

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

Product Name: MaidEase Insurance

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

[Stage 1] Applies to policies with start date effective on or after 1 July 2023	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)	Yes
[Stage 2] Applies to policies with start date effective on or after 1 July 2025	Yes/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 (2) >50 years old	No
Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim	No

[Note: Insurers need to comply with the enhanced Medical Insurance requirements under Stage 1 on or after 1 July 2023 and Stage 2 on or after 1 July 2025.]

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.

