

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

Product Name: Benefits+ Business

Basic Plan: Group Hospital & Surgical (GHS)

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

This product provides coverage for the following features that comply with the Ministry of Manpower’s (MOM) enhanced Medical Insurance requirements¹:

	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 ²	No
Age-differentiated premiums are in 2 age bands: (1) ≤50 years old and (2) >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



¹ Scan the QR code for MOM’s press release on the enhanced medical insurance.

² Refer to Annex of the press release for the list of allowable exclusions.