

# MSIG Healthcare



# Prestige Healthcare

# Prestige Healthcare - What We Cover

Hospital and  
Related  
Services

Outpatient  
Services

Maternity  
Benefit

# Hospital and Related Services

## HOSPITAL AND RELATED SERVICES

Inpatient Hospital Treatment and Services including accommodation up to the cost of a standard class single-bed air-conditioned room

Adult's Hospital Accommodation

Doctor's/Surgeon's/Anaesthetist's or Physiotherapist fees and Specialist consultations and visits

Intensive Care Unit

Cancer Treatment (inpatient and outpatient)

Kidney Dialysis (inpatient and outpatient)

Organ Transplantation

-The operation costs for kidney, heart, liver, lung or bone marrow transplants, excluding costs incurred by a donor or acquisition costs of organs

Day Care Surgery

Inpatient Psychiatric Treatment (waiting period applies)

Home Nursing Care (Up to maximum of 26 weeks following discharge from Hospital)

Casualty Ward Accident Services

Casualty Ward Emergency Services

Accident Dental Cover

Local Ambulance Services

Up to  
SGD \$1,000,000/  
SGD \$500,000/  
SGD \$300,000

# Hospital and Related Services

HOSPITAL AND RELATED SERVICES	BENEFITS
Outpatient Alternative Treatment - Treatment by Physiotherapist, Registered Chiropractor, Registered Chinese Physician and/or Acupuncturist	Up to \$2,000/ \$1,000/ \$750
Artificial Limbs - costs associated with fitting an artificial body part	Up to \$1,500/ \$1,000 / \$500
Mobility Aids - costs of purchasing or renting of mobility aids*	Up to \$500 / \$400 / \$300
Pre-Hospital Specialist Consultation and Diagnostic Services	Within 180/ 120 days of hospital admission
Post-Hospital Follow Up Treatment	Up to 180/ 120 days after discharge
Increased International Cover - Automatic increase of Hospital and Related Services cover	Up to \$2,000,000/ \$1,000,000/ \$600,000
Overseas Emergency Medical Evacuation and Repatriation, Repatriation or Local Burial of Mortal Remains or Local Cremation	Up to \$1,000,000/ \$500,000/ \$300,000

\*mobility aids are defined as crutches, canes, walkers, wheelchairs, non-motorised knee scooters and orthopaedic braces/supports

ADDITIONAL BENEFITS	BENEFITS
Compassionate Grant	\$8,000/ \$5,000/ \$3,000
Miscarriage (or Abortion) due to Accident	\$5,000/ \$4,000 /\$3,000
Compassionate Travel - Cost of an economy class return airfare from the UCOR of an Insured Person to attend the funeral of a close family member	Covered
Emergency Medical Advice and Travel Assistance	Provided

# Outpatient Services

OUTPATIENT SERVICES	BENEFITS
<ul style="list-style-type: none"><li>• General Practitioner and Specialist consultations</li><li>• Diagnostic services and prescription drugs</li></ul>	Up to \$25,000 per year subject to deductible of \$100 per claim or course of treatment



# Maternity Benefit



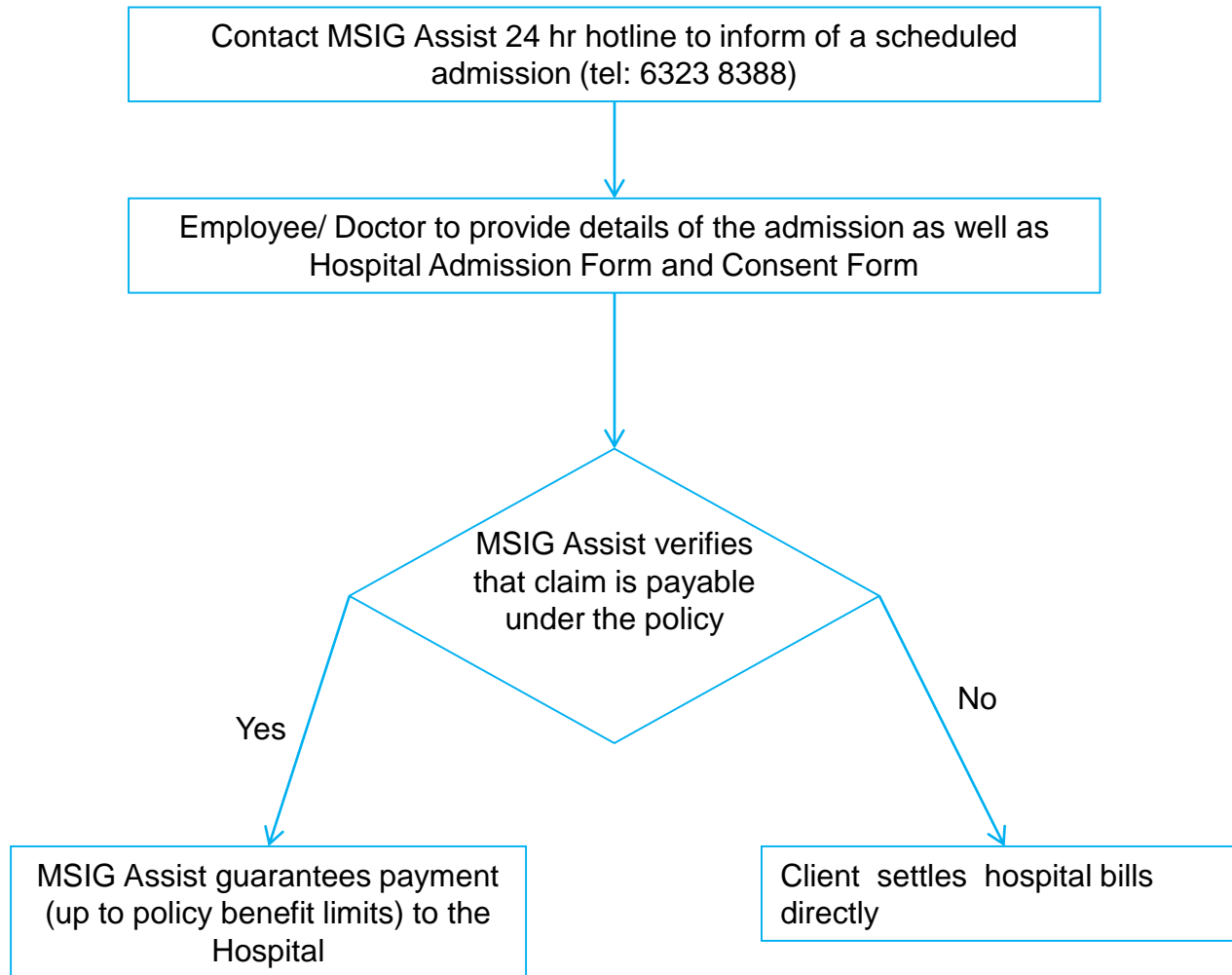
MATERNITY BENEFIT (waiting period of 365 days apply)	BENEFITS
Normal Delivery	Up to \$6,000
Complicated Delivery as defined in the policy	Up to \$15,000






# Claims Procedure

# MSIG Payment Guarantee Procedure



# Payment Guarantee

**MSIG  
ASSIST  
24 hour  
Hotline  
6323 8388**



Policy Number

Policy Expiry Date

Insured

Insured Person

MSiG Insurance (Singapore) Pte. Ltd. (Co.Reg.No. 200412212G)  
4 Shenton Way, #21-01, SGX Centre 2, Singapore 068807 msig.com.sg

**Contact MSIG Assist 24-hour hotline at +65 6323 8388  
for Medical and Travel Assistance**

**MEDICAL ASSISTANCE**

- Arrangement of Payment Guarantee for Inpatient Hospitalisation
- Medical Referral
- Emergency Medical Advice and Assistance
- Overseas Emergency Medical Evacuation and Repatriation
- Repatriation or Local Burial of Mortal Remains or Local Cremation

**TRAVEL ASSISTANCE**

- Visa, Immunisation, Vaccination, Special Medication
- Weather Information
- Retrieval and Redirection of Lost Luggage
- Replacement and Delivery of Essential Lost Travel Documents
- Emergency Message Transmission and Interpreting Service

This card cannot be used for payment or as a guarantee for payment of any expenses relating to inpatient and outpatient expenses.  
Please refer to Policy for the full terms, conditions and exclusions.

HCA-0118

Available for Singapore and Overseas Hospitals, Guaranteed Payment for All Eligible Hospitalization Expenses

**Payment  
Guarantee\*\***

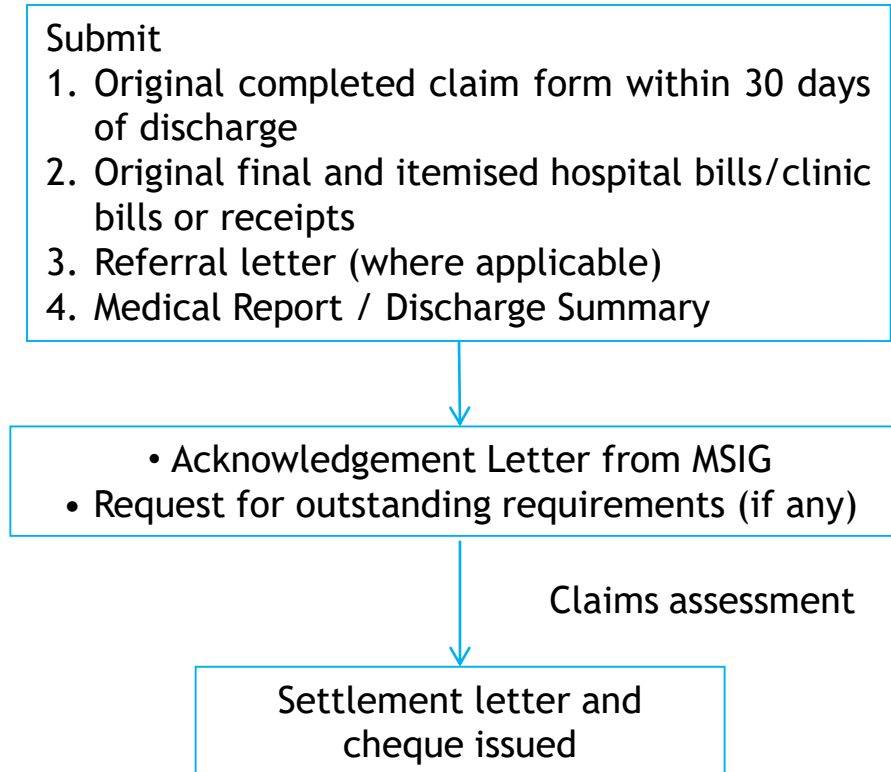
**\*\* Available only for non-emergency medical treatment**

# Claims Procedures - Reimbursement

The screenshot displays the MSIG website's 'Claims' section for 'Health' insurance. The browser address bar shows 'https://www.msig.com.sg/claims/personal-insurance/health'. The MSIG logo and tagline 'Insurance that sees the heart in everything' are at the top, along with contact information: 'GENERAL ENQUIRY +65 6827 7602' and a 'LOGIN' link. The navigation menu includes 'ABOUT US', 'PERSONAL INSURANCE', 'COMMERCIAL INSURANCE', 'CLAIMS' (highlighted), 'ARTICLES', 'CAREERS & SCHOLARSHIPS', and 'CONTACT US'. A search icon is also present. Below the navigation, a large banner features a red circle with the text 'We help you get to a better place' and a hexagonal grid with labels: 'Health', 'Car', 'Protection', 'INSURANCE', 'Risk management', and 'Life'. Underneath the banner, three tabs are visible: 'Claim Procedures' (active), 'Supporting Documents', and 'FAQs'. The 'Health' section is expanded, showing a 'Claim Procedures' link with a document icon. A red button at the bottom of this section reads 'EMERGENCY AND CLAIM CONTACTS' with an upward arrow. On the right side, a 'Show all' button is above a 'DOWNLOAD' button with a downward arrow icon. A chat icon is located at the bottom right of the page.

# MSIG Claims Reimbursement

(For non-payment guarantee and outpatient services)



# Application Forms

The screenshot displays the MSIG Personal Insurance website. The browser address bar shows the URL <https://www.msig.com.sg/personal-insurance/>. The MSIG logo and tagline "Insurance that sees the heart in everything" are at the top. A navigation bar includes links for ABOUT US, PERSONAL INSURANCE (highlighted with an orange circle), COMMERCIAL INSURANCE, CLAIMS, ARTICLES, CAREERS & SCHOLARSHIPS, and CONTACT US. Below this, a grid of insurance categories is shown: Promotions, Travel (highlighted with an orange circle), Motor, Home, and Maid. Under the Travel category, the following products are listed: TravelEasy, Enhanced HomePlus, MaidPlus, and UMax. In the bottom section, Accident, Health (highlighted with an orange circle), and Golf are listed. Under the Health category, the products Hospital CashPlus and Prestige Healthcare are shown. At the bottom, there are promotional banners for TravelEasy (55% OFF) and Enhanced HomePlus, along with a red button for "EMERGENCY AND CLAIM CONTACTS".

MSIG | Personal Insurance X

Secure | <https://www.msig.com.sg/personal-insurance/>

MSIG Insurance that sees the heart in everything

GENERAL ENQUIRY +65 6827 7602 LOGIN

ABOUT US PERSONAL INSURANCE COMMERCIAL INSURANCE CLAIMS ARTICLES CAREERS & SCHOLARSHIPS CONTACT US

Promotions Travel Motor Home Maid

TravelEasy TravelEasy MotorMax Plus Enhanced HomePlus MaidPlus

Enhanced HomePlus

MaidPlus

UMax

Accident Health Golf

ProtectionPlus Hospital CashPlus Golfer's

Prestige Healthcare

55% OFF

Save on your travels this year end with 55% off TravelEasy Sing

EMERGENCY AND CLAIM CONTACTS

Apply online and get up to \$50 Fairprice vouchers! Promotion till 31 Dec 2017. T&Cs apply.

# Application Forms

The screenshot shows a web browser window with the URL <https://www.msg.com.sg/personal-insurance/detail/health/prestige-healthcare>. The page features a navigation bar with tabs: Overview, Benefits, Plans, Premiums, FAQs, and Compare. A modal window titled "DOWNLOAD" is open, displaying three options: Brochure, Form, and Policy. The "Form" option is highlighted with a dark blue button. A red circle highlights the "X" close button in the top right corner of the modal. The background of the page shows a person in a red shirt and white pants, and a sidebar with icons for Benefits, Plans, Premiums, FAQs, and Compare. At the bottom, there is a red bar with the text "EMERGENCY AND CLAIM CONTACTS" and a list of contact options: CALL US, SEND ENQUIRY, and a chat icon.

# SUMMARY

Eligibility	<ul style="list-style-type: none"><li>• Any person who is residing and holds a valid residence permit and/or work permit in Singapore</li><li>• Entry Age - At least 15 days or not more than 65 years old at the time of enrolment</li><li>• Child rate will apply provided not more than 18, unmarried and dependent upon the Applicant, extended to 21 if undergoing full time education.</li><li>• Last renewal age - 79 years old (last birthday)</li></ul>
Coverage	<ul style="list-style-type: none"><li>• Hospital and Related Services</li><li>• Outpatient Services</li><li>• Maternity Benefit</li></ul>
Scope	<ul style="list-style-type: none"><li>• 24-hour</li><li>• Worldwide (for emergency treatment in respect of accident or acute illness occurring during short travel not exceeding 90 days per trip outside Singapore)</li></ul>
Discount	<ul style="list-style-type: none"><li>• 5% family discount for a minimum of 3 insured persons under one Policy (Policyholder, spouse &amp; child or Policyholder &amp; children)</li><li>• Does not apply to the optional Maternity Benefit Premium</li></ul>



Premium savings option	<p>Annual Aggregate Deductible</p> <ul style="list-style-type: none"> <li>❖ Voluntary option</li> <li>❖ Accumulative total amount of medical expenses incurred by the Insured Person during any one period of insurance and borne by the Insured</li> <li>❖ Medical expenses means inpatient including Day Care Surgery Expenses. It excludes Maternity benefit and Outpatient Services</li> <li>❖ In return for this selection, a certain percentage of discount off the premium rates is given</li> </ul>
Special note	<ul style="list-style-type: none"> <li>• Child must be insured together with 1 parent</li> <li>• All persons to be insured of a family must be insured under the same plan</li> <li>• Optional Maternity can be effected provided both husband and wife are insured under the same plan</li> <li>• Premium is payable on an annual mode basis</li> <li>• Coverage will cease when any Insured Person remains outside of Singapore in excess of 90 consecutive days</li> </ul>
Renewal	<ul style="list-style-type: none"> <li>• Annually renewable</li> </ul>

# Group Healthcare International

# Group Healthcare International

## - What We Cover

Hospital and Related Services

Outpatient Services

Group Dental

Maternity Benefit

# Hospital and Related Services

HOSPITAL AND RELATED SERVICES	
Inpatient Hospital Treatment and Services including accommodation up to the cost of a standard class single-bed air-conditioned room	Up to SGD \$1,000,000
Adult's Hospital Accommodation	
Doctor's/Surgeon's/Anaesthetist's or Physiotherapist fees and Specialist consultations and visits	
Intensive Care Unit	
Cancer Treatment (inpatient and outpatient)	
Kidney Dialysis (inpatient and outpatient)	
Organ Transplantation	
The operation costs for kidney, heart, liver, lung or bone marrow transplants, excluding costs incurred by a donor or acquisition costs of organs	
Day Care Surgery	
Home Nursing Care (Up to maximum of 26 weeks following discharge from Hospital)	
Casualty Ward Accident Services	
Casualty Ward Emergency Services	
Accident Dental Cover	
Local Ambulance Services	

# Outpatient Services - Reimbursement Basis

OUTPATIENT SERVICES	BENEFITS
<ul style="list-style-type: none"><li>• General Practitioner and Specialist consultations</li><li>• Diagnostic services and prescription drugs</li></ul>	Up to \$25,000

## Features:

- No restrictions to 'panel' providers
- High annual limits (without capping on SP consultation or Diagnostics Services)

# “Preferred” Outpatient Services

General Practitioners	BENEFITS
Visit to General Practitioner (Panel)	Unlimited
Visit to General Practitioner (Non-Panel)	Up to \$30 per visit; Capped at 4 visits a year
Visit to Government Polyclinics	Unlimited
Overseas Treatment	\$100

Minimum Headcount: 20 staff

Minimum HRS: \$75,000


# “Preferred” Outpatient Services

SPECIALIST	BENEFITS (Annual Limit)
Specialist Consultation (Panel) (For children from 15 days to 24 months old, referral from GP not required for Paediatrician)	\$1,000
X-ray & Laboratory Care	\$500
Diagnostic Scans - MRI Scan/CT Scan/PET Scan	\$500
Outpatient therapy Treatment (Physiotherapy & Chiropractor)	\$300

Minimum Headcount: 20 staff

Minimum HRS: \$75,000

# Group Dental Benefit

DENTAL BENEFIT	Annual Limit
Consultation & Oral Examination } Scaling & Polishing } Max 2 times per policy year	
Medically Necessary Dental Services listed below <ul style="list-style-type: none"> <li>• X-Ray               <ul style="list-style-type: none"> <li>○ bitewing intraoral x-ray</li> <li>○ posterior/anterior or lateral skull, and facial bone survey x-ray</li> <li>○ panoramic x-ray</li> </ul> </li> <li>• Amalgamation/ Composite/ Resin Restoration - Fillings</li> <li>• Extraction</li> <li>• Oral Surgery               <ul style="list-style-type: none"> <li>○ Surgical root removal</li> <li>○ Surgical removal of wisdom tooth</li> </ul> </li> <li>• Periodontal Treatment root planing</li> <li>• Pulp/ Root Canal Treatment</li> <li>• Crowning</li> <li>• Bridges</li> </ul>	Up to \$800
Minimum Headcount: 20 staff Minimum HRS: \$75,000	



# Why Us?

- As charged, annual limits; No 'separation period' between disabilities
- Outpatient Cancer Treatment / Kidney Dialysis limit within HRS
- No Surgical Table

## SURGICAL SCHEDULE OF FEES

Description of Surgical Operation	% of Surgery Benefit Limit	Description of Surgical Operation	% of Surgery Benefit Limit
<b>DIGESTIVE SYSTEM</b>			
<b>ENDOSCOPY, DIGESTIVE TRACT</b> <ul style="list-style-type: none"> <li>Gastroscopy without <u>esophagoscopy</u></li> </ul>	20	<b>ANUS</b> <ul style="list-style-type: none"> <li>Incision &amp; drainage of <u>ischioanal</u> and/or perirectal abscess</li> <li><u>Hemorrhoidectomy</u>, internal &amp; external or extensive</li> <li><u>Fistulectomy</u>, subcutaneous</li> </ul>	15
<b>PHARYNX, ADENOIDS &amp; TONSILS</b> <ul style="list-style-type: none"> <li>Tonsillectomy, with or without <u>adenoidectomy</u>, age 12 or over</li> <li>Adenoidectomy, primary or</li> </ul>	25		45
	15		15

# Why Us (con't):

- Payment guarantee facility

Hospitalizations Worldwide

Guarantees amount up to policy limit (unlike 'pre-signed' LOGs)

No administrative hassle

- Reasonable & Customary charges

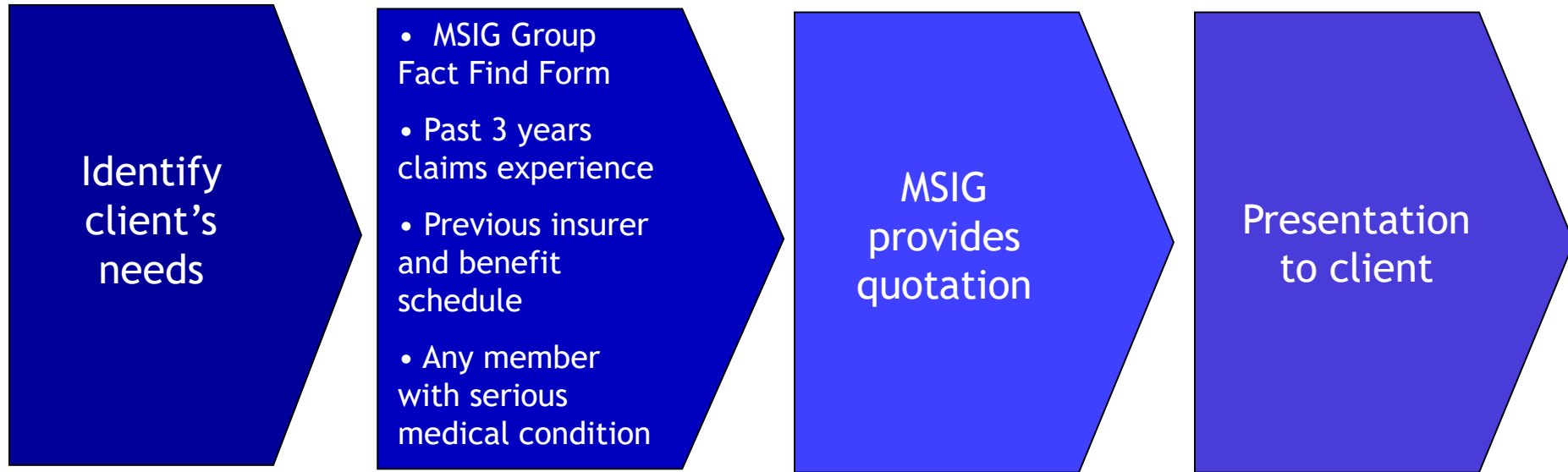
means hospitalization costs incurred that does not exceed the general level of charges being made by others of similar standing...

in the locality where the charges were incurred.

(or)

in Singapore.

# Group Sales Process



Objectives of Client is crucial

# Group Healthcare International

## Underwriting Requirements

### “Preferred” Outpatient Services

(Minimum Headcount: 20 staff

Minimum HRS: \$75,000) - Previously \$250,000

### Group Dental Benefit

(Minimum Headcount: 20 staff

Minimum HRS: \$75,000 - Previously \$250,000

### “Takeover”

(Minimum Headcount: 20 staff)

# MSIG Healthcare

## Contacts:

Daren Ng: [daren\\_ng@sg.msig-asia.com](mailto:daren_ng@sg.msig-asia.com) / 6827 7658

Yeo Shu Fen: [shufen\\_yeo@sg.msig-asia.com](mailto:shufen_yeo@sg.msig-asia.com) / 6827 2504

Chang Siew Voon: [siewvoon\\_chang@sg.msig-asia.com](mailto:siewvoon_chang@sg.msig-asia.com) / 6827 2752

Cheong Hui Mei: [huimei\\_cheong@sg.msig-asia.com](mailto:huimei_cheong@sg.msig-asia.com) / 6827 2753

Tian Yufan: [yufan\\_tian@sg.msig-asia.com](mailto:yufan_tian@sg.msig-asia.com) / 6827 4918

# Your Questions?

