
MyHEALTH

Individuals

PIAS TRAINING ON 07TH FEBRUARY 2018



TRAINER: MS CLARA LIM
LIBERTY INSURANCE PTE LTD
ASSISTANT VICE PRESIDENT
PERSONAL LINES - OPERATIONS

- Offers high-end protection for medical expenses in Singapore and abroad
- Collaboration by Liberty and APRIL International
 - Underwritten by Liberty Insurance
 - Administered by GlobalHealth Asia, a fully owned subsidiary of APRIL International SA

MyHEALTH

1

TRANSPARENCY



EASY TO UNDERSTAND
& STRAIGHTFORWARD

2

RELIABILITY



ALWAYS THERE WHEN
YOU NEED US

3

SUSTAINABILITY



GETTING THE BEST
DEAL FOR YOU

Transparency • Reliability • Sustainability

APRIL, AN INTERNATIONAL INSURANCE SERVICES GROUP

ACTIVITIES
IN

33 COUNTRIES

20%

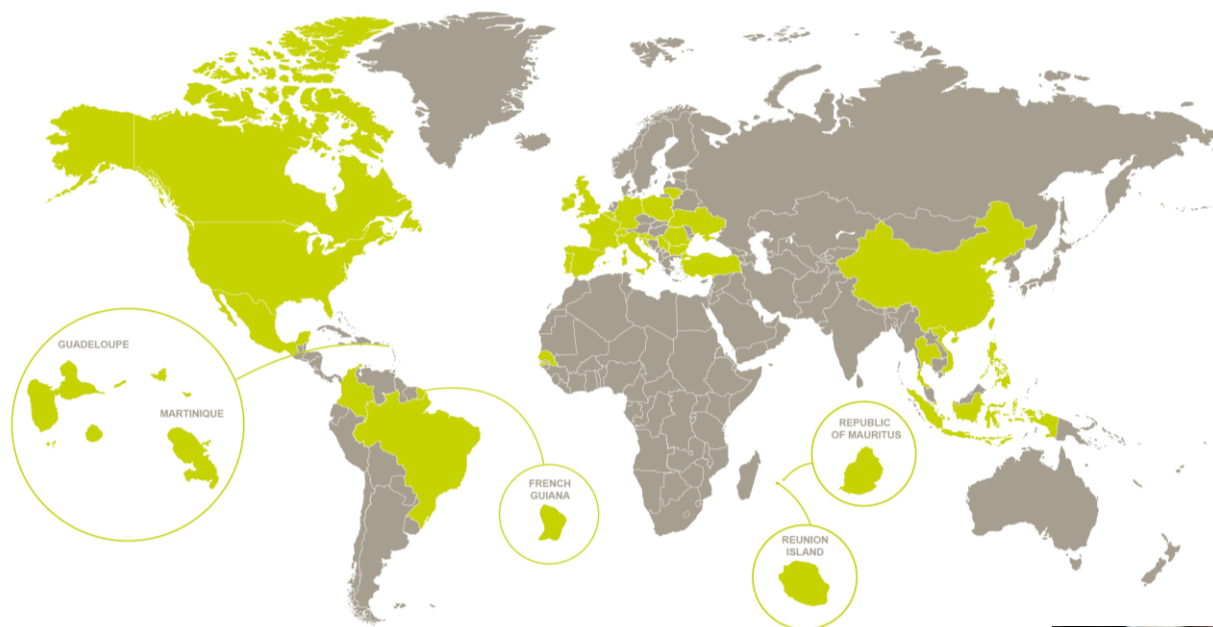
GROSS MARGIN
RECORDED IN OUR
INTERNATIONAL
ACTIVITIES

20,000

DISTRIBUTORS
WORLDWIDE

184

AGENCIES IN FRANCE



■ APRIL activities

OVER **3,800**
STAFF MEMBERS

CONSOLIDATED
TURNOVER OF
€798M



Strong footprint in APAC



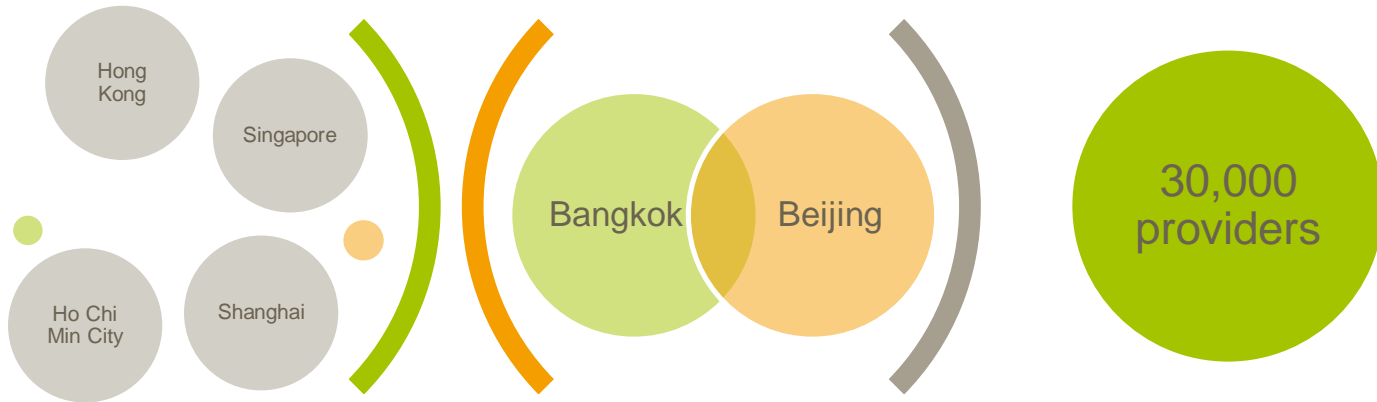
Core focus

Customer satisfaction
Cost containment

Key statistics in Asia

- Operations in 5 countries: Hong Kong, Singapore, Thailand, Vietnam and China (Beijing and Shanghai)
- 24/7 capacities in English, Mandarin and Thai. Business hours in French, Malay, Spanish, Tagalog, Vietnamese and Khmer
- 110,000 claims processed per year
- 10,000 assistance cases managed on behalf of major industry players throughout the region
- 100 staff

Local service delivery, international service capability



Claims Handling

- Full service capacities from Underwriting to claims settlement
- E-Claiming app
- Single system across the region: MEGA

Assistance

- 24/7 medical teams
- Medical and travel assistance services
- 2nd medical opinion
- Single system worldwide

Network

- Strong focus on cost containment
- Worldwide LOGs issuance

Professional & Experienced Team

- Management team is ex-insurance underwriters, assistance providers and medical staff
- 20+ years of international assistance and claims processing experience






MyHEALTH Unique Features

- Flexible and modular coverage – 50+ combinations possible
- Appealing coverage for families:
 - Complications of pregnancy fully covered in the hospital module, no waiting period
 - Newborns added from birth without underwriting
 - Outpatient Maternity benefit
- Community Discounts
- Value added services provided by APRIL Assistance and Best Doctors




































MyHEALTH Structure


MyHEALTH Structure




					
ESSENTIAL	\$2 million	\$7,000	\$7,000 per pregnancy	Minor Dental	Save some money by taking an Annual Deductible on inpatient \$0 \$2,000 \$5,000 \$10,000
EXTENSIVE	\$4 million	Same as hospital and surgery limit	\$13,500 per pregnancy	Minor & Major Dental	
ELITE	\$4.5 million	Same as hospital and surgery limit	\$20,000 per pregnancy	Minor & Major Dental and/or Optical	

Hospital and Surgery Benefits

SUMMARY OF KEY BENEFITS		ESSENTIAL	EXTENSIVE	ELITE
		ALL MONETARY SUMS ARE IN SGD		
 HOSPITAL AND SURGERY	Annual Limit per person	\$2 million	\$4 million	\$4.5 million
	Hospitalisation (inpatient and day patient costs) 			
	Pre-hospitalisation benefits	30 days	30 days	90 days
	Post-hospitalisation benefits	90 days	90 days	90 days
	Parental accommodation			
	Outpatient surgery 			
	Cancer Treatment			
	Kidney Dialysis			
	Organ Transplant			
	Congenital Conditions  		\$135,000	\$270,000
	Neonatal Disabilities  		\$135,000	\$270,000
	Adding newborns from birth without underwriting		As long as the mother is insured for 1 year and renews. Underwriting will apply for adoptions, birth following assisted conception & surrogacy	
	Complications of Pregnancy			
	HIV/AIDS  	\$135,000	\$270,000	\$270,000
 ASSISTANCE INCLUDED IN EVERY HOSPITAL PLAN	Emergency medical evacuation and repatriation	Up to \$1,000,000		
	Repatriation of remains			
	Cash Advance	Up to \$2,500		
	Legal expenses and assistance	Up to \$2,500		
	Compassionate travel	Return economy class airline ticket or 1st class railway ticket and hotel accommodation up to \$200 per night for a max of 10 nights.		


 Lifetime Limit
  Pre-authorization Required
  Waiting Period Applies
  Full Cover
  No Cover

Optional Outpatient Benefits

SUMMARY OF KEY BENEFITS		ESSENTIAL	EXTENSIVE	ELITE
		ALL MONETARY SUMS ARE IN SGD		
<div></div> <div>OPTIONAL OUTPATIENT</div>	Annual Limit for Outpatient Benefits Pre & post hospitalisation expenses are covered under the hospital module you select.	\$7,000	●	●
	Outpatient Co-insurance	20%	Nil or 20%	
		Co-insurance waived at Panel Network Providers		
	GPs and Specialists	●	●	●
	Medicines, scans and tests	●	●	●
	Physiotherapy with referral	●	●	●
	Outpatient psychiatric treatment ⓘ	●	\$4,800	\$6,800
	Complementary Medicine and Traditional Chinese Medicine	\$250	\$1,100	\$1,400
	Medical appliances & mobility aids	\$1,400	\$3,400	
	Medical check up	●	\$300	\$850
	Vaccinations	●	\$100	\$400
	Routine outpatient maternity	●	●	\$6,500 per pregnancy

Ⓐ Lifetime Limit 📋 Pre-authorisation Required ⌚ Waiting Period Applies ● Full Cover ● No Cover

Optional Maternity, Dental & Optical Plans

SUMMARY OF KEY BENEFITS		ESSENTIAL	EXTENSIVE	ELITE
		ALL MONETARY SUMS ARE IN SGD		
 OPTIONAL MATERNITY	Pre- and post-natal care, delivery and newborn care ⌚	\$7,000 per pregnancy	\$13,500 per pregnancy	\$20,000 per pregnancy

SUMMARY OF KEY BENEFITS		ESSENTIAL	EXTENSIVE	ELITE
		ALL MONETARY SUMS ARE IN SGD		
 OPTIONAL DENTAL AND OPTICAL	Minor dental treatment (e.g. cleaning, simple extractions)	\$1,400		
	Major dental treatment ⌚ (e.g. implants, root canal, orthodontics)	●	\$3,400	
	Eye exams, prescription contact lenses and lenses	●	●	\$400

⌚ Lifetime Limit 📋 Pre-authorisation Required ⌚ Waiting Period Applies ● Full Cover ● No Cover

- Cover for *neonatal disabilities* will be limited to plans which have neonatal disability coverage i.e. **Extensive and Elite plans**
- If mother has Essential, **child will not be covered for any disability that arises during the neonatal period** whether on an inpatient or outpatient basis, even if the mother has met the waiting period.
- **Essential** is not suitable for persons planning to start a family.

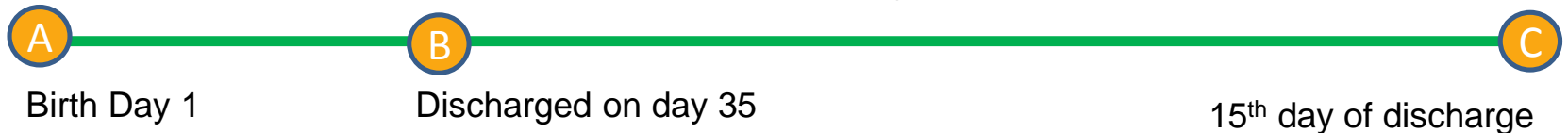
Neonatal Disability Benefit

Important Definitions

- Neonatal Disability: A *disability* which existed during the *neonatal period*, and any disabilities directly or indirectly arising therefrom or relating thereto. It includes preterm birth and any *congenital conditions* which are diagnosed or present symptoms of which medical professionals or parents are aware or reasonably should be aware of during the *neonatal period*.
- Neonatal period: The period between birth and either the 28th day of life or the 15th day after discharge from *hospital* (dates inclusive), whichever is later.
- Example 1: A to C is the Neonatal Period i.e. 28 days from birth



- Example 2: A to C is the Neonatal Period i.e. 50 days from birth



Newborn Additions

1. A newborn infant born can be added to the policy from birth without underwriting provided:
 - Mother must have been covered by us for at least one year.
 - Child was not born as a result of assisted conception.
 - Newborn Additions form sent within 28 days of birth.
 - It is not a requirement for the mother to purchase a maternity module to enjoy this benefit.
 - However, mother should purchase at least a Extensive or Elite Hospital and Surgery plan to make sure this child has coverage for neonatal disabilities in the first 28 days of life.
2. Child's cover can be any plans, excluding any maternity, dental or optical benefits.

**A child under 28 days
of age**

Newborn Additions - Continued

When is a newborn child underwritten?

- Mother has not been covered under the policy for 366 consecutive days;
- Newborn Additions Form was not received by *us* within 28 days following birth;
- Child who was adopted or was carried by a surrogate; or
- Child born following *assisted conception*.
- Father is the only one insured and decides to add a child to the policy

We may decline to provide cover or may offer cover at terms we require. The cover can be any plans excluding any optional Maternity Benefits or Dental and Optical Benefits.

Eligibility and Application

Who can apply?

- Any individual in Singapore*
- Only for Class 1 risk# **
- Aged 18 to 65 years old at the time of application
- Renewal up to age 75 years

* Who may not have a Singapore residential address

**# Desk bound, sedentary jobs

Application – Full Medical Underwriting

A Fact Find Form **and** Policy Application must be completed for any policy to be issued.

The Policy Application includes a Medical Questionnaire. **If you are uncertain about whether any particular fact needs to be disclosed, you should include it.**

GlobalHealth staff will review the submitted form, and issue an offer based on the declarations made in the form.

Any pre-existing conditions not declared **may be considered void from inception** or excluded, subsequent to the policy issued.

Declared conditions may be accepted as standard, excluded and/or covered with a premium loading or declined.

Brief overview of our procedures for the following situations:

● Adding a dependent:

We allow midterm addition for new-born and newly married (spouse addition) cases. Upon successful application, it will be subject to pro-rata premium and that no community discount will be applied at the time of addition

● Renewal Upgrade

Completed Upgrade Benefit Form would have to be submitted subject to underwriting. The underwriter reserves the right to call for further requirements in order to substantiate allowing the upgrade of benefit request, otherwise may decline benefit upgrade.

● Renewal Downgrade

No requirement in case of downgrade of benefit (e.g., removing the outpatient module or increasing the deductible amount upon renewal)

Brief overview of our procedures for the following situations:

- **Cancellation**

The minimum period of insurance is 12 months. If this policy is cancelled mid-term no refund will be made.

- **Late Renewal**

The policyholder has to confirm renewal before the policy expiry date. If no renewal confirmation is received or renewal premium not received prior to renewal date, the policy will lapse automatically.


- **Portable to home country,**

Provided there are no regulatory restrictions in the country that the member is moving to, we will continue to offer renewals. The premiums however, may change depending on the country that the member is moving to and upon confirmation of renewal coverage, the benefit will be as stipulated in the proceeding policy renewal documents

Examples of underwriting guidelines

Covered with No Loading	Covered with Loading	Excluded	Declined
<ul style="list-style-type: none">• Isolated cases of the cold & flu• Fully recovered from a simple bone fracture (at least 12 months before policy)	<ul style="list-style-type: none">• Asthma• Hypertension• Hypothyroidism if under control with no surgery risk	<ul style="list-style-type: none">• Insulin-dependent Diabetes• Endometriosis	<ul style="list-style-type: none">• Recent heart attack• Rheumatoid Arthritis• Parkinson's Disease• Kidney's Disease• Alzheimer's Disease• Multiple medical conditions

MyHEALTH application to various customers

				
28 – 35 years old, not planning to have kids	Essential	×	×	×
	Essential	Essential	×	Maybe?
Has local cover	Essential + \$10K Annual Deductible	×	×	Maybe?
Woman planning to start a family	Extensive	Extensive	Extensive	×
	Extensive (complications of pregnancy fully covered, no waiting period)	Extensive	×	Maybe?

APRIL Assistance
included in every plan

Strong focus on cost containment combined with a dedicated medical team and an extensive network.

REPATRIATION, EVACUATION AND ASSISTANCE SERVICES PROVIDED BY APRIL ASSISTANCE.

In case of accident, illness or serious medical problems, APRIL Assistance will be here to assist you. 24 hours a day, 7 days a week.

All services and benefits subject to APRIL's prior agreement.

IN THE EVENT OF THE ACCIDENT OR SUDDEN SEVERE ILLNESS OF THE INSURED:	INCLUDED IN EVERY PLAN
Emergency medical evacuation and medically required repatriation	Up to \$1,000,000 per event
Return of the insured to the country of residence after stabilisation	Return economy class airline ticket or 1st class railway ticket
Compassionate visit (if the member is unaccompanied and hospitalisation is reasonably expected to be more than 7 days).	Return economy class airline ticket or 1st class railway ticket & hotel accommodation up to \$200 per night for a max of 10 nights
Supply and delivery of medication not available locally	Fully Covered
Return of insured family members	Return economy class airline ticket or 1st class railway ticket
Accompanying children	Return economy class airline ticket or 1st class railway ticket
IN THE EVENT OF THE DEATH OF THE INSURED:	
Returning the body or ashes to residence	Fully Covered
Cost of a transport coffin for repatriation of the body by air	Up to \$2,500
Presence of a person to accompany the deceased	Return economy class airline ticket or 1st class railway ticket & hotel accommodation up to \$200 per night for a max of 10 nights
Return of insured family members	Return economy class airline ticket or 1st class railway ticket

REPATRIATION, EVACUATION AND ASSISTANCE SERVICES PROVIDED BY APRIL ASSISTANCE.

In case of accident, illness or serious medical problems, APRIL Assistance will be here to assist you. 24 hours a day, 7 days a week.
All services and benefits subject to APRIL's prior agreement.

IF PERSONAL EFFECTS ARE LOST OR STOLEN ABROAD:

Cash advance outside your home country or country of residence	Up to \$2,500
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Sending urgent messages	Included
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IN THE EVENT OF AN UNINTENTIONAL INFRACTION OF THE LAW ABROAD:

Advance of legal expenses occurred while abroad	Up to \$2,500 per event
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Advance of cost of bail while abroad	Up to \$25,000 per event
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IN THE EVENT OF THE DEATH OR THE HOSPITALISATION OF A FAMILY MEMBER:

Compassionate Home Travel (subject to APRIL's prior agreement)	Return economy class airline ticket or 1st class railway ticket
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IN THE EVENT OF AN UNINTENTIONAL INFRACTION OF THE LAW ABROAD:

Assistance with translation of legal or administrative documents	Up to \$850
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Direct Billing

Eligible Outpatient Direct Billing Services

The following outpatient services may be direct billed to APRIL:

- General Practitioner consultation
- Specialist consultation
- Laboratory investigation
- General X-ray
- Prescribed medications obtained at the clinic on the same day of consultation

Only members with zero deductible and outpatient benefits can use direct billing services.

Direct Billing

Maternity

- Choose a sole provider within our network
- Inform APRIL and we will provide a Letter of Authorization (LOA) with a benefits balance for you to present to the clinic.

Emergencies

- If you have an accident or emergency and urgently need APRIL to guarantee your expenses, please call APRIL Assistance whose contact details are printed on the back of your member card.

Inpatient Direct Billing

- For inpatient treatment, APRIL can arrange direct billing if proper notification and documentation are provided and subject to the hospital's agreement. Everywhere in the world!

MAJOR ASIAN HUBS

MALAYSIA



COLUMBIA ASIA

SUNWAY
MEDICAL CENTRE

Plus over 15 other facilities
in 6 cities

THAILAND



Bumrungrad
International

BANGKOK
HOSPITAL



โรงพยาบาลสมิติเวช
SAMITIVEJ HOSPITALS

Plus over 10 other facilities
in 4 cities

SINGAPORE

INTERNATIONAL
MEDICAL CLINIC

RafflesMedicalGroup

Plus over 50 other facilities
across the city



Included in every plan
Available to the policyholder and immediate
family members

Bringing world-leading medical advice to your doorstep

Why Best Doctors?

**confidence, clarity and
certainty in regards to
diagnosis and treatment
plans by remotely
connecting you with world
leading medical specialists**



Who are Best Doctors



Founded in 1989

by Harvard Medical
School Professors

30 million members

across 70 countries

Partner with

**insurers, associations
and corporates**

Have a unique global database of

53,000 leading experts

Experts are nominated

by their peers every two years

Top 3-5%

are included
in database

40 specialties,

430 subspecialties

A service to suit all needs



Access an
expert



Arrange for a 2nd opinion on your diagnosis and treatment plan from a world leading expert

15 days
after collecting
medical records



Provide answers to questions you have about your condition from a world leading expert

5-7 days



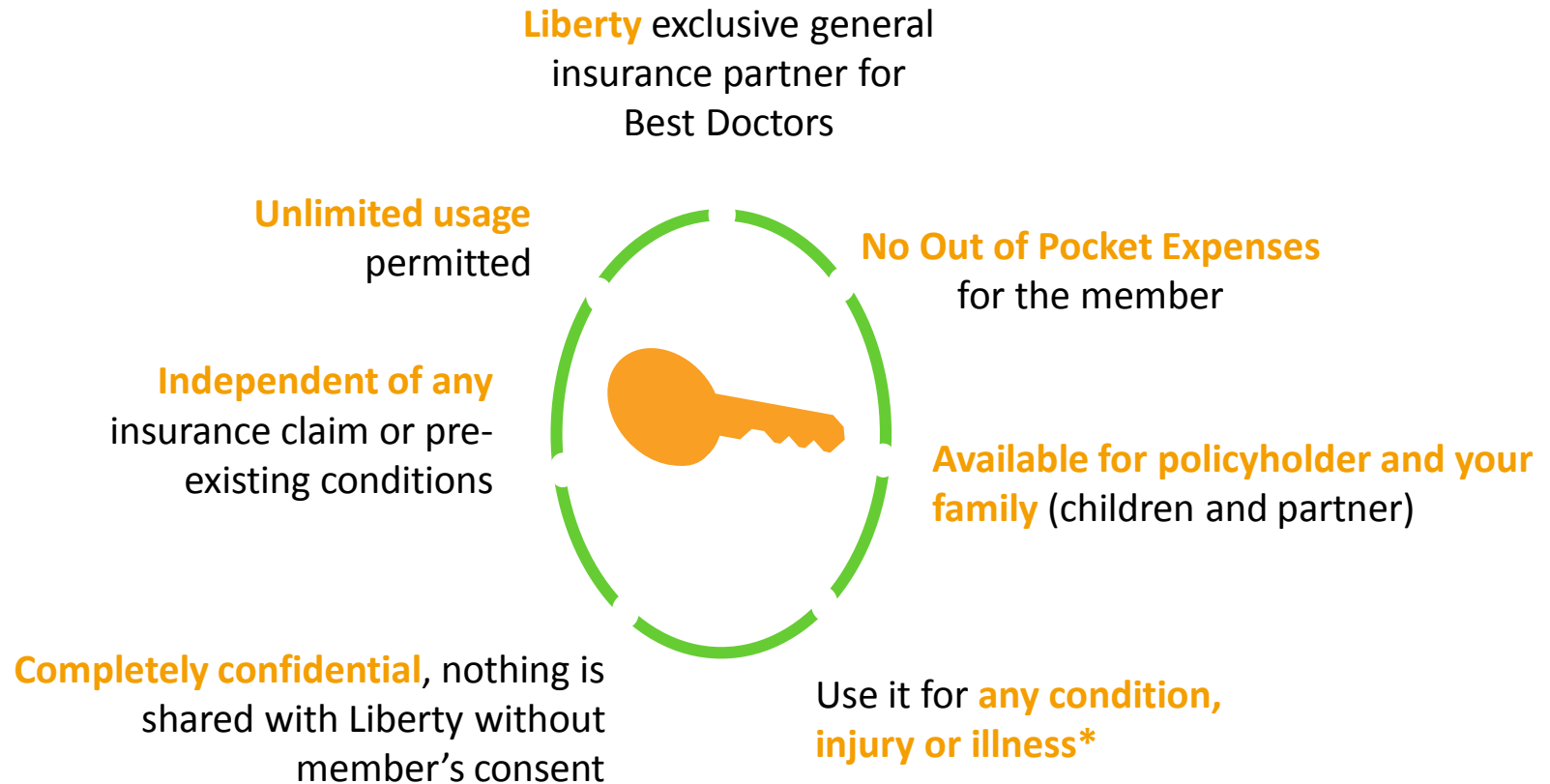
Ask a GP

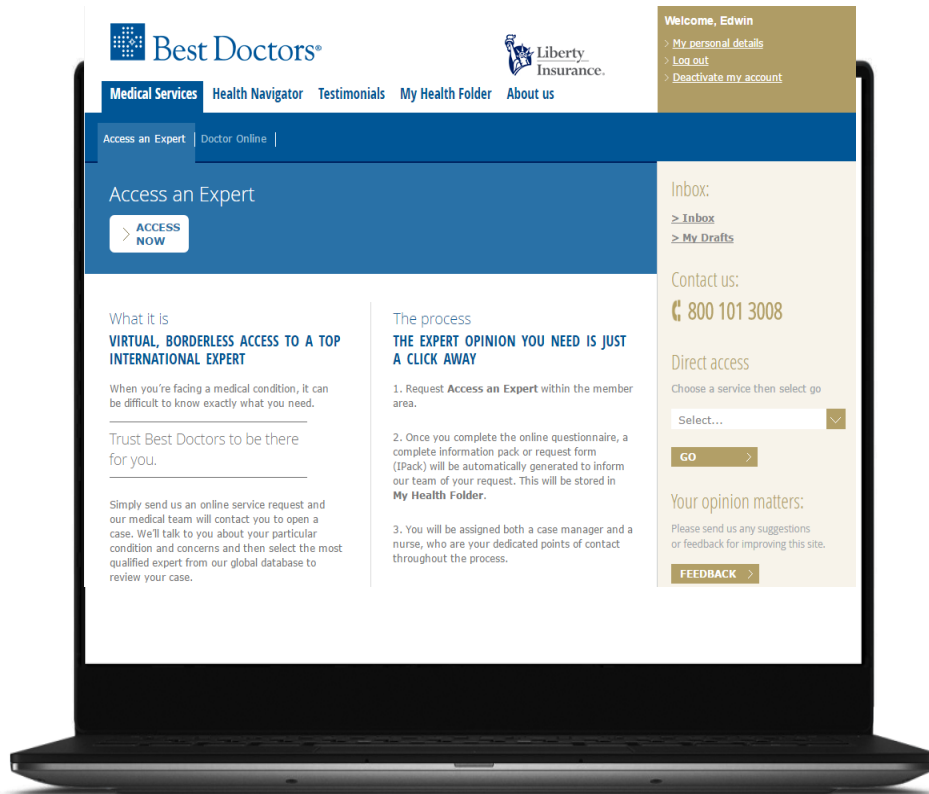


Submit your medical questions online to a panel of GP's

48 hours

Key aspects





To access Best Doctors



Members call **800 101 3008**

OR



Visit **libertyinsurancesingapore.askbestdoctors.com**

Premiums

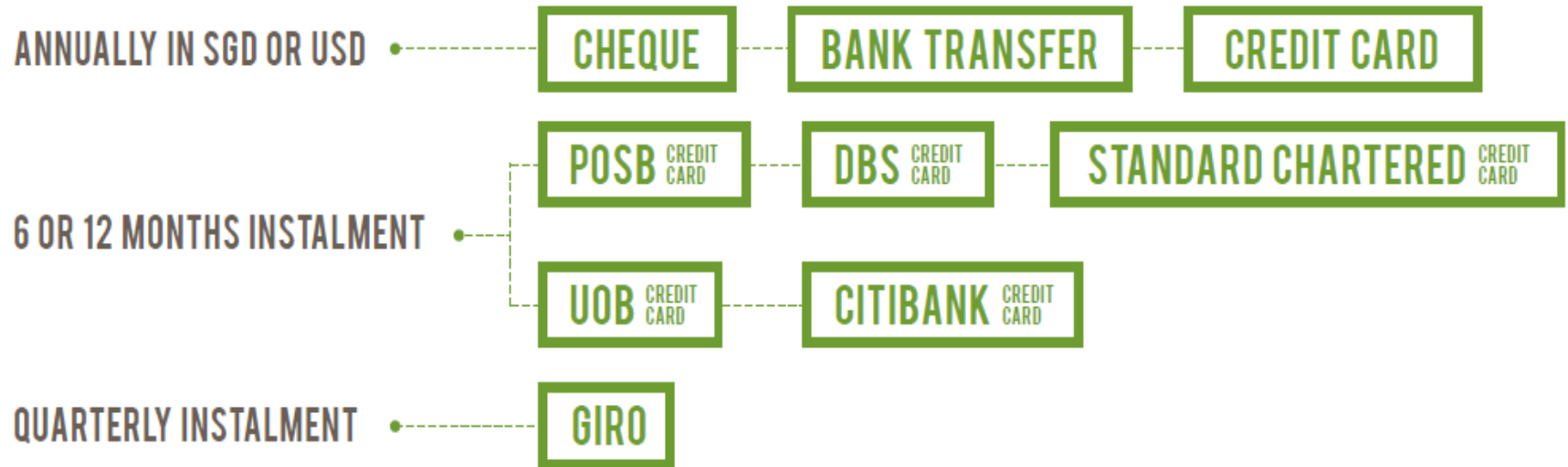
- Age bands
- Unisex
- Community rated
- Premiums available in a PDF as well as online

Community Discounts

- For families, extended families, colleagues & close knit friends.

Number of Insureds	Discount
2 persons	5%
3 persons	7.5%
4 persons	10%
5+ persons	15% discount

Premium Payment Options



Always there when you need us



A Singapore-based customer service team to assist you, Monday to Friday, 9am – 6pm Singapore time.



CALL

(+65) 6736 0057



A local address open for visits during office hours. Because it is always easier in person.



COME TO

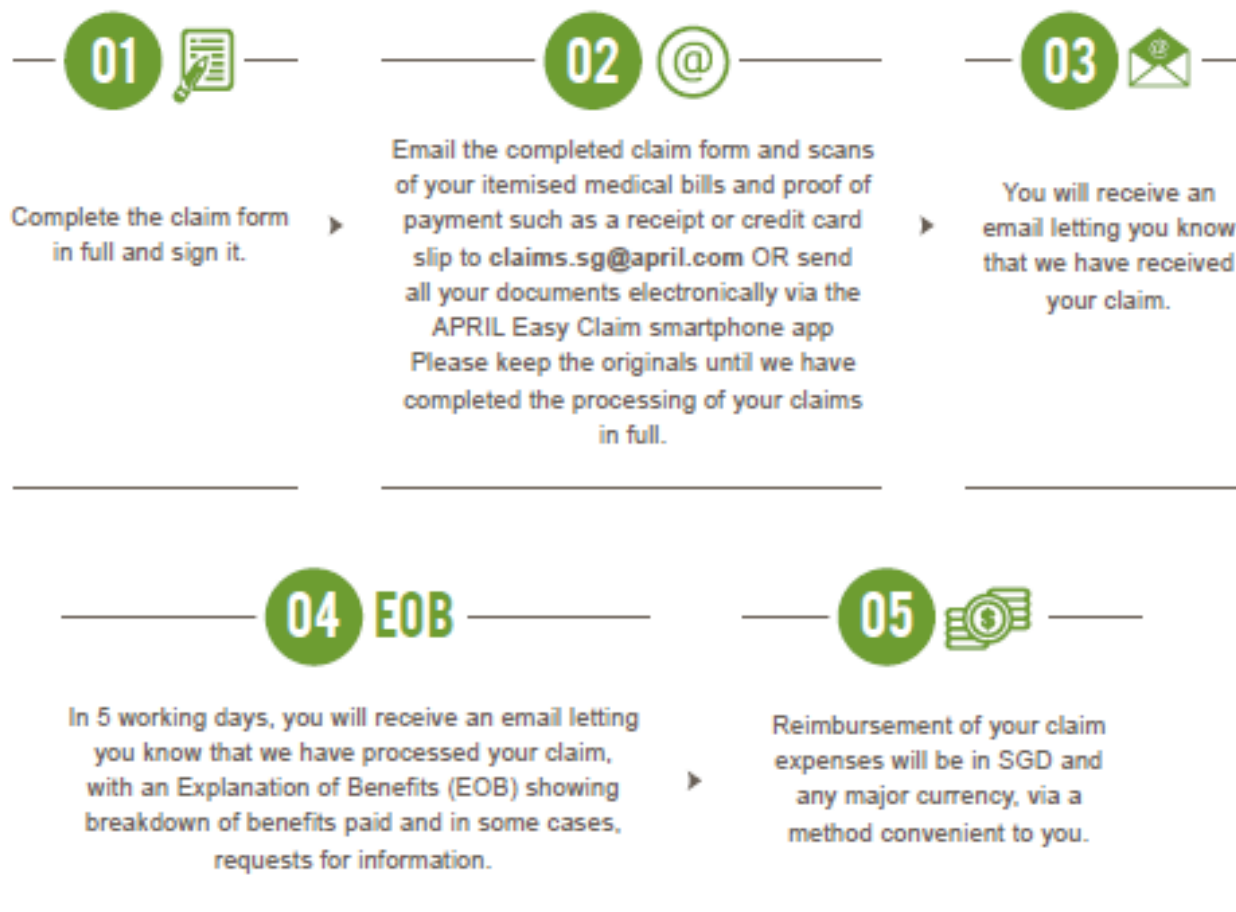
**#06-45 PAYA LEBAR SQUARE
SINGAPORE 409051**

- Access to our Outpatient Direct Billing network in **Singapore, Malaysia and Thailand**
- Direct payment of local and international hospital charges, anywhere in the world.
- Simple claims filing – no originals required, just email your claim to us. Or even better use the **EASY Claims App!**

Claims Process

CLAIMS REIMBURSEMENT MADE EASIER

Follow these steps for reimbursement of eligible medical expenses you have paid out of your own pocket.



APRIL Easy Claim

This new app will allow you to:

- **send all your claims of healthcare expenses up to the value of US\$800 for reimbursement - you no longer need to send us the original invoices!**
- **check your latest reimbursements directly on the app**
- **view your claims history**
- **view your latest notifications**

APRIL Easy Claim



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- OUR SOLUTIONS
- YOUR DESTINATION
- ADVICE AND INFORMATION



COMPREHENSIVE HEALTH INSURANCE



TOP-UP INSURANCE



STUDYING ABROAD

Home | Individual Insurance | International health insurance designed for residents of Singapore

INTERNATIONAL HEALTH INSURANCE DESIGNED FOR RESIDENTS OF SINGAPORE

International Health Cover on your doorstep

MyHEALTH is a health insurance solution designed for both local residents and expats in Singapore. Whether alone or with your family, MyHEALTH provides you with comprehensive and flexible international cover for medical expenses & repatriation assistance. Health Insurance made Easier by April.

GET PRICE INDICATION



Who is this policy designed for ?

Singapore residents looking for comprehensive and flexible international health insurance



Key features



Cashless Medical network



Assistance



Community Discount

More details :

MyHEALTH



Get Price Indication

CONTACT SINGAPORE

Email : contact.sg@april.com

Phone : [+65 6736 0057](tel:+6567360057)

Monday to Friday 9am to 6pm (Singapore time)

SEND AN ENQUIRY

REQUEST CALLBACK



All the answers to your questions

What can we do for you?

- **Be your advocate**
 - Sales – quote assistance, on-site product training
 - Underwriting – complex cases, portfolio transfers,
 - Claims – Easy and fast claims process
- **Brokerage/Commissions: 20%**

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Thank you!