

BEGIN YOUR EMPLOYEE BENEFITS SOLUTION WITH US



NTUC Income is a social enterprise with strong beliefs. We strive for commercial leadership in our business to serve our social purpose. With prudent expense management, we are able to provide comprehensive insurance solutions at affordable premium rates such as our Employee Benefits Solution.



Today, we are the only insurer who can provide a fully integrated Portable Medical Benefits Scheme. We have over 3,000 companies insured with our Employee Benefits Solution. All of our plans provide 24-hour worldwide coverage¹ so your employees can be assured of protection, wherever they are.

Tailored Plans

These plans are suitable for business entities that want to have the choice and flexibility to mix and match the coverage to suit their needs.

Portable Group Incomeshield

A portable medical insurance plan that offers unlimited lifetime coverage.

i-MediCare

A medical insurance plan that covers inpatient and outpatient needs.

Group Term Life

A term life insurance plan that gives a lump sum payout in the event of death or total and permanent disability.

Group Personal Accident

An accident insurance plan that gives a lump sum payout in the event of accidental death or total and permanent disability.

Business ValuePack

This is a packaged insurance solution and is suitable for business entities that are looking for all-in-one insurance coverage that is affordable and comprehensive.

Economy Package

A fundamental plan with essential Group Hospital and Surgical Insurance coverage.

Standard Package

An essential plan that includes the benefits of the Economy Package and Group Term Life Insurance coverage.

Comprehensive Package

A comprehensive plan that offers the benefits of the Standard Package and adds a further level of Group Personal Accident Insurance coverage.

¹ Not applicable to Outpatient Care and WorkMedic



Health insurance is a benefit most choice employers provide. It gives staff the assurance of being able to meet healthcare costs should the need arise. However, this coverage ceases when the employee leaves the company, which exposes the employee to unnecessary risks and undue worry.

Introducing **Portable Group Incomeshield**, the comprehensive health insurance plan that allows your employees to enjoy coverage even after they leave the company or the workforce. With portability as well as lifetime coverage, your employees can have peace of mind. The plan delivers potential savings with tax relief¹ as well as comprehensive benefits for maximum value.

Key Benefits

Benefits for the employer

- **Increased tax relief¹ of up to 2%**
With this portable plan, your company's tax deductibility for medical expenses can be as high as 2% of the total remuneration. Tax relief allowable for other group plans is only 1%.
- **Reduced expenses with "As charged" benefits²**
Portable Group Incomeshield pays out eligible medical expense claims in full.
- **Optimal premium and expense management**
For smoother budget management, premiums for Portable Group Incomeshield are fixed and will not fluctuate due to the past claim experience³. The unlimited claimable amount per lifetime translates to higher cost savings for you as an employer.

Benefits for the employee

- **Unlimited lifetime coverage**
While other group plans typically provide coverage up to the age of 70 (age next birthday), Portable Group Incomeshield promises lifetime coverage.
- **Peace of mind**
Your employees can continue with the coverage under the same policy terms even after retirement or resignation from the job. In addition, there is no limit on the claimable amount per lifetime³, relieving them of any unexpected financial burden.
- **Waiver of deposit eases hospital admission**
The Letter Of Guarantee⁴ waives any partial or full deposit required by the hospital upon admission.

Main Add On

The Assist Rider makes hefty medical expenses easier to manage for you and your employees. With a cap on the 10% co-payment, your employees will be able to keep out-of-pocket medical expenses well within budget. Furthermore, you enjoy greater cost savings with premium rates that are 40% to 50% lower than other rider plans in the market.

¹ The information contained is solely for general information purposes and does not constitute legal or tax advice. You are advised to consult your professional adviser and check on the accuracy of the information that is of importance to you.

² Subject to terms and conditions of ward class.

³ Subject to the precise terms, conditions and exclusions of the plan as specified in the Policy Contract.

⁴ Subject to individual hospital's guidelines. Other terms and conditions apply.

Comprehensive cover with Portable Group Incomeshield

Depending on the desired hospital class ward type, those under the plan can choose from our Preferred, Advantage or Basic Plan.

Benefits	Limits of Compensation		
	Preferred (Private Hospital / Private Medical Institutions)	Advantage (Government / Restructured Hospital for A ward & below)	Basic (Government / Restructured Hospital for B1 ward & below)
Inpatient Hospital Treatment			
Room, Board & Medical-Related Services (per day)	As charged	As charged	As charged
Intensive Care Unit (ICU) & Medical-Related Services (per day)			
Surgical Limits (including Day Surgery)			
Pre-Hospital Specialist's Consultation (leads to hospitalisation within 90 days)			
Pre-Hospital Diagnostic & Laboratory Services (leads to hospitalisation within 90 days)			
Post-Hospitalisation Treatment (max. 90 days after discharge)			
Surgical Implants/Approved Medical Consumables			
Gamma Knife/Novalis Radiosurgery ⁵			
Emergency Hospitalisation Outside Singapore	As charged, pegged to costs of Singapore Private Hospitals	As charged, pegged to costs of Singapore Restructured Hospitals	As charged, pegged to costs of Singapore B1 Restructured Ward
Accident Inpatient Dental Treatment	As charged	As charged	As charged
Ward Entitlement	Standard Room In Private Hospital	Class A1 and Below	Class B1 and Below
Confinement in Community Hospital (max 45 days)	As charged	As charged	As charged
Inpatient Psychiatric Treatment	\$5,000	\$5,000	\$3,000
Pregnancy Complications Benefit ⁶	As charged	As charged	As charged
Congenital Abnormalities Benefit ⁷			
Outpatient Hospital Treatment			
Stereotactic Radiotherapy for Cancer (per treatment)	As charged	As charged	As charged
Radiotherapy for cancer (per day)			
Chemotherapy for cancer (per month)			
Immunotherapy for cancer (per month)			
Renal Dialysis (per month)			
Erythropoietin drug for chronic renal failure (per month)			
Cyclosporin/Tacrolimus drug for organ transplant (per month)			
Pro-Ration Factor			
Private Hospital/Private Medical Institutions	N.A	65%	50%
Restructured Hospitals - Class A ⁸	N.A	N.A	85% if above B1 ward
Restructured Hospitals - Class B and below ⁸	N.A	N.A	N.A
Deductible Per Policy Year for Insured Persons 80 years and below at next birthday			
Inpatient			
C Class Ward	\$1,000	\$1,000	\$1,000
B2 Class Ward	\$1,500	\$1,500	\$1,500
B1 Class Ward	\$2,000	\$2,000	\$2,000
A1 Class Ward/Private Hospital	\$3,000	\$3,000	\$2,000
Day Surgery	\$3,000	\$3,000	\$2,000
Deductible Per Policy Year for Insured Persons above 80 years at next birthday			
Inpatient			
C Class Ward	\$2,000	\$2,000	\$2,000
B2 Class Ward	\$3,000	\$3,000	\$3,000
B1 Class Ward	\$3,000	\$3,000	\$3,000
A1 Class Ward/Private Hospital	\$4,500	\$4,500	\$3,000
Day Surgery	\$4,500	\$4,500	\$3,000
Co-insurance	10%	10%	10%
Limit per Policy Year	\$500,000	\$250,000	\$150,000
Limit per Lifetime	Unlimited	Unlimited	Unlimited
Final Expenses Benefit	\$5,000	\$5,000	\$3,000
Last Entry Age (Age next birthday)	75	75	75
Maximum Coverage Age	Lifetime	Lifetime	Lifetime

The above Schedule of Benefits is applicable to policies effected or renewed from 1 January 2009 onwards.

⁵ Gamma Knife/Novalis Radiosurgery can be performed as an Inpatient or day surgery procedure. The applicable Deductible and Pro-Ration Factor for Gamma Knife/Novalis Radiosurgery procedure will depend on its classification as an Inpatient or day surgery procedure.

⁶ Subject to a waiting period of 10 months from (i) 1 September 2008 or (ii) the Commencement Date or (iii) the last reinstatement date of the Policy, whichever is the latest.

⁷ Subject to a waiting period of 24 months from (i) 1 September 2008 or (ii) the Commencement Date or (iii) the last reinstatement date of the Policy, whichever is the latest.

⁸ No Pro-Ration Factor will be applied to Outpatient Hospital Treatment received from a Restructured Hospital.

IMPORTANT NOTES

This material 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 Master Policy Contract issued to your organisation.

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.

Information is correct as of 1 May 2009.



Your employees are your greatest assets and providing them with medical coverage is the one of the most basic benefits you can provide.

i-MediCare is an all-in-one group medical insurance solution that provides your employees with comprehensive coverage up to the age of 70. From Inpatient Care to Outpatient Specialist Care consultations, i-MediCare offers you the flexibility to decide on the type of coverage you require.

Key Benefits

Inpatient Care (available as a stand-alone plan)

- Medical treatments requiring hospitalisation or surgery
- Daily room and board expenses
- Expenses incurred for miscarriage and ectopic pregnancy
- Emergency outpatient treatments (due to accident)
- Pre- and post-hospitalisation specialist consultations
- Surgical and death benefits
- Ambulance and claims medical report fees

Outpatient Primary Care (optional add on to Inpatient Care)

- Unlimited visits to over 300 appointed General Practitioners (GPs)/clinics for consultation, medication, basic diagnostic tests, X-rays and procedures
- Visits to non-appointed GP/clinics
- Any Accident and Emergency (A&E) treatments at hospitals

Outpatient Specialist Care (optional add on to Inpatient Care and Outpatient Primary Care)

- Consultations with over 140 appointed Specialists upon referral by appointed GPs, in both restructured and private hospitals
- Any consultation, medication, basic diagnostic tests, X-rays and procedures
- Specialised diagnostic investigations, which include Barium studies, CT scan, MRI, etc.

For a full list of benefits, please speak to your insurance adviser.

Main Add Ons

Inpatient Care

- Outpatient Kidney Dialysis and Cancer Treatment
- Large medical expenses incurred due to severe or prolonged illnesses
- Overseas hospitalisation expenses incurred due to accident while your employee is travelling outside Singapore
- Cost of surgical implants

Outpatient Primary and Specialist Care

- Consultations with overseas GP/Specialist
- Consultations with non-appointed Specialists other than our panel of Specialists

Main Exclusions

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

- Pre-existing conditions
- Insurrection, war declared or undeclared
- Self-inflicted injuries while sane or insane
- Congenital anomalies
- AIDS or any type of sexually transmitted disease
- Pregnancy and childbirth, infertility and birth control

Note:

*Group Hospital and Surgical policy will be issued if you purchase Inpatient Care Benefit only.
Outpatient Primary and Specialist Care Benefits must be purchased with Inpatient Care Benefit.
Co-payment, co-insurance, deductible and exclusion may apply.*

Please refer to the policy documents for the full list of exclusions.

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Information is correct as of 1 May 2009.



With **Group Term Life Insurance**, you can protect your employees against death or Total and Permanent Disability (TPD). This plan provides your employees and their families with a lump sum cash benefit when they would most need it, helping them meet their financial commitments during trying times.

Group Term Life Insurance provides your employees with 24-hour worldwide coverage up to the age of 70. In the event of death from any cause, they will receive a lump sum payout. You may choose from the numerous add ons available if you would like to provide more complete coverage for your employees.

Key Benefits

- 24-hour worldwide coverage
- Lump sum payout in the event of death or TPD¹ before age 65

Main Add Ons

- Lump sum payout upon diagnosis of a terminal illness where death is highly probable within the next 12 months
- Extension of benefits (death and TPD) for up to 12 months if your employee's service is terminated on medical grounds
- Additional monthly benefit to your employee's family for a period of 12 months upon death/TPD of your employee
- Lump sum payout upon diagnosis of any of the 30 dread diseases (benefit can be on acceleration or additional basis)

¹ We will pay the first \$500,000 or full sum assured (whichever is lower) in 1 lump sum upon TPD, and the balance (if any) in 4 equal annual instalments.

List of 30 Dread Diseases Covered

- | | | |
|------------------------------------|---|--|
| 1. Major Cancer | 12. Heart Valve Surgery | 22. Fulminant Hepatitis |
| 2. Heart Attack | 13. Loss of Speech | 23. Motor Neurone Disease |
| 3. Stroke | 14. Major Burns | 24. Primary Pulmonary Hypertension |
| 4. Coronary Artery By-pass Surgery | 15. Major Organ / Bone Marrow Transplantation | 25. Terminal Illness |
| 5. Kidney Failure | 16. Multiple Sclerosis | 26. HIV Due to Blood Transfusion and Occupationally Acquired HIV |
| 6. Aplastic Anaemia | 17. Muscular Dystrophy | 27. Benign Brain Tumour |
| 7. Blindness (Loss of sight) | 18. Paralysis (Loss of use of limbs) | 28. Encephalitis |
| 8. End Stage Lung Disease | 19. Parkinson's Disease | 29. Angioplasty and Other Invasive Treatment for Coronary Artery |
| 9. End Stage Liver Failure | 20. Surgery to Aorta | 30. Bacterial Meningitis |
| 10. Coma | 21. Alzheimer's Disease / Severe Dementia | |
| 11. Deafness (Loss of hearing) | | |

Main Exclusions for 30 Dread Diseases

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

- Self-inflicted injuries while sane or insane
- Wilful misuse of drugs and/or alcohol
- Coronary artery or ischaemic heart disease that occurred before the effective date of coverage
- Any pre-existing conditions related directly or indirectly to the dread diseases or where your employees received medical treatment or sought medical advice prior to their effective date of coverage
- AIDS or any type of sexually transmitted disease

The sum assured shall not be payable in respect of Major Cancers, Coronary Artery By-pass, Heart Attack and Angioplasty and Other Invasive Treatment for Coronary Artery Disease if the initial diagnosis is made within 90 days from your employees' effective date of coverage.

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Information is correct as of 1 May 2009.



Should an unfortunate accident happen to your employee, that individual's daily routine could be severely disrupted, possibly for life in a more serious case. Medical expenses could also pile up, adding to the financial burden of your employee.

Group Personal Accident Insurance provides employees with 24-hour worldwide coverage for death or disability up to the age of 70, without any medical examination requirements at the point of application. In cases of emergency, the lump sum benefit payout gives them a much-needed cash resource to ease any financial burden.

Key Benefits

- Lump sum payout in the event of accidental death
- Payout of up to 150% of sum assured if your employee suffers from Total and Permanent Disability (TPD) and/or third degree burns as listed in the "Table of Compensation" overleaf

Main Add Ons

- Accidental death benefit due to natural catastrophe, like typhoon, hurricane, earthquake and/or tsunami
- Additional 5% of sum assured for death or TPD upon each policy renewal
- Lump sum payout for funeral expenses following accidental death
- Reimbursement of expenses incurred for purchase of mobility aids
- Lump sum payout for fractures

Occupational Class Table

Premium rates differ according to the different occupational class of your employees.

Class 1	Clerical, administrative or other similar non-hazardous occupations such as accountant, lawyer, banker, doctor, teacher, nurse, secretary, etc.
Class 2	Occupations where some degree of risk is involved, such as supervision of manual workers, totally administrative job in an industrial environment, professions of an outdoor nature, work involving overseas travel or work involving the occasional use of tools or machinery, such as foreman, grocer, hairdresser, salesman, tailor, surveyor, tourist guide, etc.
Class 3	Occupations involving regular light to medium manual work with no substantial hazard which may increase the risk of sickness or accident. Examples are professions involving the use of tools or machinery, such as a carpenter, builder, painter, driver, technician, hawkker, unarmed security guard, etc.
Class 4	High-risk occupations involving heavy manual work including hot works. Examples are full-time national serviceman, fireman, policeman, armed security guard and woodworking machinist, etc.

Table of Compensation

DESCRIPTION	PERCENTAGE OF THE SUM ASSURED	
1. Loss of life	100%	
2. Loss of two or more limbs	150%	
3. Loss of one or more limbs by amputation at or above wrists or ankles	125%	
4. Total and irrecoverable loss of all sight in two eyes	150%	
5. Total and irrecoverable loss of all sight in one eye	100%	
6. Total paralysis	150%	
7. Injuries resulting in insured being permanently bedridden	150%	
8. Total and Permanent Disability preventing the insured from engaging in any occupation or employment for wage or profit or from giving attention to any business whatsoever	150%	
9. Eye	- loss of sight in one eye, except perception of light - loss of lens in one eye	50% 50%
10. Loss of four fingers and thumb of one hand		50%
11. Loss of four fingers		40%
12. Loss of speech		50%
13. Loss of hearing	- both ears - one ear	75% 15%
14. Loss of thumb	- both phalanges - one phalanx	25% 10%
15. Loss of index finger	- three phalanges - two phalanges - one phalanx	10% 8% 4%
16. Loss of middle finger	- three phalanges - two phalanges - one phalanx	6% 4% 2%
17. Loss of ring finger	- three phalanges - two phalanges - one phalanx	5% 4% 2%
18. Loss of little finger	- three phalanges - two phalanges - one phalanx	4% 3% 2%
19. Loss of metacarpals	- first or second (additional) - third, fourth or fifth (additional)	3% 2%
20. Loss of toes	- all - great, both phalanges - great, one phalanx - other than great, if more than one toe lost, each	15% 5% 2% 1%
21. Third Degree Burns		
Area	Damage as a percentage of total body surface area	
Head	equals to or greater than 2% but less than 5%	50%
	equals to or greater than 5% but less than 8%	75%
	equals to or greater than 8%	100%
Body	equals to or greater than 10% but less than 15%	50%
	equals to or greater than 15% but less than 20%	75%
	equals to or greater than 20%	100%

The aggregate of all percentages payable in respect of any one accident shall not exceed 150% of the sum assured. Third degree burns refer to burns that damage all skin layers, resulting in charring of skin and causing white or blackened skin surfaces.

Main Exclusions

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

- Suicide or self-inflicted injuries, while sane or insane
- Insurrection, war declared or undeclared
- Strike, riot or civil commotion
- Committing an assault or felony
- Racing on wheels or boats

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