

Supplement to the PIAS Non F2F Sales Advisory Process Policy: Medisave-approved policies

Reviewed Sep 2022

In tandem with MAS' temporary exemption for the advisory and sale of Medisave-approved policies through telephone, PIAS will accept the applications of Medisave-approved policies conducted via Non Face-to-Face ["Non F2F"] subject to the safeguards required by MAS.

1. Period of Non F2F Sales Advisory Process for Medisave-Approved Policies

PIAS Representatives will be informed of any changes through corporate announcements.

2. In-Scope products

Medisave-approved policy under PIAS Approved Product List, i.e. any CareShield Life Supplement policy, ElderShield policy, ElderShield Supplement policy, integrated shield plan under PIAS Approved Product List.

3. Eligible Customers

- a) Singapore Residents with a valid Singapore identification card and physically present in Singapore.
- b) Foreign Nationals with valid Employment Pass, Work Pass or Long Term Visit Pass who are physically in Singapore may apply for integrated shield plans.

4. Non Eligible Customers

Customers who stay in a rental flat and/or receiving Additional Premium Support ("APS") from the Government

5. Mode of Non F2F Sales Advisory Process

Video conferencing only. PIAS Representatives are strongly encouraged to record the Non F2F Sales Advisory Process for Medisave-approved policies.

6. Additional Requirements on Customer Identification Document

A new Customer is required to provide two (2) *valid identification documents other than the Proof of Address.

An existing PIAS customer is only required to provide one (1) valid identification document and a Proof of Address.

**Valid identification documents include Passport, Driving License, Vocational Licence, etc. The validity of the Proof of Address and identity must follow PIAS' prevailing guidelines.*

7. PIAS Non F2F Supplementary form

Upon the Customer's confirmation to proceed with the application, he/she shall submit to the PIAS Representative a signed Non F2F Supplementary form together with the supporting documents using the registered email as stated on the application form.

8. Additional Requirement on Customer Call Back

All sale of Medisave-approved policies made via Non F2F Sales Advisory Process are subject to a call back. Such call-backs shall also be performed for any Medisave-policy upgrade, downgrade or switches and performed by an independent external party engaged by the Company.

9. Submission to PIAS

Upon the Supervisor's approval, the PIAS Representative / Supervisor shall forward all emails and supporting documents to Business Support as follow:

Group Submission	Email Address*
PS Group	pias.newbusiness@singlife.com
SG Group	pias.sg-esubmission@singlife.com
PFP Group	pias.pfp-esubmission@singlife.com

* This mailbox is meant for submission of New Business applications only and there will not be follow-ups to any enquiries or requests.

For faster processing, the email subject should follow the following format:

For submission of Singlife Medisave-approved policies applications:

[PIAS Rep code] – [EZSUB E-Reference number] – [Proposer Name]

For submission of non-Singlife Medisave-approved policies applications:

[PIAS Rep code] – [Provider Name] [Plan Name] – [Proposer Name]

For after submission status related queries, you may contact Business Support department via email: pias.newbusiness@singlife.com

10. Support

Please also refer to the FAQs on PIAS Non Face-to-Face ("F2F") Sales Advisory Process for Medisave-Approved Policies.

For further enquiries or clarifications on the Non F2F Sales Advisory Process for Medisave-approved policies, please contact your BDM directly.

Frequently Asked Questions on PIAS Non Face-to-Face ("F2F") Sales Advisory Process for Medisave-Approved Policies

Note: The FAQs in this document are pertaining to the Non F2F Sales Advisory Process for Medisave-Approved Policies, i.e. any CareShield Life Supplement policy, ElderShield policy, ElderShield Supplement policy or integrated shield plan under PIAS Approved Product List. This FAQ should be read together with the FAQs on PIAS Non F2F Sales Advisory Process.

Non Eligible Clients

1. Can I apply the Non F2F Sales Advisory Process for Medisave-approved policies to my Customer who is a Selected Client?

With effect from 24 Dec 2021, the NF2F sales advisory is extended to customers who fall under the category of Selected Clients. A Trusted Individual must be present when the NF2F sales advisory is conducted with the Selected Client customer, and he/she must be a family member of the Selected Client customer.

Please refer to the main PIAS NF2F Sales Advisory Policy and FAQs on the safeguards to a Selected Client customer.

* A Selected Client is an individual who meets any two of the following criteria:

- i. Aged 62 years or older;
- ii. Not proficient in written or spoken English; or
- iii. Has below GCE O-Level or N-Level qualifications, or equivalent academic qualifications.

2. If the Customer is a Selected Client and is accompanied by a Trusted Individual, can I use the Non F2F Sales Advisory Process for Medisave-approved policies?

With effect from 24 Dec 2021, the NF2F sales advisory is extended to customers who fall under the category of Selected Clients. A Trusted Individual must be present when the NF2F sales advisory is conducted with the Selected Client customer, and he/she must be a family member of the Selected Client customer.

You must use video conference for the Non F2F Sales Advisory Process with the attendance of the Trusted Individual. The Trusted Individual must be physically beside the Selected Client customer, i.e., 3-way video conference is not allowed.

Please note that you are to take a screenshot of the video conference, showing the Selected Client customer and Trusted Individual physically together and submit with the NF2F application. For avoidance of doubt, this applies to both new and existing PIAS customers who falls under the category of Selected Client.

Please refer to the main PIAS NF2F Sales Advisory Policy and FAQs on the safeguards to a Selected Client customer.

3. Can I apply the Non F2F Sales Advisory Process for Medisave-approved policies to my Customer who stays in a rental flat?

No, you should not sell Medisave-approved policies to any Customer who stay in a rental flat. These Customers are generally lower-income individuals and may not have the financial means to afford the policy premiums.

4. Is there any other category of Customers who I cannot apply the Non F2F Sales Advisory Process for Medisave-approved policies to?

Yes, Customers who are receiving Additional Premium Support (“APS”) from the Government.

If the Customer is currently receiving APS to pay for his/her MediShield Life and/or CareShield Life premiums and choose to be insured under an Integrated Shield Plan, ElderShield Supplement and/or CareShield Life Supplement policy, he/she will stop receiving APS even if he/she is not the person paying the premiums.

In-Scope Medisave-Approved Policies

5. What are the in-scope Medisave-approved policies that the Non F2F Sales Advisory Process can be applied on?

You can apply the non F2F Sales Advisory Process to any CareShield Life Supplement policy, ElderShield policy, ElderShield Supplement policy, and integrated shield plan under PIAS Approved Product List.

6. Can the Non F2F Sales Advisory Process be applied to CareShield Life supplements when it is made available?

You can apply the non F2F Sales Advisory Process to any CareShield Life Supplement policy.

Non F2F Sales Advisory Process for Medisave-Approved Policies

7. Can I use the Non F2F Sales Advisory Process for Medisave-approved policies if my Customers wants to apply for an integrated shield plan for his/her dependant?

Yes. In this case, your Customer shall be the proposer and his/her dependant shall be the life assured. For avoidance of doubt,

- a) the PIAS Financial Planner shall be completed with your Customer; and
- b) your Customer’s dependent should be declared in “Section 3: Dependants’ Details” and the needs analysis in “Section 10: Planning for Dependents Protection” is to be completed.

8. What are the permissible modes of non F2F Sales Advisory Process for Medisave-approved policies?

The Non F2F Sales Advisory Process for Medisave-approved policies must be conducted using video conference.

Sales advisory process conducted through casual chats, text message, email, postal mail or telephone are **not permissible**.

9. Can the Non F2F Sales Advisory Process for Medisave-Approved Policies be used if my Supervisor needs to accompany me for Joint-Fieldwork?

Yes, the video conference must be recorded showing all three(3) participants for the Non F2F Sales Advisory Process. For Joint Fieldwork, we recommend that the Supervisor to arrange the video conference via the Cisco Webex Meetings application. Refer to Q11 for more details.

Video Recording of the Non F2F Sales Advisory Process for Medisave-Approved Policies

10. Do I need to record the video conference of my Non F2F Sales Advisory Process for Medisave-approved policies with Customer?

You are strongly encouraged to record the Non F2F Sales Advisory Process for Medisave-approved policies with the consent of the Customer.

11. What IT application can I use to record the video conference of my Non F2F Sales Advisory Process for Medisave-approved policies with Customer?

We recommend the use of Cisco Webex Meetings application for the video conference of your Non F2F Sales Advisory Process for Medisave-approved policies.

You can sign up for a free Webex Meetings account via <https://www.webex.com/video-conferencing> using your corporate email (@proinvest.com.sg). You will need to download and launch the Cisco Webex application on your computer. Upon activating the Webex account, you can host an audio/video meeting with your Customer by sharing the link with them.

To record a meeting, and you will also need to be the host of the meeting to record.

Note: The recording function is available only on Cisco Webex desktop application.

12. Do I have to submit the video recordings of my Non F2F Sales Advisory Process for Medisave-approved policies with Customer with my case submission?

No, you do not have to submit the video recordings with your case submission. However, you may be asked to produce the video recording in the event of an audit or investigation.

Call Backs To Customer(s)

13. What is the purpose of the call backs?

The call back to the Customers is to safeguard both the Customers and our PIAS Representatives in the event of any potential disputes concerning the Non F2F Sales Advisory Process and to allow the customer to reconsider his purchase of that policy as set out in the terms of the policy.

14. Who will conduct the call backs to the Customers?

We have engaged an independent external party to conduct the call backs for the sale of Medisave-approved policies made via Non F2F Sales Advisory Process.

Note: The Call-backs will be performed for any Medisave-policy upgrade, downgrade or switches of policy.

15. If the sale of Medisave-approved policies is for my own dependants, e.g. child, will it be subject to call back?

If you are the proposer of the Medisave-approved policy, call back is not required.

However, if your spouse is the proposer of the Medisave-approved policy, it will be subjected to call back.

16. When will these call backs be made to the Customers?

The independent external party will attempt to contact the Customer concurrently with the case submission to the provider.

To prevent unnecessary delays to your case lodgement, please also inform your Customers during the Non F2F Sales Advisory Process that they will be receiving call backs to validate the sales.

17. What happens if the Customer(s) is uncontactable?

All applications submitted via Non F2F Sales Advisory Process are subjected to a call back by an independent external party engaged by the Company. The independent external party will make three(03) call attempts on separate days to your Customer.

In the event the Customer is uncontactable, the case will be referred to the Supervisor to contact the customer to perform the Call Back.

Please refer to the matrix on the Call back process by Supervisor for unsuccessful call back by the independent external party below:

SN	All Non F2F Applications
1	Supervisors will be notified by AMU department on the cases for follow up.
2	Supervisors shall perform the call back and complete the Non F2F Client Call-Back Form. The completed Non F2F Client Call-Back Form should be submitted to pias.newbusiness@singlife.com
3	Supervisors shall complete the call back <u>within 5 working days</u> from the date of AMU's email.
4	For unsuccessful call backs by Supervisor, the Supervisor shall submit the Non F2F Client Call-Back Form with CFI instruction to Business Support department and update their Representative on the CFI instruction.

18. I am a Tier-3 Supervisor and my Customer is uncontactable by the independent external party. Do I have to perform a call back to my Customer?

No action is required from you.

Record of Call Backs to Customer(s)

19. I am the approving Supervisor, do I need to record the call backs to the customer?

You will record the results of the call back in the Non F2F Client Call-Back Form (Refer to Appendix 3). You are encouraged to perform the client call backs via recorded lines, where possible, in addition to completing the Non F2F Client Call-Back Form.

20. Do I have to submit the Non F2F Client Call-Back Form?

Yes, in accordance to the existing process, please submit the Non F2F Client Call-Back Form to Business Support. Please refer to the matrix in Q17 for more details.

Balanced Scorecard ("BSC")

21. Is the sale of Medisave-approved policies via the Non F2F sales advisory process subject to BSC audit?

Medisave-approved policies are not subject to BSC audit. However, they are governed under MAS Notice 120 and you are required to comply with the "Know-Your-Client", needs analysis; and documentation and record keeping requirements in the said notice.

Support

22. I need more help on this Non F2F Sales Advisory Process for Medisave-approved policies, whom can I contact?

For enquiries or clarifications on the Non F2F Sales Advisory Process, please contact your BDM directly.

For after submission status related queries, you may contact Business Support department via email: pias.newbusiness@singlife.com