

Employees FlexCare

Comprehensive coverage with
flexible options for Small and
Medium Enterprise (SME)

CORPORATE INSURANCE



Take care of your employees' well-being and they will take care of your business. As a business owner, your employees are your most valuable assets. Keep them healthy, happy and loyal by protecting them with Employees FlexCare, a flexible and comprehensive group employee benefits insurance that can be customised to suit your budget and employees' needs.

Why is it good for my company?

1

24-hour worldwide¹ protection with various benefits

2

Customisable plans to suit your budget and employees' needs

3

Hassle-free application and claims

4

Cashless² cover at Income's panel of General Practitioner or Specialist clinics

5

Premiums are based on **portfolio underwriting**

Comprehensive coverage with various benefits

Enjoy comprehensive coverage with various benefits for maximum protection, with flexible options even for Small and Medium Enterprise (SME).

Customisable plans to suit your budget and employees' needs

Choose from a range of plans and affordable options to suit your budget and employees' needs, even with just 2 employees.

Hassle-free application and claims made easy

Application for Employees FlexCare is hassle-free through our online application portal, with no medical underwriting required for Group Hospitalisation & Surgical and Group Personal Accident. Outpatient claims are made easy through digital submission via mobile app or online portal.

Cashless² cover at Income's panel of General Practitioner or Specialist clinics

Enjoy cashless² outpatient consultation at Income's extensive network of panel of General Practitioner (GP) and Specialist clinics (with referral letter from panel GP or Specialist).

Premiums are based on portfolio underwriting

Premium rates are determined by the entire Employees FlexCare portfolio. With portfolio underwriting, your premiums will not be directly impacted by increased claims made by your employees.

OVERVIEW OF EMPLOYEES FLEXCARE

<p>Main Plan Can be purchased on standalone basis</p>	<p>Group Hospital and Surgical Covers eligible medical expenses incurred as a result of hospitalisation, surgery or accident.</p>	<p>Group Term Life Covers death or total and permanent disability (TPD before age 65).</p>	<p>Group Personal Accident Covers accidental death, permanent disablement due to accident and accidental medical expenses.</p>
<p>Rider Must be purchased with Main Plan</p>	<p>Group Outpatient Primary Care</p>	<p>Group Critical Illness – Accelerated Provides lump sum payout upon diagnosis of any of the 37 specified Critical Illnesses.</p>	<p>Not Applicable</p>
	<p>Group Outpatient Specialist Care</p>		
	<p>Group Dental</p>		

MAIN PLAN: GROUP HOSPITAL AND SURGICAL (GHS)

The plan covers eligible medical expenses incurred as a result of hospitalisation, surgery or accident.

Benefit Schedule	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Type of Hospital	Private	Private	Restructured	Private	Private	Restructured
Annual Limit	\$200,000	Not Applicable				
Room and Board (Standard) (up to 120 days)	1 Bed	1 Bed	1 Bed	2 Bed	4 Bed	4 Bed
Intensive Care Unit High Dependency Ward (per disability)		\$15,000	\$10,000	\$10,000	\$10,000	\$10,000
Other Hospital Services						
Surgical Expenses - Waiver of Surgical Table if insured member is admitted to restructured hospital. - Surgeon's fee of more than \$1,500 is subject to Surgical Table if insured member is admitted to a private hospital.		\$25,000 per disability	\$20,000 per disability	\$18,000 per disability	\$15,000 per disability	\$15,000 per disability
Daily In-Hospital Physician's Consultation (up to 120 days)	As charged up to Annual Limit					
Ambulance Services						
Pre-Hospitalisation Specialist Consultation (up to 120 days before hospitalisation or surgery)						
Pre-Hospitalisation Diagnostic X-Ray and Laboratory Fees (up to 120 days before hospitalisation or surgery)		\$3,000	\$2,000	\$1,800	\$1,500	\$1,500
Post-Hospitalisation Treatment (up to 120 days from the insured member's last discharge date from hospital)						
Medical Report Fees		\$150	\$150	\$150	\$150	\$150
Overseas Hospitalisation Due to Accidental Causes		150% of Inpatient Benefits including Pre- and Post-Hospitalisation Treatment (Accidental only)				
Miscarriage Benefit	\$3,000	\$2,000	\$1,500	\$1,500	\$1,000	\$1,000
Emergency Accidental Out-patient Treatment	\$3,000	\$2,000	\$2,000	\$1,500	\$1,000	\$1,000

Benefit Schedule	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Outpatient Dental Treatment (due to Accident)	\$3,000	\$2,000	\$2,000	\$1,500	\$1,000	\$1,000
Surgical Implants	\$5,000	\$3,000	\$2,000	\$2,000	\$1,500	\$1,000
Inpatient Psychiatric Treatment	\$8,000	\$5,000	\$5,000	\$3,000	\$2,000	\$2,000
Outpatient Kidney Dialysis (per policy year)	\$25,000	\$20,000	\$20,000	\$15,000	\$10,000	\$10,000
Outpatient Cancer Treatment (per policy year)	\$25,000	\$20,000	\$20,000	\$15,000	\$10,000	\$10,000
Death Benefit	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Rehabilitation Benefits (up to maximum benefit limit or up to 31 days, whichever is earlier)	\$10,000	\$8,000	\$8,000	\$5,000	\$5,000	\$5,000
Home Nursing Care (per policy year) (up to the maximum benefit limit or up to 30 days, whichever is earlier)	\$10,000	\$6,000	\$6,000	\$5,000	\$3,000	\$3,000
Group Extended Major Medical						
Eligible medical expenses payable for:	Not Applicable	Maximum limit per disability				
- Hospitalisation of more than 20 days; or - Surgical expenses of at least 75% of the benefit payable under the surgical table.		\$100,000	\$100,000	\$80,000	\$60,000	\$40,000
Type of Hospital		Private	Restructured	Private	Private	Restructured
Room and Board (Standard) - Payable from 121 days onwards		1 Bed	1 Bed	2 Bed	4 Bed	4 Bed
Intensive Care Unit		Payable in excess of the Basic Hospital and Surgical Benefits plan up to the maximum limit shown above.				
High Dependency Ward						
Other Hospital Services						
Surgical Expenses						
Daily In-Hospital Physician's Consultation		Pays from 121 days onwards				
Surgical Implants		\$5,000	\$5,000	\$3,000	\$2,000	\$2,000
Co-insurance	10%	10%	10%	10%	10%	

Annual Premium Rates (Premium inclusive of 8% GST)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
0 to 30	\$849.96	\$423.36	\$314.28	\$291.60	\$220.32	\$177.12
31 to 35	\$965.95	\$478.44	\$360.72	\$322.92	\$251.64	\$196.56
36 to 40	\$976.00	\$495.72	\$378.00	\$342.36	\$265.68	\$214.92
41 to 45	\$1,118.88	\$530.28	\$401.76	\$380.16	\$298.08	\$235.44
46 to 50	\$1,423.98	\$738.72	\$537.84	\$497.88	\$409.32	\$316.44
51 to 55	\$1,826.28	\$938.52	\$669.60	\$627.48	\$511.92	\$403.92
56 to 60	\$2,264.00	\$1,162.08	\$883.44	\$855.36	\$645.84	\$542.16
61 to 65	\$3,242.00	\$1,635.12	\$1,234.44	\$1,219.32	\$849.96	\$710.64
66 to 69	\$4,519.00	\$2,134.08	\$1,670.76	\$1,637.28	\$1,139.40	\$965.52
70 to 72^	\$6,413.90	\$2,980.80	\$2,407.32	\$2,349.00	\$1,568.16	\$1,382.40
73 to 75^	\$6,413.90	\$3,492.72	\$2,819.88	\$2,751.84	\$1,837.08	\$1,620.00

^renewal premium

OPTIONAL RIDER: GROUP OUTPATIENT PRIMARY CARE (GP)

This rider can be attached to the Group Hospital and Surgical plan. This rider reimburses outpatient medical expenses incurred in GP clinics and the respective X-Ray or Laboratory Test.

Benefit Schedule	Plan 1	Plan 2
Visit to Panel General Practitioner (GP) clinics	As charged	As charged
Visit to Polyclinics (On reimbursement basis)	As charged	As charged
Panel X-Ray and laboratory test (referred by Panel GP clinics or Polyclinics)	As charged	As charged
Visit to Non-panel GP clinics (On reimbursement basis)	\$35 per visit	\$35 per visit
Panel Telemedicine (Up to 3 visits per year)	As charged	As charged
Visit to Accidental & Emergency department of Singapore hospitals (On reimbursement basis, up to 3 visits per year)	\$100 per visit	\$80 per visit
Overseas outpatient treatment (On reimbursement basis)	\$35 per visit	\$35 per visit

Benefit Schedule	Plan 1	Plan 2
Visit to Traditional Chinese Physician (TCM) (By registered TCM in Singapore) (On reimbursement basis, up to 5 visits per year)	\$35	\$35
Co-payment (applicable to all benefits)	Not Applicable	\$10
Annual Premium inclusive of 8% GST	\$311.04	\$250.56

OPTIONAL RIDER: GROUP OUTPATIENT SPECIALIST CARE

This rider can be attached to the Group Hospital and Surgical plan. This rider reimburses outpatient medical expenses incurred in Specialist clinics and the respective X-Ray or Laboratory Test.

Note: Group Outpatient Specialist Care can be purchased only when Group Outpatient Primary Care (GP) is taken up.

Benefit Schedule	Plan 1	Plan 2
Referral letter from a Registered Medical Practitioner is required for all benefits		
Specialist Consultation & Medication - By Panel Specialist (On cashless basis) - By Specialist Outpatient Clinics in Restructured Hospitals (On reimbursement basis)	\$1,500 per year	\$1,000 per year
Non-Panel Specialist Consultation & Medication (On reimbursement basis)	\$300 per year	\$200 per year
Specialist X-Ray and Laboratory Test - Panel Specialist (On cashless basis) - Specialist Outpatient Clinics in Restructured Hospitals (On reimbursement basis) - Non-Panel Specialist (On reimbursement basis)	\$1,000 per year	\$800 per year
Diagnostic Test (including MRI or CT scan) (On reimbursement basis)		
Occupational therapy or Physiotherapy or Chiropractor* (On reimbursement basis) *Waiver of referral letter for Chiropractor	\$500 per year	\$500 per year
Outpatient Psychiatric Treatment (On reimbursement basis)	\$500 per annum	Not Applicable
Annual Premium inclusive of 8% GST	\$220.32	\$143.64

OPTIONAL RIDER: GROUP DENTAL

This rider can be attached to the Group Hospital and Surgical plan.

Benefit Schedule	Plan 1	Plan 2
Maximum Benefit Per Member Per Year	\$600	\$300
<p>This section offers wide range of treatments such as:</p> <ul style="list-style-type: none"> - Consultation and Oral Examination - Medication including administration of Local Anesthesia Gum Treatments - X-Rays - Dental Prophylaxis Amalgam / Composite Fillings Tooth-Colored Restorations Extractions - Sedative Dressings - Retention pins - restoration of tooth - Oral Surgery (surgical root removal or removal of wisdom tooth) - Pulp / Root Canal Treatment Periodontal Treatment Root Planning - Crowning (due to accidental cause) - Bridges (due to accident cause) - Tooth replantation (insured member's own natural tooth) 	As Charged	As Charged
Co-insurance (per claim)	20%	20%
Annual Premium inclusive of 8% GST	\$209.52	\$156.60

MAIN PLAN: GROUP TERM LIFE (GTL)

This plan provides coverage for death and total and permanent disability (TPD before age 65).

Group Term Life (GTL)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum assured	\$500,000	\$300,000	\$200,000	\$100,000	\$50,000

Annual Premium Rates

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 to 30	\$375	\$225	\$150	\$75	\$38
31 to 35	\$400	\$240	\$160	\$80	\$40
36 to 40	\$475	\$285	\$190	\$95	\$48
41 to 45	\$750	\$450	\$300	\$150	\$75
46 to 50	\$1,100	\$660	\$440	\$220	\$110
51 to 55	\$2,000	\$1,200	\$800	\$400	\$200
56 to 60	\$3,575	\$2,145	\$1,430	\$715	\$358
61 to 65	\$6,000	\$3,600	\$2,400	\$1,200	\$600
66 to 69	\$9,100	\$5,460	\$3,640	\$1,820	\$910

OPTIONAL RIDER: GROUP CRITICAL ILLNESS (Accelerated)

With this rider, your employees can receive a lump sum pay out upon diagnosis of any of the 37 specified Critical Illnesses.

Group Critical Illness	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum assured	\$250,000	\$150,000	\$100,000	\$80,000	\$50,000

Annual Premium Rates

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 to 30	\$163	\$98	\$65	\$52	\$33
31 to 35	\$214	\$128	\$85	\$68	\$43
36 to 40	\$362	\$217	\$145	\$116	\$72
41 to 45	\$576	\$346	\$230	\$184	\$115
46 to 50	\$1,063	\$638	\$425	\$340	\$213
51 to 55	\$1,988	\$1,193	\$795	\$636	\$398
56 to 60	\$2,750	\$1,650	\$1,100	\$880	\$550
61 to 65	\$4,625	\$2,775	\$1,850	\$1,480	\$925
66 to 69	\$7,521	\$4,513	\$3,009	\$2,407	\$1,504

Note: Premium rates for all main plans and riders are not guaranteed and may be reviewed from time to time. The premiums that you pay are based on the insured's age last birthday. Premium rates will change when the insured enters a higher age band.

MAIN PLAN: GROUP PERSONAL ACCIDENT (GPA)

This plan covers accidental death, permanent disablement due to accident and accidental medical expenses.

Group Personal Accident (GPA)	Plan 1	Plan 2	Plan 3
Accidental Death	\$500,000	\$300,000	\$100,000
Permanent Disablement	\$500,000	\$300,000	\$100,000
Accidental Medical Expenses	\$5,000	\$4,000	\$2,000

Annual Premium Rates (Premium inclusive of 8% GST)

Occupational Class	Plan 1	Plan 2	Plan 3
Class 1	\$228.96	\$137.16	\$45.36
Class 2	\$297.00	\$178.20	\$59.40
Class 3	\$442.80	\$265.68	\$88.56

Note: Premium rates for all main plans and riders are not guaranteed and may be reviewed from time to time.

UNDERWRITING GUIDELINES

Eligibility Age for Cover

Product	Full Time Employee	Spouse	Child
Group Hospital and Surgical	69 years old and below, renewable up to 75 years old (age last birthday)		15 days to 24 years old, provided that the child is unmarried and unemployed, and not enlisted in full time National Service.
Group Outpatient Primary Care Rider			
Group Outpatient Specialist Care Rider			
Group Dental Rider			
Group Personal Accident			
Group Term Life	16 to 69 years old (age last birthday)		
Group Critical Illness Rider			

- a) For Group Term Life plan, plan type (sum assured) of more than \$150,000 (for full time employee) and \$100,000 (for spouse and child(ren)) will be subject to underwriting.
- b) For Group Critical Illness plan, plan type (sum assured) of more than \$100,000 (for full time employee) and \$50,000 (for spouse and child(ren)) will be subject to underwriting.
- c) For Group Term Life and Group Critical Illness plans, employees and their spouse who are 65 to 69 years old are required to complete the Group Health Declaration Form and their application will be subject to underwriting.
- d) The plan type for the dependants should be the same as employee. If you allow the dependants to take up the plan, it will be compulsory to all eligible employees under the same occupation category or basis of coverage.

Period of Insurance

- a) Duration of policy coverage is for 12 months and renewable yearly.

Participation Requirement

- a) A minimum of 2 employees is required under each product plan type.
- b) This product is not applicable to employees holding a Work Permit or S Pass issued by Ministry of Manpower.

Product Plan Type Selection Guidelines

- a) Group Term Life and Group Critical Illness plan type selected must be the same.
- b) Group Term Life or Group Personal Accident plan type selected must be the same for all employees under the same occupation category or same basis of coverage.
- c) Plan type selected must be the same as basis of category.
- d) Plan upgrading is allowed upon renewal anniversary date. Claim for pre-existing conditions will be assessed based on prior upgraded plan, unless the insured member has been continuously covered for 12 months under the upgraded plan.
- e) Cross Plan selection is allowed.

For example, employees covered under Plan 1 of Group Hospital and Surgical can purchase:

- Plan 3 of Group Term Life.
- Plan 2 of Group Outpatient Primary Care and Plan 1 of Group Outpatient Specialist Care – all employees and dependants must be covered under the same plan type.
- Plan 2 of Group Personal Accident.

Occupational Class

All Occupational Class listed below is applicable to Group Personal Accident plan only.

Occupational Class	Description
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, hawker, unarmed security guard, etc.

Annual Premium Rates

- a) Premium rates are based on insured's age last birthday for Group Hospitalisation & Surgical plan, Group Term Life and Group Critical Illness (Accelerated).
- b) Premium rates will change when the insured enters a higher age band.
- c) Premium rates include 8% GST except for Group Term Life and Group Critical Illness plans.
- d) Premium rates are not guaranteed and are subject to change without prior notice.

Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract. You are advised to read the policy contract for the full list of exclusions. Please see below for a list of some exclusions for the following plans:

- a) Group Hospital and Surgical
 - Pre-existing conditions are excluded for the first 12 months of continuous coverage
 - Pre-existing cancer or kidney conditions will be permanently excluded

b) Group Term Life

- Pre-existing conditions which existed before the effective date or commencement date of this policy
- Self-inflicted injury, or any attempt threat, while sane or insane

Unless the insured member has been insured continuously for 12 months under this plan.

c) Group Critical Illness

- Self-inflicted injury or illness
- The influence or deliberate misuse of drugs or alcohol
- An episode of coronary artery or ischaemic heart disease that happens before the effective date of the insured member's cover
- Any pre-existing condition relating directly or indirectly to the critical illness or where the insured member received medical treatment or asked for medical advice (which related directly or indirectly to the critical illness) before the effective date of the insured member's cover; or
- Acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV) except HIV due to blood transfusion and occupationally acquired HIV as shown in the list of critical illness

d) Group Personal Accident

- Self-inflicted injuries, any attempt threat while sane or insane or attempted suicide
- Insurrection, declared or undeclared war or any warlike operations, military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order
- Participation in competitive racing on wheels
- Occupational Class which is not Class 1, 2 or 3 as set out in this policy
- Pre-existing condition which existed before the effective date or commencement date of this policy

e) Group Outpatient Primary Care and Group Outpatient Specialist Care

- Health screening related examinations including multiphasic health screening, laboratory tests and X-rays, screening mammograms; services (irrespective of whether there is hospital confinement) for the primary purpose of diagnosis, medical check-up, genetic screening; pap smear; cytology test; allergy test, any treatment of a preventive nature including but not limited to immunisation / vaccinations
- Hormone Replacement Therapy, health supplements or vitamins, toiletries including but not limited to moisturiser, cream, gel, lotion
- Any surcharge incurred after the normal operating hours of the panel clinic
- Treatment by Specialist without referral letter from Registered Medical Practitioner

f) Group Dental Rider

- Any treatment for corrective purposes including but not limited to crowning, bridges, or tooth replantation except as a result of an accident
- Prosthetic appliances
- Procedures with respect to congenital malformations, orthodontic treatment, surgery for cosmetic/reconstructive reason except as a result of an accident

Documents Required

Apply for Employee FlexCare through online via BIX with the following documents:

- a) Group Health Declaration Form is required under Group Term Life & Group Critical Illness for the following:
- i) Employees with sum assured exceeded \$150,000 for Group Term Life and \$100,000 for Group Critical Illness.
 - ii) Spouse or children with sum assured exceeded \$100,000 for Group Term Life and \$50,000 for Group Critical Illness.
 - iii) Employees and their spouse age between 65 to 69 years old.
- b) Accounting and Corporate Regulatory Authority (ACRA) Business Profile (within 6 months' validity) and a list of directors with executive authority in the company.

- c) Customer Due Diligence Form (CDD) for plan with Group Term Life with a list of names, identification numbers and signatory of authorised personnel appointed to act for and on behalf of the company. Each authorised personnel is to provide a clear copy (front and back) of the National Registration Identity Card (NRIC) or work pass.
- d) GST registered form.

Frequently asked questions

1) What is the minimum group size to be eligible for Employees FlexCare (“this plan”)?

You will need a minimum of 2 employees to be eligible for this plan. This is also applicable for the rider chosen.

2) What is the eligible age for cover for my employees?

Product	Full Time Employee
Group Hospital and Surgical	69 years old and below, renewable up to 75 years old (age last birthday)
Group Personal Accident	
Group Major Medical	
Group Outpatient Rider	
Group Dental Rider	
Group Term Life	16 to 69 years old (age last birthday)
Group Critical Illness Rider	

3) Can I upgrade the employee plan midway to the Policy?

No, plan upgrading is allowed only upon renewal anniversary date.

Claim for pre-existing conditions will be assessed based on prior upgraded plan, unless the insured member has been continuously covered for 12 months under the upgraded plan.

4) Can I extend Employees FlexCare to my employees' dependants?

Yes, if you allow the dependants to take up this plan, it will be compulsory to all eligible employees under the same occupation category or basis of coverage. The plan type for the dependants should not be higher than the employees' plan type.

For Group Outpatient Primary Care and Group Outpatient Specialist Care, dependants must take up these riders if they are purchased for the employees.

5) Can I choose the plan type according to my employees' occupation category?

Yes, the same selected plan type will apply to all employees under the same occupation category.

6) Does Employees FlexCare cover my employees and their dependants for any pre-existing conditions?

For Group Hospital and Surgical plan, pre-existing conditions are excluded for the first 12 months of continuous coverage except for pre-existing cancer or kidney conditions for which the conditions will be permanently excluded.

For Group Term Life plan, pre-existing conditions are excluded for the first 12 months of coverage.

For Group Critical Illness plan, pre-existing conditions are permanently excluded.

7) Does the Group Hospital and Surgical plan cover my employees if they are being treated or confined in a hospital and/or ward which is different from the selected plan type?

Yes, if your employee is admitted to a higher ward and/or hospital type, pro-ration factor will apply to day surgery, inpatient admission and post-hospitalisation treatment.

Private Hospital All Bed Type	Restructured Hospital Single Bed
Income pays 60% of the eligible payable bills	Income pays 75% of the eligible payable bills

8) Can I choose Group Outpatient Primary Care and Group Outpatient Specialist Care plan type for different occupation categories of my employees?

No, employees in all occupation categories must be covered under the same plan type.

9) Is referral letter required for visitation to Income's panel Specialist or Specialist Outpatient Clinics in Restructured Hospital?

Yes, referral letter is required from the Registered Medical Practitioner. Please make a copy of the referral letter and present it to the panel Specialist or Specialist Outpatient Clinics in Restructured Hospital upon visitation.

10) What should my employees do if they visit Income's panel GP or Specialist clinic?

Please present his/her Outpatient e-Medical Card and NRIC or work pass upon registration. Please note that if your employee fails to present these documents, the clinic will collect cash from your employee and we will reimburse the claim based on non-panel benefit limit.

11) Does my employee have to pay for the surcharge levied by the panel clinics after their operating hours?

Yes, your employee will have to pay for the surcharge as Group Outpatient Primary Care and Group Outpatient Specialist Care do not cover for the surcharge levy by the panel clinics.

12) Will my renewal premium be affected if my employee made a large claim in the previous year?

The premiums are based on portfolio underwriting. It will be reviewed based on the entire portfolio's total premium and total claims. Any change in premium rates will apply to all policyholders of Employees FlexCare policies.

13) How do I apply for Employees FlexCare?

You can apply for Employee FlexCare through online via BIX. Please prepare the following documents together with the **Required Documents** stated in the brochure:

1. Your company's ACRA Business Profile (within 6 months validity)
2. A list of directors with executive authority in the company: their names, identification numbers and signatory of authorised personnel appointed to act for and on behalf of the company. Each authorised personnel is to provide a clear copy (front and back) of the NRIC or work pass.

Alternatively, should you face any issue with the online submission, please email bix@income.com.sg for assistance.

14) How do I make a claim?

Please submit the original hospital bills, medical receipt and discharge summary with the completed and signed claim form to us within 60 days from the date of occurrence. For death claim, please submit the Death Certificate with the completed and signed claim form to us within 3 months after the insured's death.

IMPORTANT NOTES

- 1 Cover will cease if insured member resides outside Singapore for more than 180 days per trip.
- 2 Upon presentation of outpatient e-medical card at the respective panel General Practitioner and Specialist clinics.

This is for general information only. You can find the usual terms, conditions and exclusions of this plan in the policy contract. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. This plan does not have any cash value.

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as at 23 June 2023.

Financial planning, made for the moments that matter to you.

About Income

Income Insurance Limited (Income) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore in 1970 to plug a social need for insurance, Income continues to serve the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts Income at the forefront of innovative solutions that empowers better financial well-being for all. For more information, please visit www.income.com.sg.

Get in touch



MEET your Income advisor



CALL 6332 1133



CHAT instantly at www.income.com.sg/advisor-connect



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