheld any information likely to affect acceptance of this Proposal.
2. We agree that this Proposal shall be the basis of the Contract between us and the Company and we further agree to accept the Company's policy subject to the terms exclusions and conditions expressed therein, endorsed thereon or attached thereto.
3. We agree that if a material fact, likely to influence the assessment and acceptance of this application, is not disclosed, the Policy, if issued, may be null and void and no benefit may be paid.
4. We have been given a copy of the Product Information, the contents of which have been explained to us to our satisfaction.

Signature of Authorised Officer & Company Stamp

Signature of Intermediary

Name: _____

Name: _____

Designation: _____

Contact No: _____

NRIC No.: _____

Date: _____

Our Underwriting Guidelines

A. Eligibility

Insured Member: All full time, permanent and actively at work employees of the Policyholder, who is aged between 16 to 65 and a Singaporean, Permanent Resident (PR) or with a valid employment pass.

Dependents

- Legal Spouse up to age 65 who is not divorced or legally separated from the insured member at the policy commencement date or at any renewal date.
- Unmarried and unemployed child(ren) aged between 15 days old (not being in hospital) and 24 years old at the policy commencement date or at any renewal date.

Dependent's plan must be the same as that of the insured member's and must apply to all eligible employees within the same basis of coverage.

B. Classification of Occupation (All benefits are available only to Occupational Class 1 to 3)

- Class I – Persons engaged in indoor and non-manual work in non-hazardous place, e.g. Accountants.
- Class II – Persons engaged in work of an outdoor or supervisory nature or involves manual work whose duties do not involve the use of tools or machinery or exposed to any special hazards, e.g. Outdoor Sales Person.
- Class III – Persons engaged in manual work not of particularly hazardous nature but occasionally involving the use of tools and machinery, e.g. Builders and Contractors.

C. Key Policy Exclusions (please refer to policy contract for the full lists and details of exclusions)

Group Hospital & Surgical with Major Medical Benefits

- All pre-existing conditions are excluded for the first 12 months of coverage, except for outpatient kidney dialysis and cancer treatment benefits, for which pre-existing conditions will be permanently excluded.
- Major Medical – All pre-existing conditions are permanently excluded.
- Pregnancy, childbirth or abortion.
- Cosmetic or plastic surgery unless it is necessary for the repair of damage in view of an accident.
- Emotional, stress, psychiatric or psychological disorder.

Group Outpatient-General Practitioner (GP) (Rider To Group Hospital & Surgical)

- Any specialist medical treatment or services.
- All treatment including and relating to kidney dialysis and/or organ transplants.

Group Outpatient – Specialist Practitioner (SP) (Rider to Group Hospital & Surgical)

- Treatment by Panel Specialist without a referral from a registered Panel General Practitioner.

Group Dental Benefit (Rider to Group Hospital & Surgical)

- Expenses incurred for replacement of any lost or stolen denture.
- Treatment or services not stated in the Schedule of Benefits.

Group Personal Accident

- Suicide or self-inflicted injuries
- Participating in any kind of speed contest or racing (other than on foot).
- Participating in any professional sports.

D. Minimum Group Size

- Only 2 employees to incept this policy.

E. Territorial Limit

- 24 hours, worldwide coverage.

F. Period of Insurance

- Period of insurance is for 12 months and renewable annually.

G. Participation Requirement

- Both Group Hospital & Surgical with Major Medical Benefits and Group Personal Accident must be purchased together as a package.
- Group Outpatient – General Practitioner (GP) & Specialist Practitioner (SP) and Group Dental Benefits are riders to the Group Hospital & Surgical with Major Medical Benefits.
- Group Outpatient – Specialist Practitioners (SP) must be purchased together with Group Outpatient – General Practitioner

H. Plan 5 Restriction

- Only a full-time, permanent and actively at work employee who is a Singaporean can be covered in this plan.

I. Participation Requirement

- Premium rate is based on individual's age next birthday, if applicable.
- Mode of payment is annual.
- Prevailing GST is applicable to all plans.

J. Declined Risks

Industrial workers using heavy machinery; woodworking related occupation; any occupation involving aviation activities; armed services personnel, police force personnel and fire fighters; construction or unskilled workers; ship crew or workers on board vessels, stevedores, shipbreakers; occupations involving diving, platforms, oil and gas rig and/or offshore work; occupation involving heights, underground heat and handling of hazardous chemical or electricity; professional sports team; professional divers and jockeys; welders and the like.

K. Application Documents

- Application Form.
- Insured Members' Enrolment List.
- Personal Health Declaration (if required by EQ Insurance).
- Accounting and Corporate Regulatory Authority (ACRA).
- List of authorised personnel to sign on Insurance Acceptance (names, designation, NRIC No.).

Call us today:



POLICY OWNERS' PROTECTION SCHEME: This policy is protected under the Policy Owners' Protection Scheme 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 EQ Insurance or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).