



中国太平
CHINA TAIPING

中国太平保险(新加坡)有限公司
CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

**With Group Term Life &
Group Critical Illness**



BizTrenZ Employee Benefits Package

Give your employees the protection they deserve



Employees are your greatest assets. Safeguard your employees with our **BizTrenZ Employee Benefits Package (EBP)** – an affordable group insurance package which protects your employees against unforeseen events at work or during leisure.

Key Benefits:



Wide range of affordable plans/riders

Catering to your business needs and budget, BizTrenZ EBP offers a range of seven affordable plans/riders for your selection. Premium rates are based on the entire BizTrenZ EBP portfolio's claims experiences instead of an individual company's claim experiences.

You may choose from Bundle A and/or Bundle B:

Plan Type

Bundle A

- Group Personal Accident (Core)
- Group Hospital & Surgical with Major Medical Benefits (Core)
- Group Outpatient - General Practitioner (GP) (Optional)
- Group Outpatient - Specialist Care (SP) (Optional)
- Group Dental Benefit (Optional)

Bundle B

- Group Term Life (Core)
- Group Critical Illness (Optional)



Easy application

Specially designed for Small and Medium-sized Enterprises - you can sign up for our BizTrenZ EBP from as few as two employees (for Bundle A) and/or ten employees (for Bundle B).



24/7 worldwide coverage

Safeguard your employees 24/7 against unforeseen events such as hospitalisation, illnesses or injuries whether they are at work or during their leisure – giving them the peace of mind they deserve the most.



Convenient

Our Teleconsultation and Telemedication platform allows your employees to have easier access to healthcare needs at their convenience. It offers on-demand primary care (Group Outpatient - GP services) at their fingertips – from consultation to delivery of medicine right to their doorstep.

This plan provides financial protection upon Death and Total Permanent Disablement when an accident occurs unexpectedly, whether at work or leisure.



Request for a Doctor



Use our Teleconsultation and Telemedication platform to request for a doctor.



Carry on with your daily tasks while waiting for your assigned doctor.



Consultation



Get a real-time consultation and diagnosis with the doctor¹.



Claims submission is on cashless basis².



Medication and Documentation³



Receive your medicine at home within three⁴hours.



Receive your medical certificate and documents through our Teleconsultation and Telemedication platform.

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Coverage Benefits	Death and Permanent Disablement				
Sum Insured (S\$)	500,000	300,000	200,000	100,000	50,000

Classification of Occupation	Annual Premium per Eligible Insured Person (S\$)				
Class I: Persons engaged in indoor and non-manual work in non-hazardous place, e.g. Accountant.	240	144	96	48	24
Class II: Persons engaged in work of an outdoor or supervisory nature or involves manual work whose duties do not involve the use of tools or machinery or exposed to any special hazards, e.g. Outdoor Sales Person.	290	174	116	58	29
Class III: Persons engaged in manual work not of particularly hazardous nature but occasionally involving the use of tools and machinery, e.g. Builders and Contractors.	400	240	160	80	40

¹ Surcharges applies after 10pm.

² Subject to co-payment provision (if any).

³ Additional delivery charges applies.

⁴ For consultation before 6pm.

Group Hospital & Surgical with Major Medical (GHS)

Benefits Schedule & Premiums (Core Plan)

This plan covers inpatient expenses including day surgeries resulting from an illness or injury.

Benefits Schedule (Maximum Limit Per Disability)		Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)	Plan 5 (S\$)
1	Room & Board (Daily, up to 120 days inclusive of Intensive Care Unit)	1-Bedded	1-Bedded	2-Bedded	4-Bedded	6-Bedded
2	Intensive Care Unit (Maximum 30 days)	As Charged up to 100,000	10,000	10,000	10,000	10,000
3	Hospital Miscellaneous Services					
4	Surgeon's Fee (Subject to Schedule of Surgical Benefits except for Singapore Government /Restructured Hospitals)		25,000	20,000	15,000	10,000
5	In-Hospital Physician's Visit (Daily, up to 120 days)					
6	Pre-Hospitalisation Specialist Consultation (Leads to hospitalisation within 90 days)					
7	Pre-Hospitalisation Diagnostic Services (Leads to hospitalisation within 90 days)		2,500	2,000	1,500	1,000
8	Post Hospitalisation Treatment (Within 90 days immediately after discharge)					
9	Emergency Accidental Outpatient Treatment		2,500	2,000	1,500	1,000
10	Miscarriage Benefits		1,000	1,000	1,000	1,000
11	Outpatient Kidney Dialysis (Maximum Limit Per policy year)		60,000	24,000	20,000	18,000
12	Outpatient Cancer Treatment (Maximum Limit Per policy year)	60,000	24,000	20,000	18,000	15,000
13	Daily Hospital Cash Income (Daily, up to 30 days if admitted to Singapore Government / Restructured Hospitals*)	300	150	100	75	50
14	Parent Accommodation (Daily, up to 60 days for accompanying child age 12 and below)	500	100	100	100	100
15	Special Grant	5,000	5,000	5,000	5,000	5,000
16	Major Medical*					
	a) Surgical Implants	10,000	5,000	4,000	3,000	2,000
	b) Overall maximum limit per policy year	100,000	50,000	40,000	30,000	20,000
	c) Co-insurance by insured member	NIL	20%	20%	20%	20%

*Payable only if hospital confinement exceeds limits in the GHS plan, and hospitalisation more than 20 days or surgical percentage is 75% or more per incision.

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Age Band	Annual Premium per Eligible Insured Person (S\$)				
30 and below	700	437	291	200	166
31 - 35	784	459	327	228	190
36 - 40	862	481	361	257	215
41 - 45	930	518	403	275	231
46 - 50	1,264	591	537	382	331
51 - 55	1,642	891	693	505	447
56 - 60	2,088	1,099	952	645	548
61 - 65	3,028	1,574	1,194	902	807
66 - 70 (Renewal only)	4,390	2,284	1,731	1,309	1,170



Group Term Life

Benefits Schedule & Premiums (Core Plan)

This plan provides financial protection against Death, Terminal Illness and Total & Permanent Disability (TPD) due to illness or accident, subject to exclusions. In addition, the coverage of Death and TPD can be extended for up to 12 months after the employee is terminated on medical grounds[#].

Plan Type	1	2	3	4	5
Coverage Benefits	Death, TI, TPD and Extended Benefits				
Sum Insured (S\$)	250,000	200,000	150,000	100,000	50,000

Plan Type Age Band	Annual Premium per Eligible Insured Person (S\$)									
	Male					Female				
	1	2	3	4	5	1	2	3	4	5
19 - 30	113	91	68	46	23	104	84	63	42	21
31 - 35	127	101	76	51	26	107	86	65	43	22
36 - 40	172	137	103	69	35	142	114	85	57	29
41 - 45	266	213	160	107	54	198	158	119	79	40
46 - 50	394	316	237	158	79	322	258	193	129	65
51 - 55	686	549	412	275	138	543	434	326	217	109
56 - 60	1,174	940	705	470	235	919	736	552	368	184
61 - 65	2,506	2,005	1,504	1,003	502	1,543	1,235	926	618	309
66 - 70	5,116	4,093	3,070	2,047	1,024	2,836	2,269	1,702	1,135	568
71*	6,982	5,586	4,190	2,793	1,397	3,901	3,121	2,341	1,561	781
72*	7,852	6,282	4,712	3,141	1,571	4,570	3,656	2,742	1,828	914
73*	8,979	7,183	5,388	3,592	1,796	5,367	4,293	3,220	2,147	1,074
74*	10,219	8,175	6,132	4,088	2,044	6,297	5,037	3,778	2,519	1,260
75*	11,596	9,277	6,958	4,639	2,320	7,335	5,868	4,401	2,934	1,467

[#] Subject to terms and conditions.

* For renewals only.

Group Outpatient - General Practitioner

Benefits Schedule & Premiums (Optional Rider)

This plan covers the costs of consultation, treatment and medication prescribed by a panel General Practitioner (GP), including panel Traditional Chinese Medicine (TCM), Polyclinics and Accident & Emergency Departments (A&E) visits in Singapore Hospitals.

Benefits Schedule (Limit Per Visit)		Plan 1 (S\$)	Plan 2 (S\$)
a.	Panel GP Clinics	As Charged	As Charged
b.	Panel TCM Clinics (consultation only)	35 per visit (max. up to 3 visits per year)	35 per visit (max. up to 3 visits per year)
c.	Singapore Government Polyclinics	As Charged	As Charged
d.	Accident & Emergency (A&E) Department	100	100
e.	Overseas Outpatient Treatment	35	35
Co-payment (applicable to all benefits)		NIL	5

Plan Type	Plan 1	Plan 2
Age Band	Annual Premium per Eligible Insured Person (S\$)	
Up to age 65	280	251
66 - 70 (Renewal Only)	394	350

Group Outpatient - Specialist Care

Benefits Schedule & Premiums (Optional Rider)

This plan covers the costs of consultation, treatment and medication prescribed by a Specialist when you are being referred by a General Practitioner (GP), including costs of diagnostic X-Rays and laboratory tests.

Benefits Schedule (Maximum Limit Per Policy Year)		Plan 1 (S\$)	Plan 2 (S\$)
a.	Specialist Consultation	1,500	1,000
b.	Diagnostic X-Ray & Laboratory Test	1,500	1,000
c.	Physiotherapy (referred by Panel SP)	500	500

Plan Type	Plan 1	Plan 2
Age Band	Annual Premium per Eligible Insured Person (S\$)	
Up to age 65	200	155
66 - 70 (Renewal Only)	280	217

Group Dental Benefits

Benefits Schedule & Premiums (Optional Rider)

This plan covers the costs of dental treatment and procedures in a panel clinic.

Benefits Schedule (Maximum Limit Per Policy Year)		Plan 1	Plan 2		
a.	Consultation	As charged up to S\$1,500 per policy year	As charged up to S\$1,000 per policy year		
b.	Medication (including administration of Local Anaesthesia)				
c.	X-Rays				
d.	Prophylaxis i) Scaling / Polishing ii) Fluoride Application				
e.	Amalgam Restorations - Fillings				
f.	Tooth-Coloured Restorations - Fillings				
g.	Extractions (inclusive of LA)				
h.	Oral Surgery (inclusive of LA) i) Surgical Root Removal ii) Surgical Removal of Wisdom Tooth				
i.	Pulp / Root Canal Treatment i) Pulp Capping ii) Root Canal Treatment (inclusive of temporary fillings)				
j.	Periodontal Treatment – Root Planning				
k.	Miscellaneous Treatment i) Sedative Dressing ii) Retention Pins – Restoration of Tooth				
Co-payment (applicable to all benefits)				20%	20%

Plan Type	Plan 1	Plan 2
Age Band	Annual Premium per Eligible Insured Person (S\$)	
Up to age 65	215.00	175.00
66 - 70 (Renewal Only)	301.00	245.00

Group Critical Illness

Benefits Schedule & Premiums (Optional Rider)

This rider offers coverage against any of the covered 36 Critical Illnesses (CIs) listed on the following page and advances# the Death Benefit under Group Term Life according to the CI sum insured.

Plan Type	1	2	3	4	5
Coverage Benefits	Critical Illness Benefit				
Sum Insured (S\$)	125,000	100,000	75,000	50,000	25,000

Plan Type Age Band	Annual Premium per Eligible Insured Person (S\$)									
	Male					Female				
	1	2	3	4	5	1	2	3	4	5
19 - 30	70	56	42	28	14	70	56	42	28	14
31 - 35	111	89	67	45	23	136	109	82	55	28
36 - 40	163	130	98	65	33	222	177	133	89	45
41 - 45	317	253	190	127	64	400	320	240	160	80
46 - 50	509	407	305	204	102	585	468	351	234	117
51 - 55	916	733	550	367	184	849	679	509	340	170
56 - 60	1,408	1,126	845	563	282	1,104	884	663	442	221
61 - 65	2,317	1,854	1,391	927	464	1,818	1,454	1,091	727	364
66 - 70	3,645	2,916	2,187	1,458	729	2,859	2,288	1,716	1,144	572
71*	4,414	3,531	2,648	1,766	883	3,463	2,770	2,078	1,385	693
72*	4,739	3,791	2,844	1,896	948	3,718	2,974	2,231	1,487	744
73*	5,419	4,335	3,252	2,168	1,084	4,251	3,401	2,551	1,701	851
74*	6,167	4,934	3,701	2,467	1,234	4,838	3,871	2,903	1,936	968
75*	6,999	5,599	4,199	2,800	1,400	5,490	4,392	3,294	2,196	1,098

The sum insured for Group Term Life in respect of the insured person will be reduced by an amount equal to the CI sum insured.

* For renewals only.

All ages mentioned in this brochure are based on age next birthday. All annual premium is inclusive of prevailing GST.

Group Critical Illness

Benefits Schedule & Premiums (Optional Rider)

List of 36 Critical Illnesses

No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease / Severe Dementia	19.	Major Cancer
2.	Angioplasty and Other Invasive Treatment for Coronary Artery	20.	Major Head Trauma
3.	Benign Brain Tumour	21.	Major Organ / Bone Marrow Transplantation
4.	Blindness (Irreversible Loss of Sight)	22.	Motor Neurone Disease
5.	Coma	23.	Multiple Sclerosis
6.	Coronary Artery By-Pass Surgery	24.	Muscular Dystrophy
7.	Deafness (Irreversible Loss of Hearing)	25.	Open Chest Heart Valve Surgery
8.	End Stage Kidney Failure	26.	Open Chest Surgery to Aorta
9.	End Stage Liver Failure	27.	Other Serious Coronary Artery Disease
10.	End Stage Lung Disease	28.	Paralysis (Irreversible Loss of Use of Limbs)
11.	Fulminant Hepatitis	29.	Persistent Vegetative State (Apallic Syndrome)
12.	Heart Attack of Specified Severity	30.	Poliomyelitis
13.	HIV due to Blood Transfusion and Occupationally Acquired HIV	31.	Primary Pulmonary Hypertension
14.	Idiopathic Parkinson's Disease	32.	Progressive Scleroderma
15.	Irreversible Aplastic Anaemia	33.	Severe Bacterial Meningitis
16.	Irreversible Loss of Speech	34.	Severe Encephalitis
17.	Loss of Independent Existence	35.	Stroke with Permanent Neurological Deficit
18.	Major Burns	36.	Systemic Lupus Erythematosus with Lupus Nephritis

The Life Insurance Association Singapore (LIA) has Standard Definitions for 37 Severe Stage Critical Illnesses: Version 2019. These Critical Illnesses fall under Version 2019.

Underwriting Guidelines

1. Eligibility

Insured Member: All full-time, permanent and actively at work employees of the Policyholder, who is aged between 16 to 65 years and/or between 19 to 70 (for GTL & GCI) and a Singaporean, Permanent Resident (PR) or with a valid employment pass/work permit.

Dependants: Any of the following persons related to the Policyholder:
 (a) Legal spouse aged between 18 and 65 years (inclusive).
 (b) An unmarried and unemployed child aged between 15 days (30 days for GTL & GCI) and 18 years (inclusive).
 (c) An unmarried and unemployed child aged between 19 and 25 years (inclusive) if he/she is enrolled in an accredited educational institution on full-time higher education and not in full-time national service. A child Dependant shall include stepchildren and adopted children with proof of insurable interest.

2. Territorial Limit

24 hours, worldwide coverage

3. Period of Insurance

Period of insurance is for 12 months and renewable annually

4. Participation Requirement

- (a) Both Group Hospital & Surgical with Major Medical Benefits and Group Personal Accident must be purchased together as a package.
- (b) Group Outpatient - General Practitioner (GP) & Specialist Care (SP) and Group Dental Benefits are riders to the Group Hospital & Surgical with Major Medical Benefits.
- (c) Group Outpatient- Specialist Care (SP) must be purchased together with Group Outpatient - General Practitioner (GP)
- (d) Group Critical Illness (GCI) is a rider to Group Term Life (GTL). The sum insured for GCI in respect of each insured person shall not exceed the sum insured for GTL, as GCI is an accelerated benefit of GTL.

5. Premium

- (a) Premium rate is based on individual's age of next birthday, if applicable.
- (b) Mode of Payment is on annual basis.
- (c) Prevailing GST is applicable to all plans, except for GTL.

6. Key Policy Exclusions (please refer to policy contract for the full lists and details of exclusions)

Group Personal Accident

- (a) Suicide or self-inflicted injuries
- (b) Participating in any kind of speed contest or racing (other than on foot).
- (c) Participating in any professional sports.

Group Hospital & Surgical with Major Medical Benefits

- (a) All pre-existing conditions are excluded for the first 12 months of coverage, except for outpatient kidney dialysis and cancer treatment benefits, for which pre-existing conditions will be permanently excluded.
- (b) Major Medical - All pre-existing conditions are permanently excluded.
- (c) Pregnancy, childbirth or abortion.
- (d) Cosmetic or plastic surgery unless it is necessary for the repair of damage in view of an accident.
- (e) Emotional, stress, psychiatric or psychological disorder.

Underwriting Guidelines

Group Term Life (GTL)

For Death Benefit:

- (a) Suicide within the first year from the Issue Date.

For TPD and TI Benefit:

If the TPD or TI is caused directly or indirectly, wholly or partly by any of the following:

- (a) Self-destruction or intentional self-inflicted injuries or any attempt threat whilst sane or insane;
- (b) War, declared or undeclared, revolution or any warlike operations;
- (c) Participating in riot and civil commotion, strikes or terrorist activities;
- (d) Violation or attempted violation of the law or resistance to arrest;
- (e) Entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device, or conveyance except while the Insured Member is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- (f) Racing on horse or wheels;
- (g) Pre-existing conditions for which the Insured Member received medical treatment, diagnosis, consultation or prescribed drugs preceding the effective date of coverage
- (h) Intoxication by alcohol or drugs not prescribed by a Medical Practitioner

Group Outpatient - General Practitioner (GP)

Rider to Group Hospital & Surgical with Major Medical Benefits

- (a) Any Specialist medical treatment or services.
- (b) All treatment including and relating to Kidney dialysis and/or organ transplants.

Group Outpatient - Specialist Care (SP)

Rider to Group Hospital & Surgical with Major Medical Benefits

- (a) Treatment by Specialist without a referral from a registered General Practitioner.

Group Dental Benefit

Rider to Group Hospital & Surgical with Major Medical Benefits

- (a) Expenses incurred for replacement of any lost or stolen denture, Orthodontic treatment and temporary dentures.
- (b) Treatment consisting of cosmetic or plastic surgery or for beautification not necessitated by injury illness.
- (c) Treatment or services not stated in the Schedule of Benefits.

Group Critical Illness (CI)

- (a) If such CI was diagnosed due directly or indirectly to a congenital defect or disease which has manifested or was diagnosed before the insured person attains 17 years of age.
- (b) For Coronary Artery Surgery and/or Other Serious Coronary Artery Disease, if the insured person had a diagnosis of "heart attack" prior to the effective date of his coverage.
- (c) For any CI which, as it can be established, was diagnosed prior to the effective date of coverage of the respective insured person.

7. Declined Risks

Industrial workers using heavy machinery; woodworking related occupation; any occupation involving aviation activities; armed services personnel, police force personnel and fire fighters; construction or unskilled workers; ship crew or workers on board vessels, stevedores, shipbreakers; occupations involving diving, platforms, oil and gas rig and/or offshore work; occupation involving heights, underground heat and handling of hazardous chemical or electricity; professional sports team; professional divers and jockeys; welders and the like.

8. Application Documents

- (a) Application Form
- (b) Insured Members Enrolment List
- (c) Group Health Declaration Form (if required)
- (d) Other medical requirements (if required)
- (e) Accounting and Corporate Regulatory Authority (ACRA) Business Profile
- (f) List of authorised personnel to sign on insurance Acceptance (names, designation and NRIC No.)



Sign up with
**BIZTRENZ EMPLOYEE
BENEFITS PACKAGE**
today!

**For 10 – 19
employees :**
**5% discount off
Annual Premium!**

**For more than 20
employees :**
**10% discount off
Annual Premium!**

Above discounts are not applicable to GTL and GCI.

Important Notes:

This plan is underwritten by China Taiping Insurance (Singapore) Pte. Ltd.. This marketing material is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. The specific details applicable to this insurance plan are set out in the policy contract. You should seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether this plan is suitable for you.

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 China Taiping Insurance (Singapore) Pte. Ltd. or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg). This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as of 1 November 2021.

About Us

China Taiping Insurance (Singapore) Pte. Ltd. (“CTPIS”) is a leading insurer for both life and general insurance businesses. Established in Singapore since 1938, CTPIS has a financial strength rating of “A-“ by S&P and “A” by AM Best. We have been assuring our customers in Singapore with financial peace of mind for over 80 years.

CTPIS is wholly-owned by China Taiping Insurance Holdings Company Limited, which has been listed on the Hong Kong Stock Exchange since 2000, making it the first Chinese-funded insurer listed overseas. China Taiping Insurance Group Limited is a large transnational financial and insurance group with business network in Mainland China, Hong Kong, Macau, North America, Europe, Oceania, East and Southeast Asia. The brand has gained international recognition over the years and successfully made the rankings in the “Global Fortune 500 Companies” since 2018.

中国太平保险(新加坡)有限公司

CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. (Co. Reg. No. 200208384E)

☎ 6389 6111

🌐 www.sg.cntaiping.com

📘 China Taiping SG

👤 太平狮城 Taiping SG

🏠 3 Anson Road #16-00 Springleaf Tower Singapore 079909

