

EZCare FAQs

Question	Answer
What if I only have 2 or 3 employees?	There is a minimum premium for GHS to be met based on the Plan selected: Plan 1: \$2,600 Plan 2 : \$1,200 Plan 3 : \$1,200 Plan 4: \$600 <i>(The above minimum premiums are across the 2 or 3 employees and not per employee)</i>
How will renewal work for EZCare?	Portfolio underwriting applies unless loss ratio is more than 65%. In cases where the loss ratio falls above 65%, loading applies. Loading will be capped at 30%.
What if I have a new employee above 65?	This employee will have to undergo underwriting.
Is takeover of existing terms possible under EZCare?	EZCare is meant to be a packaged product with no customisation. Pre-existing conditions will not be covered for the first year an employee is under cover by EZCare.
What if my employee has pre-existing conditions?	The pre-existing condition will not be covered for the first 12 months. If the employee group size is less than 10, pre-existing Cancer, Renal Failure, Heart disease and Diabetes will be permanently excluded. If the employee group size is 10 or more, only pre-existing Cancer and Renal Failure will be permanently excluded.
What are the turnaround times we can expect from EZCare?	Policy Processing and panel card issuance: 10 working days Addition of employees: 7 working days Deletion of employees: 3 working days LOG issuance: 3 working days Inpatient Claims Processing: 14 working days Outpatient Claims Processing: 10 working days
What if the client has employees residing outside Singapore?	Do send in the case for the Underwriting team to assess.
Will you cover dependents residing outside Singapore?	No. One of the conditions of EZCare is that if the Policyholder would like to cover a few dependents under EZCare, all dependents of employees in the same employee group will need to be covered. The only exception is where the dependent is not residing in Singapore.
Are contract staff considered employees?	Yes, and they must be covered as this is a Compulsory plan.
Are Community Hospital charges covered?	No, it falls under the exclusions list.
How do we treat chronic back pain as it is hard to determine onset?	As per declaration by Physician in the Claims Form
Is there any experience refund?	No

Is medical report covered?	Yes, if it is done during admission and only if the claim is eligible for cover.
Why is a 20% co-insurance imposed if Inpatient case is not pre-authorised?	This is to give us and our TPA an opportunity to provide a service touch point. It allows us to do early adjudication before a procedure takes place.
How do Insureds go about getting an LOG?	If they are referred by a Panel Specialist, they may ask the specialist to arrange with IHP for an LOG. If they are not referred by a Panel Specialist, they will have to get their attending Specialist to complete the Pre-Authorisation form and submit it to IHP (claims@ihp.com.sg).
Can we put some employees on EZCare and some employees in the same company on ProMedico?	Yes it is possible but we will need to understand the circumstances why such an arrangement is preferred. This is to avoid anti-selection.
Payment mode for disbursement of Claims?	Via giro. This is to allow Insureds to get their reimbursement quickly and for the convenience of the Insureds.
Payment mode for payment of premiums?	Bank Transfer or Cheque
Are clients allowed to purchase only GHS and Outpatient Dental rider?	No, they must purchase Outpatient GP rider to purchase Outpatient Dental and Specialist Rider.
Is accident-related cosmetic treatment covered?	Yes, further details can be found in the Policy Wordings
Is organ transplant covered if Insured is the recipient of the organ?	Yes, further details can be found in the Policy Wordings
For emergency cases will 20% co-insurance be imposed if there is no pre-authorisation?	No, in emergency cases the requirement for pre-authorisation will be waived and 20% co-insurance will not apply.
Is age for premium computation taken as current age or age next birthday?	Age next birthday.
Does the hospital cash benefit differ between Singaporeans/PRs and Foreigners?	There is no difference.
What is the process for LOGs?	Simply call the IHP hotline (6715 9422) to request for an LOG. Insured will be asked to get their attending Specialist to complete a pre-authorisation form which can be downloaded from the IHP portal member log in. They will then need to submit the completed pre-authorisation form to claims@ihp.com.sg . Insureds will be updated on the status of their LOG request within 3 working days.
Is there an option for e-LOG?	Not at the moment.
When a LOG is issued for emergency cases, with no 20% co-insurance is applied, during investigation found out that there is a pre-x condition that is not payable?	As per our policy wording under the Indemnity clause:- b) For medical costs which are in excess of the limits of benefits and/or which are not reimbursable under the contract of insurance, the Policyholder shall undertake to repay the Company within 30 days from the receipt of all expenses that are not claimable under the policy. An interest charge of 6% will be levied on any amounts outstanding after 30 days.