

# WorkMedic

GROUP INSURANCE FOR EMPLOYEES

Protecting your foreign worker employees with 24-hour coverage against death and accidents.

BUY NOW



Announcement

- Income's WorkMedic meets the mandatory requirement set out by Ministry of Manpower (MOM). Under the enhanced WorkMedic Insurance, employers are required to purchase and maintain medical insurance for their foreign worker employees with at least \$60,000 coverage per year. Income will pay up to a total amount of \$15,000 of the total claims admissible under the policy per year and if the total claim admissible per year exceeded \$15,000 it will be payable subject to 25% co-insurance.
- We provide coverage for the following features that comply with MOM's requirement for the enhanced medical insurance in 2 stages:  
  
**Stage 1 – New policies issued on and after 15 June 2023 or existing policies renewed or extended with effective date on and after 1 July 2023**
  - Plan 1 pays admissible claim of up to \$60,000<sup>[1]</sup> with annual limit subject to 25% co-insurance by employers (for admissible claims above \$15,000 per year).
  - Co-insurance will not apply for the first \$15,000 admissible claim per year.
  - Same premium shall be applicable for up to age 69 years old.  
**Stage 2 – For policies with effective date on and after 1 July 2025. More details will be shared at a later date.**
  - Exclusions are in line with MOM's list of allowable exclusions.
  - Age-differentiated premiums will be introduced for insured employees aged 50 years old and below, and those aged above 50 years old.
  - Admissible claims will be reimbursed to hospital directly subject to policy terms and conditions and benefits limit.

## Protect your foreign worker employees with WorkMedic Insurance.

Your foreign worker employees' dedication, hard work and commitment play a pivotal role in achieving business milestones. Take care of their well-being and ensure they are protected against unexpected workplace accidents.



Why you need WorkMedic Insurance?

Accidents can occur at anytime. Get peace of mind and protect your foreign worker employees against unexpected accidents at work.



What does our plan cover?

WorkMedic Insurance provides **medical insurance coverage of up to \$60,000<sup>1</sup> per year limit** for each insured employee for hospitalisation expenses and surgical bills.

We are also a designated insurer by Ministry of Manpower.



Where can you get our plan?

Enjoy hassle-free application when you get it [online](#) via BIX.

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## Here's how WorkMedic protects your employees



Receive up to \$60,000<sup>[1]</sup> per year limit for each insured employee for hospitalisation and surgical bills and pre-and post-hospitalisation expenses<sup>[2]</sup>.



Receive \$3,000 in the event of an employee's death, and \$10,000 if employee's accidental death is not due to work-related causes.



Receive up to \$2,000 for repatriation of your employee's mortal remains to the capital city of his or her home country.



Receive up to \$200 for outpatient dental treatment<sup>[3]</sup> as the result of an accident.



Covers rehabilitation treatment received in a Community Hospital.

## Who this is for.

The employee covered must be age 69 years old and below (age last birthday) and is a foreign employee holding a valid work pass in-principle approvals (IPA for Work Permit or S Pass holder), Work Permit and S Pass issued by the Ministry of Manpower. This plan excludes other work pass such as Employment Pass holder, holder of Letter of Consent, Foreign Domestic Pass, etc.

## Pick the plan that meets your needs.

Plan 1

- Inpatient and outpatient benefit as charged.
- Up to \$60,000 annual limit subject to 25% co-insurance for admissible claim that have exceeded \$15,000 per year.

Plan 2

- Inpatient and outpatient benefit as charged.
- Up to \$60,000 annual limit with no co-insurance on the admissible claim that have exceeded \$15,000 per year.

- No waiting period for pre-existing conditions (any injury or illness, including pandemic diseases).
- No waiting period for pre-existing conditions (any injury or illness, including pandemic diseases).

Wondering which plan suits your company best? Click [here](#) to compare 2 plans.

How much you need to pay.

WorkMedic		
Group size	Annual premium rate <sup>[4]</sup> per insured employee (inclusive of 8% GST)	
	Plan 1 (with 25% co-insurance)	Plan 2 (without 25% co-insurance)
1 to 10	\$149.04	\$276.48
11 to 20	\$131.76	\$254.88
21 to 50	\$127.44	\$228.96
51 to 100	\$118.80	\$201.96

Policy administration

a) For group size of 10 employees and below, the policy will be issued on named basis. Please provide name listing for policy issuance.

b) For group size above 10 employees, policy will be issued on headcount basis. Updated name listing or a copy of the CPF Foreign Worker Levy Statement is required to be submitted.

Ways to pay for WorkMedic.

Find out how you can make payment for your policy by choosing from the preferred methods below. For other accepted payment modes, you may get in touch with us through your preferred mode of contact at [www.income.com.sg/contact-us](#).

Select a payment method ▼

Your queries answered.

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