

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

PRODUCT NAME: FOREIGN WORKER MEDICAL INSURANCE

This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance requirements:

	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*
Exclusions are in line with MOM's list of allowable exclusions	Yes
Age-differentiated premiums are in 2 age bands: (1) ≤ 50 years old and (2) > 50 years old	No**
Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim	No**

* Applicable to policies with Co payment

** This feature will be implemented latest by 1 July 2025 according to MOM's requirement