

Instant medical insurance coverage for your foreign employees. Your cost-effective solution to mandatory health insurance.

In January 2008, employers are required by the Ministry of Manpower (MOM) to purchase medical insurance to protect the well-being of their foreign employees. With effect from 1 January 2010, the minimum insurance coverage for foreign employees will be increased from \$5,000 to at least \$15,000 a year. This is to help employers cushion the impact of large hospital expenses.

NTUC Income's WorkMedic provides the perfect solution to help you meet this mandatory requirement. This affordable medical insurance plan provides coverage for your foreign employees (Work Permit and S-pass holders) and includes hospitalisation¹ and day surgery. With low premium rates and quick approval process, your foreign employees could be insured in an instant without incurring high financial costs.

Cover your foreign employees at low premiums

WorkMedic is designed to meet the requirement for medical insurance cover set by MOM. Better yet, it provides your foreign employees with 24-hour coverage for medical treatments that may arise from non-work related accidents. With round-the-clock coverage, you can be assured that your out-of-pocket expenses are kept to a minimum.

Instant approval and coverage

You can now have instant approval of your application with our easy online application process through your insurance adviser. This means you will be immediately issued with the policy number and cover note, and your foreign employees will be insured instantly within the same hour! You can therefore keep your business on the go and ensure that your foreign employees are covered at the same time.

For insurance advisers, please submit your WorkMedic applications online.

IMPORTANT NOTES

¹ 4-bedded ward in a restructured hospital.

Where applicable, any benefit payable is subject to deduction for any co-payment by the employers.

This leaflet is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Group Policy Contract. You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

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 NTUC Income or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 16 January 2012

Benefits at a glance

- Hospitalisation¹ and day surgery benefit of \$15,000 (with effect from 1 Jan 2010) per disability
- Death benefit of \$3,000
- 24-hour coverage during their stay in Singapore
- Pre and post-hospitalisation treatment and services

Get in touch

 **MEET**
your insurance adviser today

 **CALL**
our hotline at **6788 3113**

 **CLICK**
on www.income.com.sg