

GROUP BUSINESS DEPARTMENT - Employees Benefit

15th May 2019



AGENDA

- ☐ Products We Do
- Foreign Workers Medical Insurance
- Employees Flexcare
- Quotation & Policy Administration
- Claims Process
- Accounts Servicing



PRODUCTS WE DO



EMPLOYEES BENEFIT



Group Medical Insurance

- **Group Hospital & Surgical**
- Major Medical Rider
 Sub-Limit Plans
- Outpatient GP and Specialist
 Hybrid Plans
- Dental Rider
 As-Charged Plans
- Maternity Rider

Group Term Life

Group Critical Illness Rider

Group Personal Accident

Mobility Benefit

- Burns (3rd Degree)
- Mobility Extension
- Simple and other fractures
- Treatment by Herbalist / Acupuncturist / Bone setter
- Others extensions.....etc



OUTPATIENT

Stand Alone Product

- ✓ Outpatient (GP)
 - Offers cashless payment
 - More than 300 clinics island wide
 - Include Government polyclinics
 - Able to include cover for non-panel on a reimbursement basis
 - Accident & Emergency (A&E) expenses
 - Cover overseas outpatient expenses



(/ Income

OUTPATIENT

✓ Outpatient Specialist Cover (SP)

- Referral letter from GP required
- Cashless payment
- Over 100 Specialist Clinics
- Cover for x-ray & lab test
- Cover Specialist Investigations or Diagnostics Tests



Options to include:

- Physiotherapy or Chiropractor benefit
- Traditional Chinese Medicine
- Non-panel Specialist on reimbursement basis
- Paediatrician without referral letter



Foreign Workers Medical Insurance



FOREIGN WORKERS MEDICAL INSURANCE

✓ <u>WorkMedic</u> (Foreign Worker Plan)

- Reimburse medical expenses up to \$30,000 per disability
- 3 plans option
- On-line application Simple and Easy to use with higher commission
- Group above 100 is subject to completion of GIFFF
- Premium is based on group size





FOREIGN WORKERS MEDICAL INSURANCE

BENEFITS	PLAN 1	PLAN 2	PLAN 3		
HOSPITALISATION					
1. Daily Room & Board					
2. Intensive Care Unit					
3. Other Hospital Services	4-Bedded	4-Bedded	4-Bedded		
4. Surgical Expenses	Restructured Hospitals	Restructured Hospitals	Restructured Hospitals		
Daily In-Hospital Physician's Consultation	As Charged, including all government taxes,	As Charged, including all government taxes,	As Charged, including all government taxes,		
Pre-Hospitalisation Specialist Consultation	subject to a maximum sum of \$\$15,000 per	subject to a maximum sum of \$\$15,000 per	subject to a maximum sum of \$\$30,000 per		
7. Pre-Hospitalisation Diagnostic X-ray and Laboratory Fees	disability	disability	disability		
8. Post Hospitalisation Treatment					
9. Claim Medical Report Fees					
A. OTHER BENEFITS					
Outpatient Accidental Dental Treatment (per year)	\$\$200	\$\$200	\$\$200		
Overseas Hospitalisation Benefit due to an emergency (per disability)	60% of \$\$15,000	60% of \$\$15,000	60% of \$\$30,000		
3. Death Benefit	\$\$3,000	\$\$3,000	\$\$3,000		
4. Accidental Death Benefit	\$\$10,000	\$\$10,000	\$\$10,000		
Repatriation Expenses of Mortal Remains	\$\$2,000	\$\$2,000	\$\$2,000		
The pro-ration factor below shall apply if					
members are warded into a private	Income Pays:				
hospital or a higher class of ward:					
Private Hospitals	45%				
A1 Class in Restructured Hospitals	65%				
A2 Class in Restructured Hospitals		75%			
Waiting period for pre-existing conditions	With 12 months waiting period for pre- existing conditions	Without 12 months waiting period for pre- existing conditions	Without 12 months waiting period for pre- existing conditions		



Online Application (OLA)

Log in to the staff intranet → click on "More" icon → click on "WorkMedic" icon





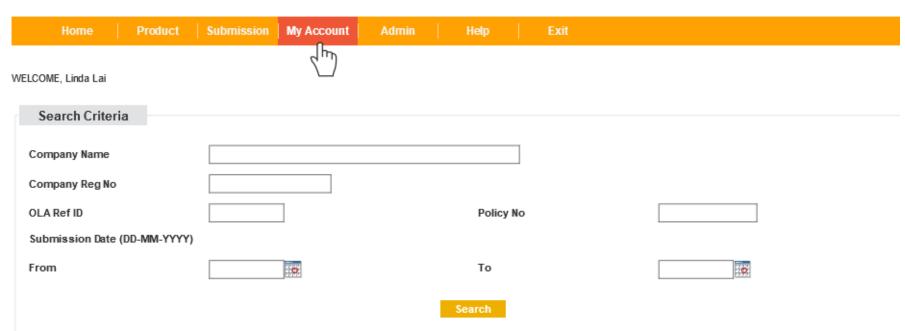


Proposal Information Policy will be administered on headcount basis. Employee(s) must be holding valid Work Permits or \$ Passes issued by the Ministry of Manpower. Period of Insurance (DD-MM-YYYY): From 12-04-2019 *To 11-04-2020 * No of Insured: Plan O Plan 1 - \$15,000 with 12 months waiting period for pre-existing conditions O Plan 2 - \$15,000 without waiting period for pre-existing conditions O Plan 3 - \$30,000 without waiting period for pre-existing conditions Annual Premium per member \$: (without GST) Total Annual Premium \$: (without GST) (with GST) Total Annual Premium \$: Calculate Premium Endorsements: Submission of Supporting Documents (If Any) - Kindly note that only PDF format files can be uploaded. - For uploading of documents, for e.g. Members' Listing for Policy under Headcount basis. - The attachment size limit is 3MB. Upload Browse... Attachment:



Retrieve Policy Documents









✓ Advantages

- Comprehensive coverage with various benefits
- Flexibility to mix and match benefits
- Hassle free application
- Premiums are based on portfolio underwriting
- ❖ Minimum group size of 3
- ❖ No underwriting required except for GTL & GCI with sum assured more than \$100K



Main Plan	Riders
Group Hospital & Surgical (GHS)	Group Major Medical (GMM)
	Group Outpatient Primary Care (GOPC) / Group Outpatient Specialist Care (GOSC)
Group Term Life (GTL)	Group Critical Illness (GCI) - Acceleration
Group Personal Accident	NA

There are a total of 5 different plan types to choose from that meets the various needs of your employees.



Benefits at a glance

Group Hospital & Surgical

Benefit Schedule	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Type of Hospital	Private	Restructured	Private	Private	Restructured
Room and Board (Standard) - up to 120 days	1 Bed	1 Bed	2 Bed	4 Bed	4 Bed
Intensive Care Unit (ICU) High Dependency Ward (HDW) Coronary Care Unit (CCU) (per disability)	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Other Hospital Services					
Surgical Expenses - Waiver of Surgical Table if insured member is admitted to a restructured hospital. - Surgeon's fee of more than \$1,500 is subject to Surgical Table if insured member is admitted to a private hospital. - Pro-ration factor will apply if insured member is staying at a higher ward or hospital type than his/her entitlement. Daily In-Hospital Physician's Consultation (up to 120 days)	\$20,000 per disability	\$20,000 per disability	\$18,000 per disability	\$15,000 per disability	\$15,000 per disability
Ambulance Services					



Benefits at a glance

Group Major Medical Rider

Benefit Schedule	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
		Maxim	num limit per dis	sability	
Eligible medical expenses payable for: - hospitalisation of more than 20 days; or - surgical expenses of at least 75% of the benefit payable under the surgical table.	\$100,000	\$100,000	\$80,000	\$60,000	\$40,000
Type of Hospital	Private	Restructured	Private	Private	Restructured
Room and Board (Standard) – Payable from 121 days onwards	1 Bed	1 Bed	2 Bed	4 Bed	4 Bed
Intensive Care Unit (ICU) High Dependency Ward (HDW) Coronary Care Unit (CCU)					
Other Hospital Services	Payable in ex	cess of the GHS	s plan up to the	maximum limit	shown above
Surgical Expenses					
Daily In-Hospital Physician's Consultation		Pays fr	om 121 days or	nwards	
Surgical Implants	\$5,000	\$5,000	\$3,000	\$2,000	\$2,000
Co-payment	10%	10%	10%	10%	10%



Benefits at a glance

Group Outpatient Primary Care & Specialist Care

Outpatient Primary Care	Plan 1	Plan 2
Visit to Panel GP Clinics	As charged	As charged
Visit to Polyclinics	As charged	As charged
X-Ray and Laboratory Test (referred by Panel GP Clinics or Polyclinics)	As charged	As charged
Visit to Non-Panel GP Clinics	\$25 per visit	\$25 per visit
Visit to Accidental & Emergency Department of Singapore Hospitals (up to 3 visits per year)	\$100 per visit	\$80 per visit
Overseas Outpatient Treatment	\$35 per visit	\$35 per visit
Co-payment (applicable to all benefits)	Not applicable	\$10

Outpatient Specialist Care (Limit per year)	Plan 1	Plan 2
Consultation By Panel Specialist (with referral letter from Panel GP or Specialist) – On cashless basis By Specialist Outpatient Clinics in Restructured Hospitals (with referral letter from Registered Medical Practitioner) – On reimbursement basis	\$1,200	\$800
Diagnostic Test/Scan, X-Ray and Laboratory Test By Panel Specialists (with referral letter from Panel GP or Specialist) – On cashless basis By Specialist Outpatient Clinics in Restructured Hospitals (with referral letter from Registered Medical Practitioner) – On reimbursement basis	\$1,200	\$800
Physiotherapy (with referral letter from Registered Medical Practitioner or Panel Specialist) – On reimbursement basis	\$500	\$500



Benefits at a glance

Group Term Life

Group Term Life	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum assured	\$500,000	\$300,000	\$200,000	\$100,000	\$50,000

Group Critical Illness (Acceleration) Rider

Group Critical Illness	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum assured	\$250,000	\$150,000	\$100,000	\$80,000	\$50,000

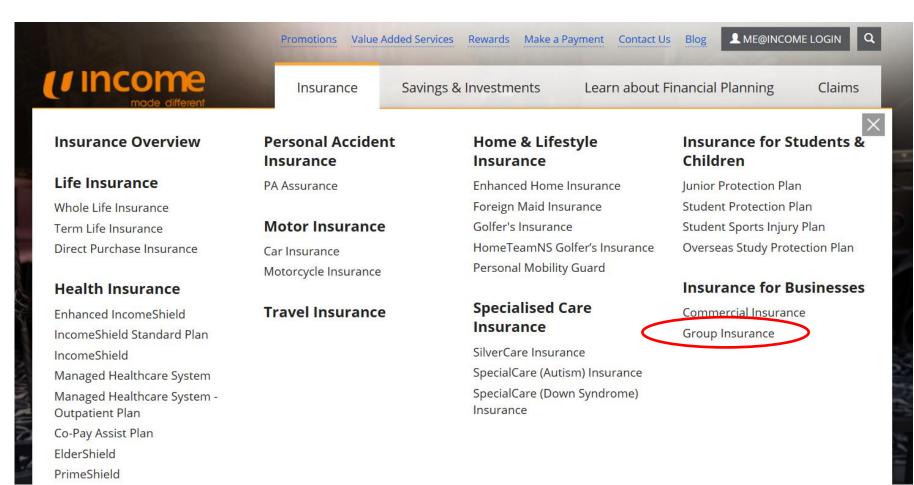
Group Personal Accident (GPA)

Group Personal Accident	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum assured	\$500,000	\$300,000	\$200,000	\$100,000	\$50,000

Useful Links

www.income.com.sg







Our group insurance products

Employees FlexCare

Comprehensive and customisable plan to suit your budget and employees' needs.

Find out more

Group Personal Accident

Coverage for accidental death and disability for your employees.

Find out more

Group Term Life

Foreign Workers Medical Insurance

Coverage for work accidents and death for foreign workers in Singapore.

Find out more

Group Personal Accident Insurance for Students

Coverage for death, permanent disablement and medical expenses for primary school, secondary school and junior college students.

Find out more

i-MediCare



Print all FAQ Choose a topic Downloads & forms Printed brochure Group insurance application form Print all FAQ Print all FAQ Group employee data form Group health declaration form



QUOTATION & POLICY ADMINISTRATION



DOCUMENTS NEEDED FOR QUOTATION



Minimum headcount – 5 employees (customised plan)



Submission of the following documents

- Completed Group Fact Find Form
- Schedule of Benefit (Existing)
- Enhancement or Proposed Benefits
- Claims Statistics (3 years)
- Headcount by Categories
- Particulars (DOB, SA, Basis of Cover, Gender, etc)
- Any Special Arrangement



PROCEDURES FOR QUOTATION

1	Placement

- Completed Group Application Form
 ACRA, Authorised Persons, NRIC, etc. People who sign is important.
 Name list
 For Take-Over cases, existing policy documents from current insurer.
 Any Endorsements from current insurer
 Completion of Health Declaration (where applicable)
- Service Standards for New Business Policy Processing
 - ☐ Policy documents 14 working days
 - □ Card Printing 10 working days (up to 500 pax)



CLAIMS PROCESS



CLAIMS PROCESS

Inpatient



Notify us within 30 days from date of accident / occurrence



Submission of FULL documentation

- ORIGINAL FINAL Tax Invoice or Receipt
- Completed Claim Form
- Discharge Summary (Govt or Restructured Hospital)
- Attending Medical Report (Private Hospital)
- Death Report or Police Report for GPA or GTL claims



Submission of the above must reach us within 30 days from date of discharge.

Outpatient (where applicable)



Submission of FULL documentation

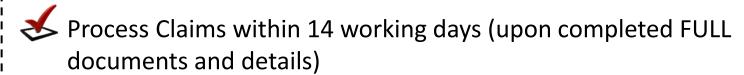
- ORIGINAL FINAL Tax Invoice or Receipt
- Completed Claim Form





WHAT INCOME CAN OFFER

Claim Service



- ₹ 95% of our Claims are paid within 14 working days
- Dedicated servicer to mend the mailbox for prompt reply (within 2 working days)
- Provide login access to Member or HR to view the utilization
- **E**-Claim submission for GP. Original receipt is not required.
- Payment via GIRO (Outpatient) or Cheques (Inpatient)

For all claims matter, email to groupclaim@income.com.sg



ACCOUNTS SERVICING



OUR VALUE PROPOSITION



Dedicated Account Servicer to attend to your queries and quotation



Buddy system if the dedicated servicer is on leave



Simple Quotation within 3 working days



Complicated Quotation within 5 working days (above 500 pax)



Renewals invitation within 6 to 8 weeks before policy due



Open to customization of benefits



ACCOUNTS SERVICER

Business Development (including quotation and product enquiries)

For the following products;

- a) Group Hospitalisation Plan
- b) Outpatient/Dental/Major Medical
- c) Group Personal Accident
- D) Group Term Life

Renewal review and premium review related matters for;

- a) Group Hospitalisation Plan
- b) Outpatient /Dental /Major Medical
- c) Group Personal Accident
- d) Group Term Life

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Customer Service Team (CST)

- 1) Product Enquiries or submission of new business application for;
 - Workmedic (Foreign Worker)
 - Employees Flexcare (Package Plan)
 - Junior Protection Plan
- 2) Endorsement related matters;
 - Endorsement related matters for all existing policies, eg movement endorsement, reprint of cards, change of employee or company's details and etc.

Email address - <u>GB@income.com.sg</u>



Thank You