

## **Pre-contract disclosure for medical insurance plans for Work Permit and S Pass Holders**

Product Name: Benefits+ Business

Basic Plan: Group Hospital & Surgical (GHS)

<b>Plan Type Options (Plan number is according to the Brochure)</b>	Plan 1, 2 and 3	Plan 1, 2, 3, 5 and 6
<b>Choice of Hospital Cover</b>	Option 1	Option 3
<b>Hospital Type</b>	Private Hospital	Government Restructured Hospital
<b>Bed Type</b>	1/4 Bed	1/4 Bed
<b>Co-payment</b>	No	No

**This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance requirements<sup>1</sup> :**

	Yes/No
Annual claim limit of at least \$60,000, inclusive of a first-dollar cover of \$15,000	Yes
For portion of the bill above \$15,000, the employer must co-pay up to 25% (to the hospital)	No
Exclusions are in line with MOM's list of allowable exclusions <sup>2</sup>	No
Age-differentiated premiums are in 2 age bands: (1) 50 years old	No
Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim	No, except for the LOG cases



<sup>1</sup>Scan the QR code for MOM's press release on the enhanced medical insurance.

<sup>2</sup>Refer to Annex of the press release for the list of allowable exclusions.