



Foreign Workers Medical Insurance (FWMI) Enhanced

RafflesHealth*insurance*

Protecting your foreign worker employees in Singapore

From 1 July 2023, Employers are required to purchase a higher medical insurance coverage of minimum \$60,000 per year for each foreign worker, with a co-insurance element for amounts above the first dollar coverage \$15,000.

In addition, there will be standardisation of allowable exclusion clauses to provide employers and workers with greater clarity on their coverage.



Why Choose Us?



Flexibility

Flexibility to choose from 2 plans with annual limits of up to \$100,000, co-Insurance of 25% applicable for claims in excess of \$15,000 per policy year.



Optional Riders

Choice to include rider to waive 25% co-insurance.



No Exclusion for Pre-existing

No waiting period. Pre-existing conditions are covered from inception.



Easy to Start

Coverage can start from just 1 foreign worker. No minimum premium restriction.

Introducing Raffles Health Insurance (RHI) Foreign Workers Medical Insurance (FWMI) Enhanced Plan

RHI FWMI enhanced plan provides protection for foreign workers against the cost of hospitalisation and emergency outpatient treatment.

Key Exclusions

- Treatment relating to drug addiction, congenital abnormalities, and hereditary condition
- Routine medical examinations, hospitalisation medical checkup, and X-ray examinations or health screenings that are not medically unnecessary

Please refer to the policy wordings for the full list of exclusions.

Tables of Benefits

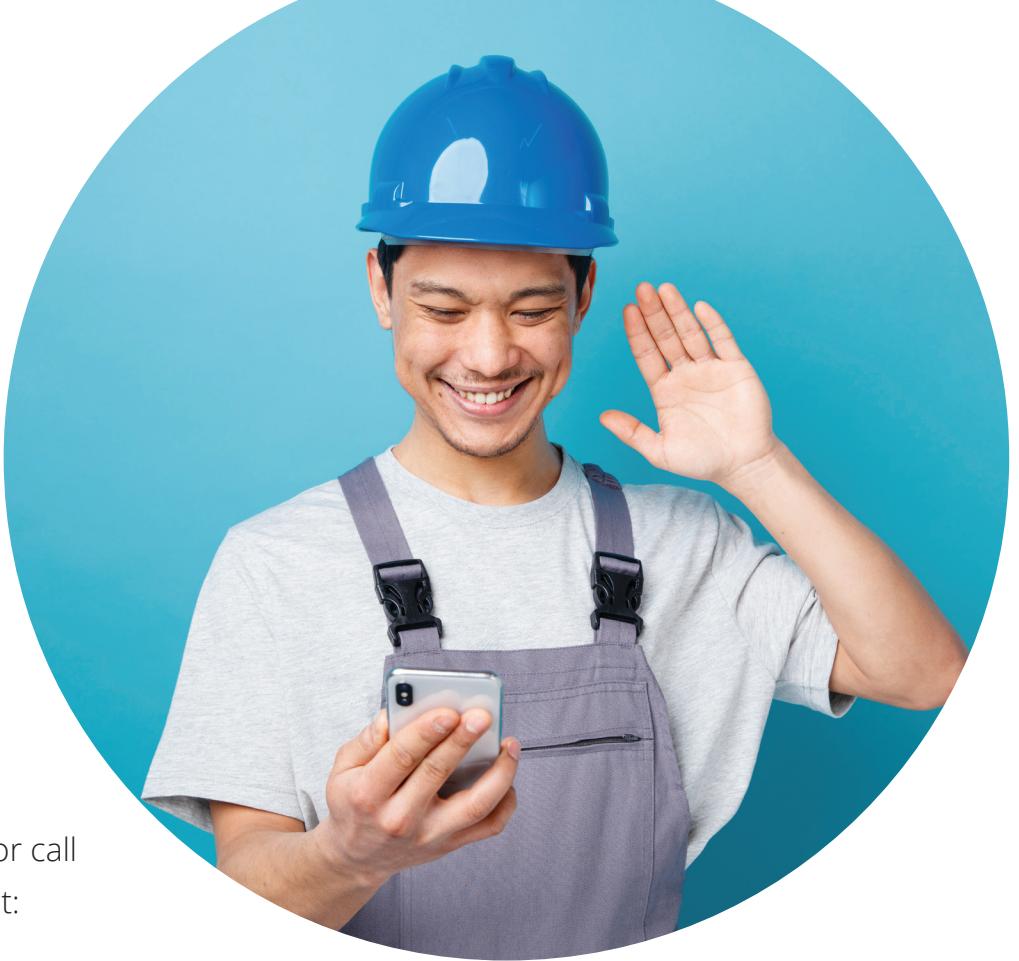
Benefit Description (Per Policy Year)	Plan A	Plan B
Hospitalisation Benefits		
Annual Limit	S\$60,000	S\$100,000
Daily Room & Board (Up to 120 days)	4-bedded GRH [#]	4-bedded GRH [#]
Intensive Care Unit (ICU) (Up to 30 days)		
Rehabilitation Benefits in a Community Hospital (Up to 60 days)		
In-hospital Doctor Consultation (1 per day, max 120 days)		
Hospital Miscellaneous Services	As Charged up to S\$60,000 Annual Limit (Co-Insurance of 25% is applicable for claims in excess of S\$15,000 per policy year)	As Charged up to S\$100,000 Annual Limit (Co-Insurance of 25% is applicable for claims in excess of S\$15,000 per policy year)
Pre-hospital Confinement / Surgery Specialist Consultation Fees (Up to 90 days before admission)		
Pre-hospital Diagnostic X-ray & Laboratory Tests (Up to 90 days before admission)		
Post-hospitalisation Confinement / Surgery Follow-up Treatment (Up to 90 days after discharge)		
Claim Medical Report Fees		
Additional Benefits (Not Subject to Annual Limit)		
Emergency Outpatient Treatment (Accident Injury)	S\$250	S\$500
Emergency Outpatient Dental Treatment (Due to accident)	S\$300	S\$300
Personal Accident (Due to non-work related causes)	S\$10,000	S\$10,000
Repatriation of Mortal Remains	S\$2,000	S\$2,000
Death Benefit	S\$3,000	S\$3,000
Optional Rider	Plan A	Plan B
Waiver of Co-insurance of 25% Applicable to claims in excess of S\$15,000 per policy year	Applicable (If the rider is taken up)	Applicable (If the rider is taken up)

Proration Factor for Admission to PTE or a GRH Higher Ward Class	Payable by Insurer (subject to co-insurance)
Admitted to Private Hospital or Any Overseas Hospital (Including Day Ward)	50%
Admitted to Government Restructured Hospital 1-bedded Ward	70%
Admitted to Government Restructured Hospital 2-bedded Ward	80%

ANNUAL PREMIUM RATES PER INSURED MEMBER (EXCLUSIVE OF GST)				
Group Size	Plan A (25% co-insurance)*	Plan A with Rider (0% co-insurance)*	Plan B (25% co-insurance)*	Plan B with Rider (0% co-insurance)*
1 – 10	S\$135	S\$231	S\$211	S\$295
11 – 20	S\$122	S\$195	S\$192	S\$249
21 – 50	S\$111	S\$176	S\$162	S\$224
51 – 100	S\$104	S\$159	S\$131	S\$203

* Co-Insurance of 25% is applicable for claims in excess of S\$15,000 per policy year

For group size above 100 headcounts, please contact our advisors or your intermediaries for a customised quotation.



Contact Us

Speak with your advisers or call

Raffles Health Insurance at:



(65) 6286 2866



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Disclaimer

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Disclosure Statement

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 your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg.)

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