

Product Summary for Co-Pay Assist Plan

Product Information

Co-Pay Assist Plan is a group health insurance policy that will pay co-payment rate if the insured incurs medical expenses:

- a) for treatment in a ward as stated in the policy schedule at a Singapore Government hospital, Restructured Hospital or private hospital following an illness or injury; and
- b) for outpatient treatment for kidney dialysis, chemotherapy and radiotherapy for cancer, and the use of cyclosporin and erythropoietin only.

This policy is not a MediSave-approved policy and you may not use MediSave to pay the premium for this policy.

Coverage	Employee	Dependant
Inpatient treatment expenses	Up to 7.5% ¹ of your eligible medical bills ²	Up to 20% ¹ of your dependants' eligible medical bills ²
Outpatient treatment expenses	Up to 7.5% of your eligible medical bills ²	Up to 20% ¹ of your dependants' eligible medical bills ²
Overseas coverage	7.5% of your eligible medical bills ² incurred during your overseas job posting	Does not apply

¹ If the insured seeks treatment in a ward higher than that stated in the policy schedule, the co-payment rates will be adjusted according to the rates specified in the Key Features and Benefits of Insurance Coverage.

² Eligible medical bills shall mean the medical bill or a portion thereof which is approved for payment by the Policyholder's employer.

Key Product Provisions

The following are some key provisions found in the Key Features and Benefits of Insurance Coverage of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the Key Features and Benefits of Insurance Coverage. You should consult a qualified adviser if you require further explanation.

a) Eligibility

You must meet the following eligibility conditions:

- You must be a public officer covered under the Comprehensive Co-payment Scheme (CCS).
- Your dependants will be eligible to apply for the policy if they are also covered under the CCS.

b) Premiums

The annual premiums that you pay are based on the class of ward and insured's age next birthday. Premium rates will change when the insured enters a higher age band. Premium rates are not guaranteed and may be reviewed from time to time. Premium rates are inclusive of 9% GST.

The first year premium needs to be paid by cash or cheque before issuance of policy. Annual renewal premiums are to be paid via payroll deduction. For pensioners who are still eligible under the Comprehensive Co-payment Scheme (CCS), you have the option to arrange your annual premium payment to be paid via cash, cheque or GIRO.

Please refer to Appendix 1 of the product summary for the premium rates.

c) Waiting Period

For pre-existing illness, we will not pay if the insured had received medical treatment, diagnosis, consultation or prescribed drugs during the 12 months prior to the commencement date of the policy.

For claims arising out of or relating to pregnancy or childbirth, we will not pay if the claims occur within 12 months from the insured's commencement date of policy.

d) Terms of Renewal

This policy is yearly renewable and may be renewed for a further calendar year, subject to the receipt of the full renewal premium by Income for the renewal.

e) Free-Look Period

You can cancel the insured's cover by giving us a written request within 14 days from receiving the certificate of insurance. If you cancel the policy, we will refund any premiums paid, less any medical fees paid in assessing the risk under this policy. If we send the certificate of insurance by post, we assume it has been delivered and received in the ordinary course of the post, seven days after the date it is posted.

f) Grace Period

There is a 30 days grace period to pay the premiums due on your policy. During the grace period, the insured's cover will stay in force. However, if any benefit is payable by us, we will take off any premium you owe from the benefit. If the premium is not paid after the grace period, the policy will automatically end on the day the grace period ends.

g) Reinstatement Period

If the policy ends because you have not paid the premium, you can reinstate it no later than 12 months after the cover has ended. This applies as long as you pay all the premiums due, you provide us satisfactory proof of the insured's good health (and pay any costs involved in doing this), confirm that the insured is still eligible for the cover, confirm that there is no significant change in the risks covered and you agree to other terms and conditions before Income (including increasing the insured's premium and adding more exclusions).

h) Cancellation Clause

The policy shall end if any of the following events happens:

- the insured ceases to be the policyholder or dependant as defined in the policy;
- death of the policyholder;
- we do not receive the renewal premium for the policy; or
- cancellation of the policy.

We will refund any excess premiums paid if the policyholder cancels the policy or cease to be eligible for cover under the policy.

i) Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Key Features and Benefits of Insurance Coverage. You are advised to read the Key Features and Benefits of Insurance Coverage for the list of exclusions.

- For all policies commencing on or after 1 July 1994, we will not pay for treatment of any pre-existing illness for which the insured had received medical treatment, diagnosis, consultation or prescribed drugs during the 12 months prior to the commencement date of the policy.
- We will not pay the co-payment rate for dental expenses, industrial accidents, major psychiatric illness, cosmetic surgery, drug and alcohol abuse, self-inflicted injuries and any other medical expenses not covered by your employer.
- Claims arising out of or relating to pregnancy or childbirth within 12 months from the insured person's commencement date of policy will not be payable.
- Claims in respect of accouchement charges will be excluded.

j) Claims

You must give us the original final medical bills with the claim form. We must be told as soon as possible on the event giving rise to the claim. You (or your legal representative) must tell us in writing, giving full details and providing the proof we need at your own expense.

k) Any Other Insurance

If the insured is covered for medical expenses under any other existing policy or policies, we will pay the co-payment rates or the balance of the medical expenses, whichever is lower.

l) Change of Term and Conditions

We may vary the terms and conditions of the policy by giving you 30 days' notice in writing at your last known address.

If you have any enquiries, you may contact us at 6332 1133 or email us at healthcare@income.com.sg.

Disclaimer

You can ask for a copy of Your Guide to Health Insurance from us or download a copy at www.lia.org.sg.

This product summary does not form a part of the contract of insurance. It is only meant to be a simplified description of the product features which apply to this plan and does not explain the whole contract. The contents of this product summary may be different from the terms of cover we eventually issue. Please read the Key Features and Benefits of Insurance Coverage for the precise terms, conditions and exclusions.

It is usually detrimental to replace an existing policy with a new one. A penalty may be imposed for early termination and the new policy may cost more or have less benefit at the same cost.

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 Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Appendix 1

Table of premiums

Age next birthday	Annual premium rates							
	Ward entitlement per employee				Ward entitlement per dependant			
	A	B1	B2	C	A	B1	B2	C
Below 30	\$14.25	\$8.15	\$3.05	\$3.05	\$36.65	\$22.40	\$7.15	\$6.10
30 to 39	\$20.35	\$12.20	\$5.10	\$4.05	\$55.00	\$32.60	\$11.20	\$9.15
40 to 49	\$28.50	\$16.30	\$6.10	\$5.10	\$73.35	\$43.80	\$14.25	\$12.20
50 to 59	\$49.90	\$28.50	\$11.20	\$8.15	\$128.35	\$77.40	\$25.45	\$20.35
60 to 64	\$92.70	\$52.95	\$20.35	\$15.30	\$238.35	\$142.60	\$47.90	\$37.70
65 to 69	\$128.35	\$73.35	\$27.50	\$21.40	\$330.05	\$197.65	\$66.20	\$52.95
70 to 74	\$156.90	\$89.65	\$33.60	\$25.45	\$403.40	\$242.45	\$80.50	\$64.20
75 to 79	\$206.80	\$118.15	\$44.80	\$33.60	\$531.75	\$318.85	\$105.95	\$85.55
80 and above	\$256.70	\$146.70	\$55.00	\$41.75	\$660.10	\$396.25	\$132.45	\$105.95