

## Mediwell Classic Insurance Product Summary

Schedule Of Benefits	PLAN 1 (Co-Payment)	PLAN 2 (No Co-Payment)
ROOM & BOARD	<b>4-Bedded (B1 ward)</b>	<b>4-Bedded (B1 ward)</b>
	Public Hospitals / Private Hospitals	Public Hospitals / Private Hospitals
	(Proration applies on all Private Hospital Wards and Class "A" Wards in Public Hospitals)	(Proration applies on all Private Hospital Wards and Class "A" Wards in Public Hospitals)
IN-PATIENT BENEFITS	<b>As Charged up to</b>	<b>As Charged up to</b>
Intensive Care Unit	Annual claim limit of S\$60,000  with 25% co-payment by employers  for claim amounts above the first S\$15,000	Annual claim limit of S\$60,000
Surgical Fees (including Day Surgery)		
Hospitalisation Miscellaneous Expenses		
Pre- hospitalisation Treatment Expenses (within 90 days prior to admission)		
Post- hospitalisation Treatment Expenses (within 90 days of discharge)		
Emergency Accidental Out-Patient Treatment	S\$300	S\$300
Special Grant	S\$3,000	S\$3,000
<b>Extended Benefits (*Only 1 of the below benefits is payable)</b>		
*Repatriation of Mortal Remains	S\$2,000	S\$2,000
*Personal Accident – Death Cover only for non-work related accidents	S\$10,000	S\$10,000
Work-Related Accident or Illness (in excess of the WIC policy which is placed with Sompo)	100% (Singapore) 50% (Outside of Singapore)	100% (Singapore) 50% (Outside of Singapore)
Overseas Hospitalisation benefit due to emergency	S\$3,000	S\$3,000
Ambulance Fees	S\$100	S\$100

## **Key Product Provisions**

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

### **1. Eligibility**

- a. The maximum age for enrolment is 65 years old.
- b. All Employees must be under the payroll of a Singapore-based office.
- c. Employees must be foreigners who are holding Work Permit/ S Pass.

### **2. Terms of Renewal**

Coverage may be renewed on the Policy Anniversary Date by the payment of the annual premium, submission of an updated name list for record update to the Policy

### **3. Exclusions**

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the contract. You are advised to read the policy contract for the full list of exclusions

- a. Treatment of conditions deemed as pre-existing illnesses within the first 12 months of employment under the same employer
- b. Infertility, sub-fertility, assisted conception or any contraceptive operation, including their related complications. Maternity charges (including caesarean operations or abortions, and their related complications)
- c. Treatment for conditions or injuries arising from voluntary participation in hazardous sports
- d. Treatment which has received reimbursement from Work Injury Compensation Insurance (WICI) and other forms of insurance coverage, except as provided under Extended Benefit for Work-Related Accident & Illness.

### **4. Geographical Scope**

Singapore only except as provided under Extended Benefit for Work-Related Accident or Illness.

### **5. Premium Adjustment And Declaration**

For policies administered on a "named basis" - for group size from 1 to 10 Employees

Any addition or deletion of Employees is subject to the submission of written notice to us within 30 days from the approval or cancellation of the Work Permit or S Pass, supported with documented evidence from the Ministry of Manpower. Premium will be based on pro-rated basis subject to a minimum premium charge of S\$37.80 (inclusive of GST) per Employee.

For policies administered on a "headcount basis" - for group size above 10 Employees

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that this policy shall be administered on a headcount basis, subject to the name list of all Insured Employees to be lodged with us at the beginning of each policy period.

Any new Insured Employees shall be automatically covered upon their date of employment or any later dates as decided by the Policyholder (whichever is applicable) provided that such Insured Employees are within an occupation category similar in nature to that of an existing Insured Employee. Coverage for any Insured Employee shall automatically cease upon the date of termination of employment.

In the event of a claim, the Policyholder shall provide written proof of employment to us. The Policyholder undertakes to declare and submit to us the updated name list at the end of each policy period for headcount and premium adjustment. Any difference in the headcount shall be subject to premium adjustment done on an average basis as follows, subject to the drop in headcount not exceeding 30% of the headcount at the beginning of policy period: -

No. of Insured Employees at expiry of policy period

Less

No. of Insured Employees at beginning of policy period

Equals

Difference in headcount x agreed premium per person x 50%

## **6. Termination**

Cover ceases for the Insured Employee: -

- a. on the date this policy is terminated;
- b. on the 70th birthday of the Employee;
- c. on the date of termination of employment;
- d. on the date in which an Employee is retired or pensioned; or
- e. on the premium due date if the Policyholder fails to pay the required premium for the Insured Employee.

The liability of this policy shall cease on the last day of cover for the Insured Employee.

We will also not pay for any benefit in respect of expenses incurred by any Insured Employee whose insurance has terminated, for treatment provided to the Insured Employee on or after the effective date of such termination.

## **7. Cancellation Condition**

This insurance may be terminated at any time at the request of the Policyholder in writing to the Company. Refund premium will be calculated based on pro-rated basis and returned to the Policyholder subject to a minimum premium charge of S\$54.00 (inclusive of GST) per policy. No refund shall be given where a claim has been lodged under the Policy.

The Company shall at any time, by giving fourteen (14) days' notice to the Policyholder, at the Policyholder's address or place of abode last known to the Company, be at the liberty to cancel this policy, the Company shall return to the policyholder the pro-rated premium corresponding to the unexpired period of insurance subject to a minimum premium charge of S\$54.00 (Inclusive of GST) per policy.

## **8. 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 us or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

## **9. Disclaimer**

The product information detailed in this section does not outline all aspects of cover nor does this serve as an insurance contract. Please refer to a copy of our policy wording, which is available on request, for details of the coverage conditions and limits; or contact our Sompo authorized agent or your insurance broker for more details.