AnyCompany Insurance – Knowledge Base

# 1. Insurance Products

## MediPlus Secure

**Plan Name:** *MediPlus Secure*  
**Plan Summary:**  
*MediPlus Secure* is designed to supplement your MediShield Life coverage, giving you the flexibility to choose private hospitals and higher ward classes. Ideal for working professionals and families seeking broader protection without large out-of-pocket expenses.

**Monthly Premium:** SGD 120  
**Coverage Limit:** Up to SGD 150,000/year  
**Key Benefits:**

* Full coverage at private hospitals and A-class wards in restructured hospitals
* Pre-hospitalisation (up to 90 days) and post-hospitalisation (up to 100 days) covered
* Daily hospital cash allowance up to SGD 500
* Optional rider to reduce co-payments to just 5%
* Emergency overseas medical coverage (select countries)

**Eligibility:** Singapore Citizens & PRs, aged 18–65  
**Waiting Periods:** 30 days for general claims, 12 months for specified treatments  
**Exclusions:** Cosmetic procedures, fertility treatments, first-year pre-existing condition claims

## LifeSecure Term Advantage

**Plan Name:** *LifeSecure Term Advantage*  
**Plan Summary:**  
A straightforward term life plan that ensures your loved ones receive financial support in the event of your passing. Perfect for new parents, homeowners, or anyone with dependents and long-term financial commitments.

**Monthly Premium:** SGD 95  
**Sum Assured:** SGD 500,000  
**Key Benefits:**

* Lump sum payout on death or terminal illness diagnosis
* Accidental death benefit automatically included
* Flexible coverage periods (10, 20, 30 years or up to age 75)
* Add-on for Total & Permanent Disability cover
* Eligible for Supplementary Retirement Scheme (SRS) tax relief

**Eligibility:** Ages 21–60, SG Citizens, PRs, Work Pass holders  
**Exclusions:** Death by suicide in year 1, non-disclosure of health conditions  
**Optional Riders:** Disability Income, Family Income Benefit, Premium Waiver

## ActiveShield PA

**Plan Name:** *ActiveShield PA*  
**Plan Summary:**  
An affordable and flexible personal accident plan ideal for active individuals, frequent commuters, and freelancers. Provides fast claims and temporary income if you're injured and unable to work.

**Monthly Premium:** SGD 40  
**Sum Assured:** SGD 100,000  
**Key Benefits:**

* ✅ Lump sum payout for accidental death or total permanent disability
* ✅ Reimbursement for emergency treatment and follow-up (SGD 3,000/year)
* ✅ Weekly income benefit during recovery — up to SGD 300/week for 12 weeks
* ✅ Mobility aid and rehabilitation equipment cover (up to SGD 5,000)
* ✅ Worldwide coverage, 24/7 protection

**Eligibility:** Ages 16–65, all occupations unless hazardous  
**Exclusions:** Self-inflicted injuries, under influence of drugs/alcohol, illegal activities

## FamilyCare Protect

**Plan Name:** *FamilyCare Protect*  
**Plan Summary:**  
A convenient health insurance solution that provides one unified coverage limit for your entire family — perfect for young families looking to manage medical costs while protecting loved ones.

**Monthly Premium:** SGD 290  
**Coverage Limit:** SGD 250,000 shared across members  
**Key Benefits:**

* ✅ One plan for 2 adults and up to 3 children (below 25 years)
* ✅ Covers hospitalisation, specialist visits, diagnostics
* ✅ Free vaccinations, annual health check-ups, and dental screening
* ✅ Maternity and newborn care included after 12-month waiting period
* ✅ 24/7 telemedicine and mental wellness consultations

**Eligibility:** Adults 21–60, children 30 days to 25 years  
**Waiting Periods:** 30 days for general, 12 months for maternity and newborn care  
**Exclusions:** Cosmetic and fertility treatments, elective overseas care

## SilverShield Health

**Plan Name:** *SilverShield Health*  
**Plan Summary:**  
Tailored for Singapore’s older adults, *SilverShield Health* focuses on comfort, chronic illness support, and dignity in care. Offers peace of mind for individuals and their caregivers.

**Monthly Premium:** SGD 320  
**Coverage Limit:** SGD 100,000/year  
**Key Benefits:**

* ✅ Guaranteed acceptance up to age 70 — no medical screening needed
* ✅ Chronic disease management (e.g., diabetes, hypertension) included
* ✅ Home nursing services and day care coverage (up to SGD 1,500/month)
* ✅ Free yearly diagnostic panel and specialist access without referral
* ✅ Traditional treatments (e.g., TCM) covered up to SGD 1,000/year

**Eligibility:** Ages 60–80, Singapore Citizens and PRs  
**Waiting Periods:** 30 days general, 24 months for pre-existing conditions  
**Exclusions:** Psychiatric treatment, experimental drugs, palliative care

# 2. General & Operational FAQs

## About the Company

1. Q: Is AnyCompany Insurance licensed to operate in Singapore?

A: Yes, AnyCompany Insurance is regulated by the Monetary Authority of Singapore (MAS) and licensed to provide life and health insurance products under the Insurance Act.

1. Q: Does AnyCompany Insurance work with MediShield Life or CPF?

A: A: Yes, our *MediPlus Secure* plan is designed to complement MediShield Life. You can also use your CPF MediSave to partially pay for approved health plans, subject to CPF Board guidelines.

## Products & Coverage

1. Q: Can I buy multiple plans from AnyCompany?

A: Yes. For example, you may have *LifeSecure Term Advantage* for life protection and also enroll in *MediPlus Secure* for your health coverage.

Q: Is accidental death covered under both accident and life plans?

A: Yes. Accidental death is covered under both *ActiveShield PA* and *LifeSecure Term Advantage*. If you hold both, you may receive payouts from each policy, depending on policy terms.

1. Q: Does FamilyCare Protect include maternity expenses?

A: Yes, *FamilyCare Protect* includes maternity benefits after a 12-month waiting period. This includes pre- and post-natal expenses as well as newborn care.

1. Q: Are mental health consultations included?

A: Yes, *FamilyCare Protect* provides teleconsultation and mental wellness benefits. Seniors under *SilverShield Health* may access mental health coverage for non-psychiatric conditions.

1. Q: What’s the difference between MediPlus Secure and SilverShield Health?

A: *MediPlus Secure* is for working-age adults looking to enhance MediShield Life. *SilverShield Health* is tailored for Singaporeans aged 60+, with benefits like home nursing, chronic illness care, and no medical screening up to age 70.

## Payments & Billing

1. Q: How can I pay my premiums?

A: You can pay using PayNow, credit/debit cards, or set up a GIRO arrangement. CPF MediSave may be used for approved plans like *MediPlus Secure*.

Q: Are premiums tax deductible?

A: Yes. Premiums for *LifeSecure Term Advantage* may be eligible for tax relief under the Supplementary Retirement Scheme (SRS). Health-related premiums may qualify for IRAS deductions under Section 39.

## Policy Servicing

1. Q: Can I cancel my policy after purchase?

A: Yes. All policies have a 14-day free-look period during which you can cancel for a full refund. After this, surrender or cancellation terms will apply as per your policy document.

1. Q: How do I update my nominee or contact details?

A: You can update your information via the AnyCompany customer portal or by calling our hotline. Changes will be confirmed via email/SMS once verified.

1. Q: Will my premium change every year?

A: Most of our plans like *LifeSecure Term Advantage* offer level premiums. However, medical plans like *MediPlus Secure* and *SilverShield Health* may have age-banded premium increases.

## Customer Portal & Technical Help

1. Q: How do I log in to the portal?

A: Visit anycompany.sg/login and enter your NRIC/FIN and password. If you’re a new user, you can register using your policy number and date of birth.

1. Q: I forgot my password. What now?

A: Click “Forgot Password” on the login page and follow the instructions sent to your registered email. For further help, contact our support hotline.

**Policy Documents & Download**

**Q: Where can I download my policy documents?**  
A: After logging into your portal, go to the ‘My Policies’ section and click “Download Policy Document” next to your plan.

**Q: Will I get a physical copy of my policy?**  
A: We provide all policy documents in digital format by default. You may request a printed copy via post by contacting customer service.

**Q: How do I get my premium payment certificate for tax filing?**  
A: Tax certificates are available for download in the ‘Documents’ section of your portal. They are also emailed annually before the IRAS filing window.

**🧾 Payments, GIRO & Renewals**

**Q: How do I set up GIRO or recurring payments?**  
A: You can enable GIRO from the payment section in your portal. You’ll need your bank account number and authorization via SingPass or OTP.

**Q: What happens if I miss a payment?**  
A: A grace period of 30 days is provided. If payment isn’t received, your policy may lapse. You can reinstate within 60 days with full premium payment.

**Q: Can I change my payment frequency?**  
A: Yes. For most plans, you can switch between monthly, quarterly, or annual premiums via the portal or by contacting support.

**👤 Personal Info, Nominee & Plan Changes**

**Q: How do I change my nominee?**  
A: Nominee changes can be done via a signed request in your portal or by submitting the Nominee Change Form to customer support.

**Q: Can I change my coverage amount after buying a plan?**  
A: For *LifeSecure Term Advantage*, you may apply for a sum assured increase after a review. For health plans like *MediPlus Secure*, upgrades may be requested during renewal and are subject to underwriting.

**Q: Can I convert my individual health plan to a family plan?**  
A: You may switch from *MediPlus Secure* to *FamilyCare Protect* at renewal, subject to eligibility and medical declarations for all members.

**📋 Tax, CPF & MediSave**

**Q: Can I use CPF MediSave to pay for AnyCompany plans?**  
A: Yes. Plans like *MediPlus Secure* and *SilverShield Health* are MediSave-approved. Limits apply based on MOH guidelines (e.g., up to SGD 600 per insured person per year).

**Q: Are AnyCompany premiums tax-deductible?**  
A: Life and health premiums may be eligible for relief under IRAS Sections 39 and 39D, or SRS if paid via eligible channels. Always check with IRAS or your tax advisor.

**📑 KYC, Claims & Verifications**

**Q: What documents are required for KYC?**  
A: We accept NRIC, FIN, or Work Pass with address proof (e.g., utility bill). Corporate policyholders may require ACRA documents.

**Q: How do I verify my email or mobile number?**  
A: After updating your contact info, a 6-digit OTP will be sent to complete verification. You can also do this via SingPass login.