

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

PRODUCT NAME: Domestic Helper Insurance

This product provides coverage 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	Yes
Age-differentiated premiums are in 2 age bands: (1) ≤ 50 years old (2) > 50 years old	Yes
Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim.	Yes

[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.]

In addition to MOM’s Enhanced Medical Insurance requirements mentioned above, this product also provides coverage for:

60-day Pre- Hospitalisation & Post- Hospitalisation
Pre-existing medical condition: If your domestic helper has been working in Singapore for more than 12 months in a row, the Hospital & Surgical benefit will cover her pre-existing medical condition. This is applicable to transfer, replacement and renewal domestic helpers working in Singapore.
Waiver of co-payment (Optional benefit)
Hospital & Surgical Expenses (Optional benefit)

¹ Click [here](#) for MOM’s press release on the enhanced medical insurance.

² Refer to Annex of the press release for the list of allowable exclusions.