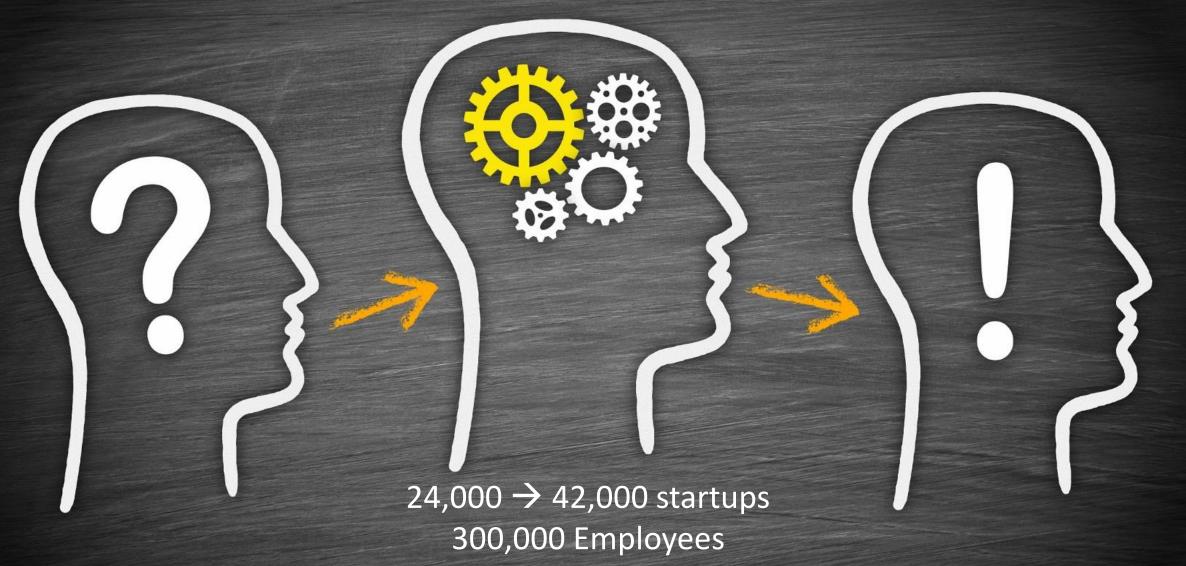


EZCare

A Better Health Insurance Experience for SMEs





1 in 5 SG based respondents intend to start a business in the next 3 years

http://www.infocomminvest ments.com/docs/SG%20Start up%20Ecosystem%202015%

TARGET MARKET

Startups and SMEs

- Looking for a starter kit EB package
- 3 to 50 headcount
- No time for admin

EZCare

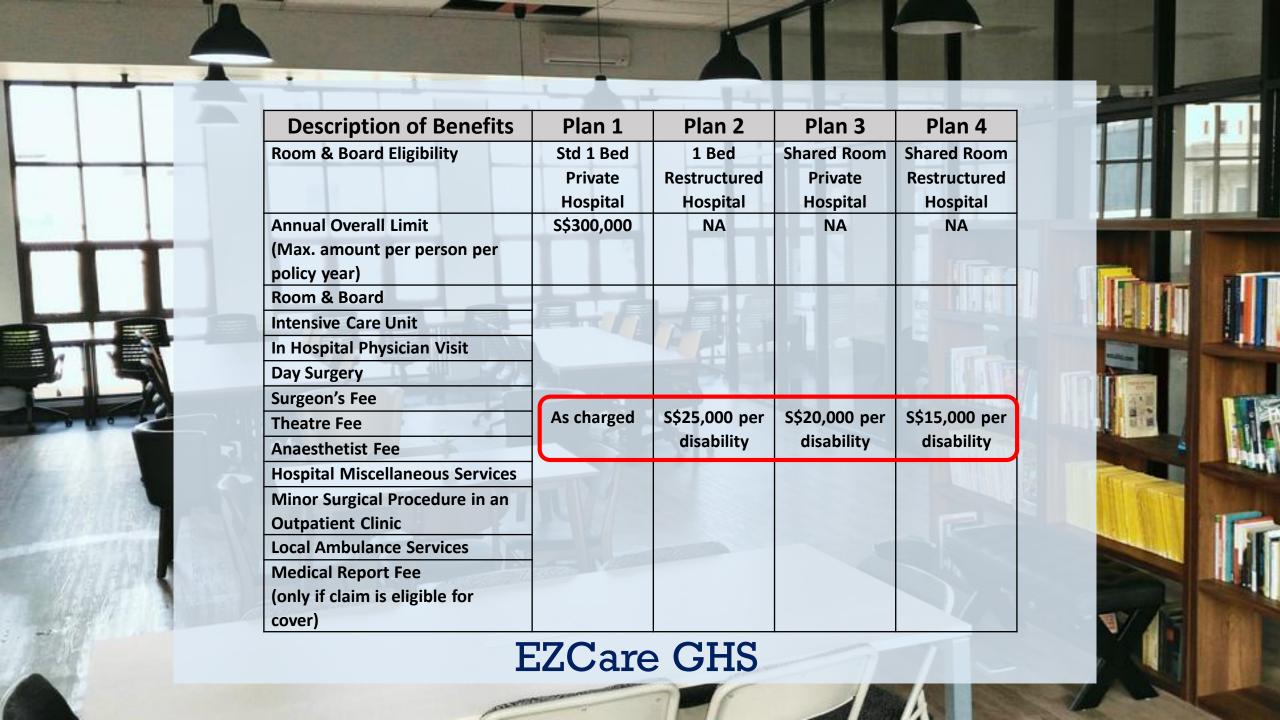
Packaged Plans = no need to think

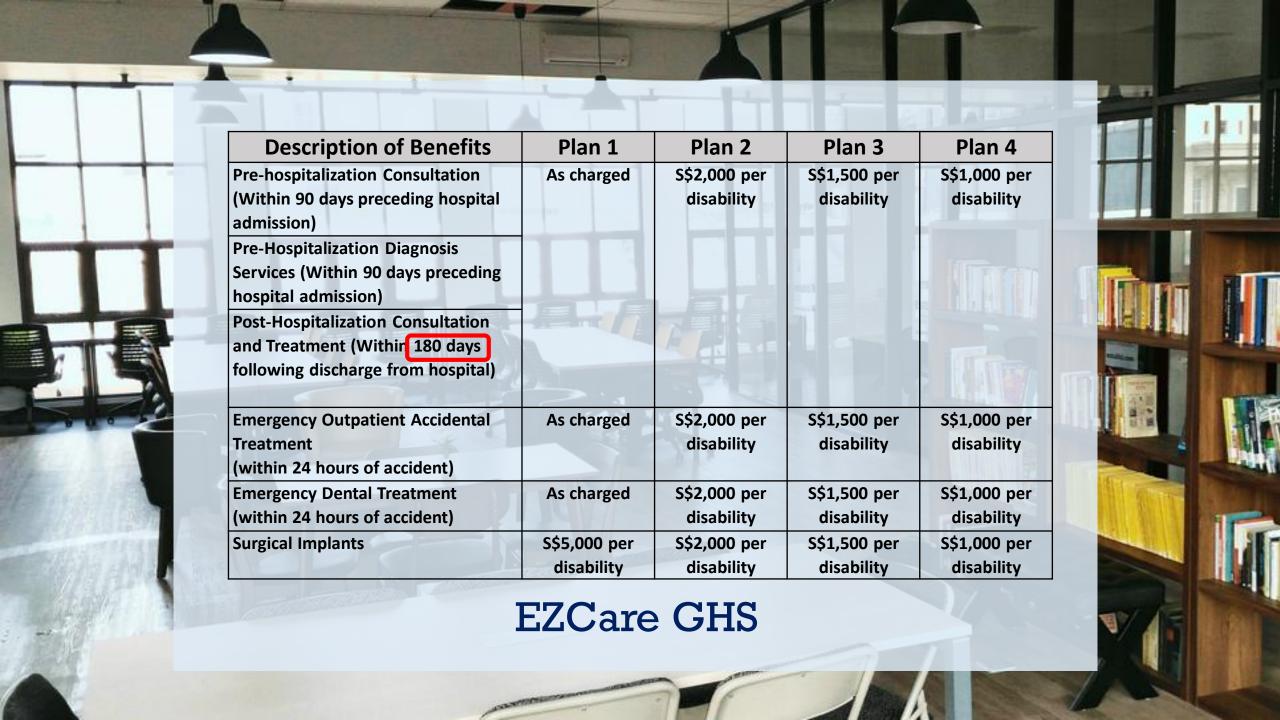
Instant quote = decide fast

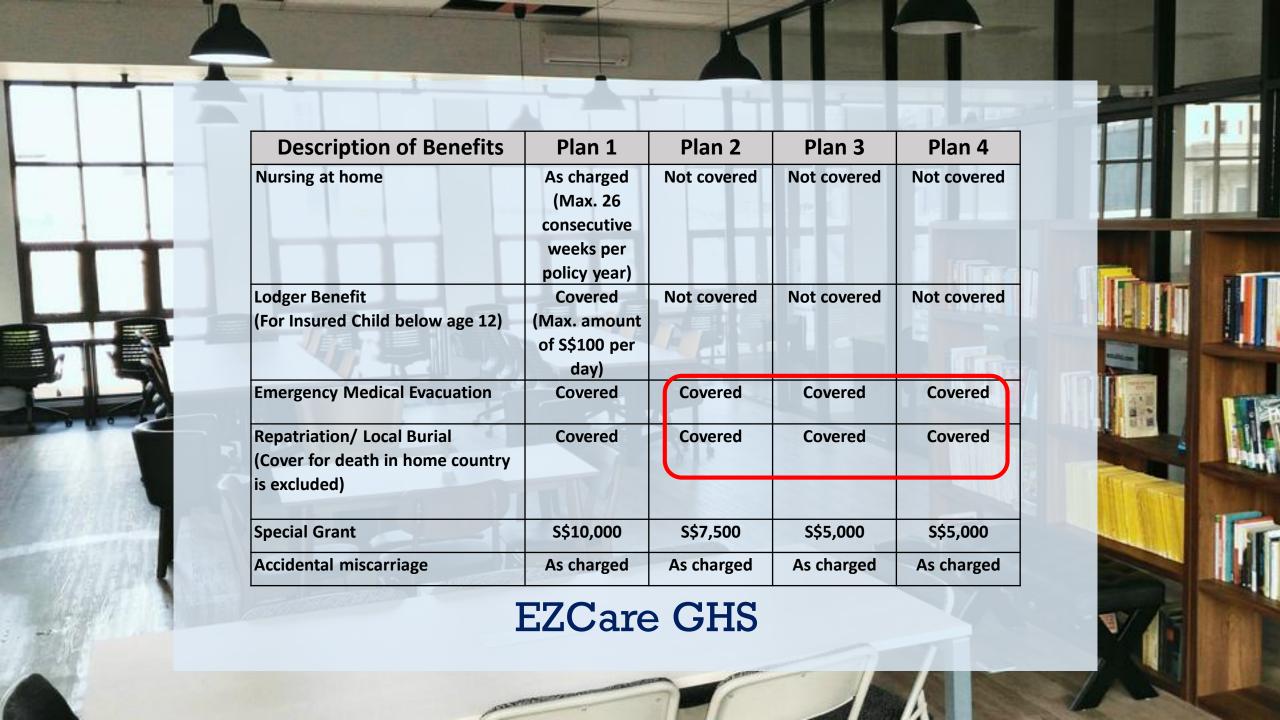
Minimal admin = Zero Fuss

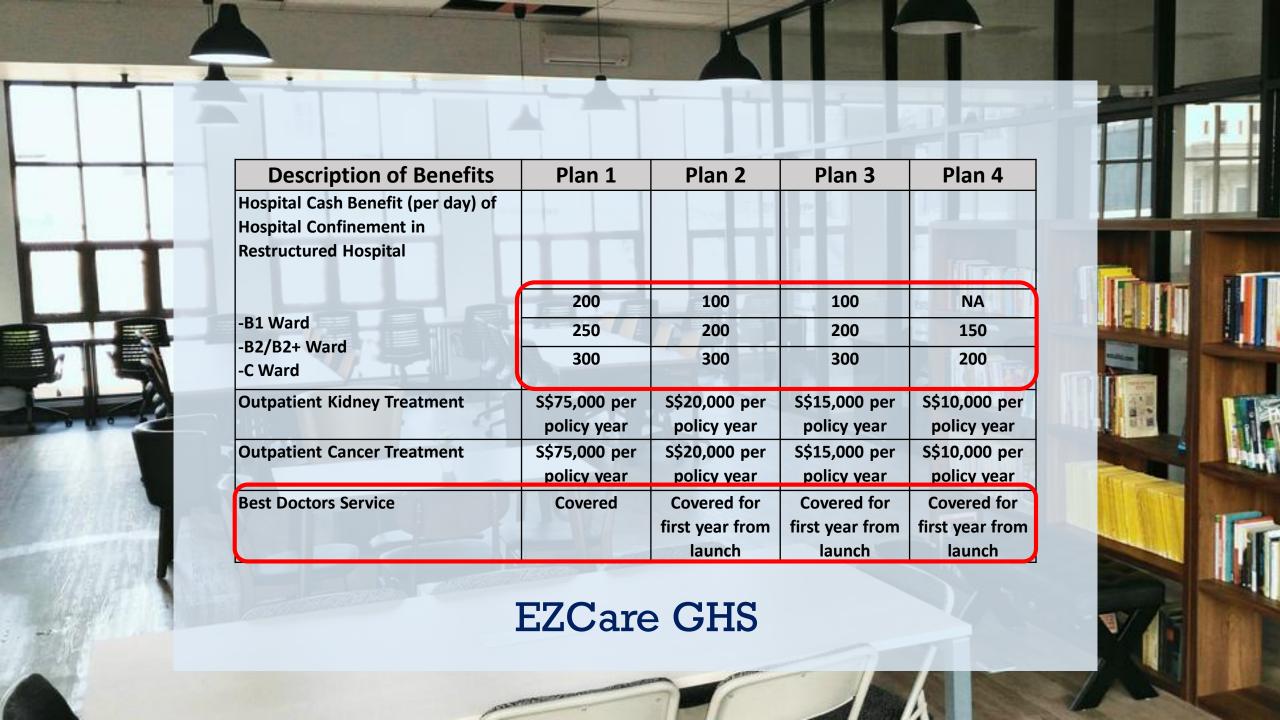
Employee self-service = Mobile Platform

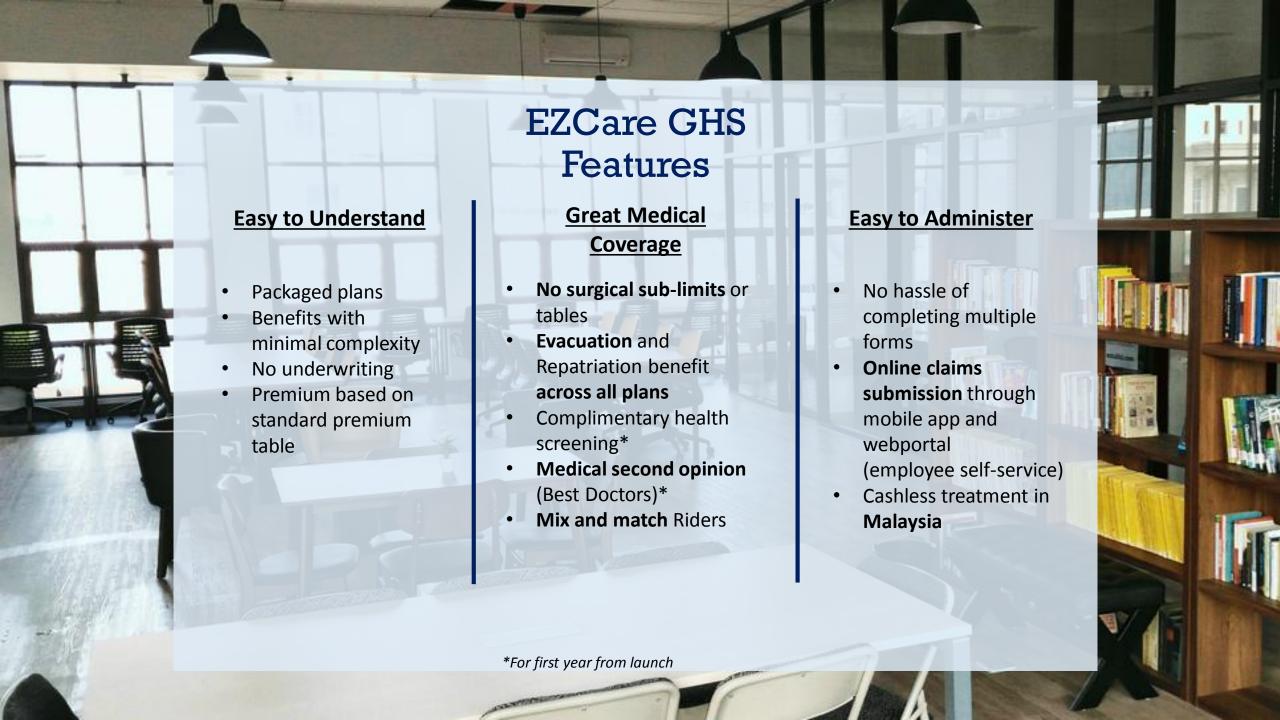
#timeismoney

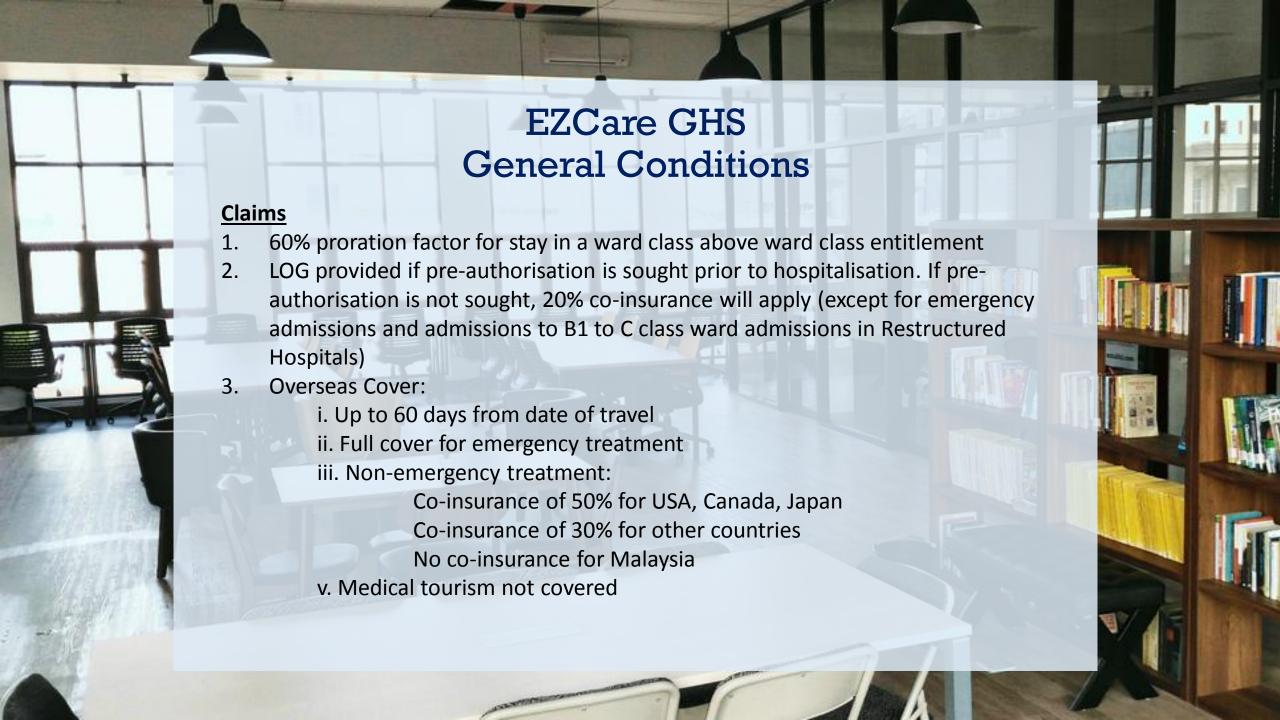












Description of Benefits	Plan 1	Plan 2	
Outpatient Panel GP	Cashless, no copayment	Cashless, co- insurance of S\$10 per visit	
Non-Panel GP	Max. S\$35 per visit	Not covered	
Overseas Outpatient Treatment	Max.S \$35 per visit	Max. S\$35 per visit	
Polyclinics	As charged	As charged	
Panel TCM (capped at 3 visits per policy year)	Max. \$35 per visit	Not Covered	
A&E (Max. 2 visits per policy year)	As charged	As charged	
Outpatient X-Ray and Lab Test (For diagnostic purposes only) referred by panel GP and Polyclinic	As charged	As charged	

Cashless in Malaysia

Special Feature

TCM @ Eu Yan Sang

Notes

- 1. Pediatric visits not covered
- 2. Dental X-rays excluded
- 3. Overseas cover up to 60 days

EZCare GP Rider

Description of Benefits	Plan 1	Plan 2
Outpatient Panel Specialist	S\$2,000 per policy	S\$1,000 per policy
Consultation and Diagnostic	year	year
Services*		
Outpatient Physiotherapy	Max. S\$500 per	Max. S\$500 per
	policy year	policy year

^{*} Non-panel Specialist visits covered only for Plan 1 with 20% coinsurance

Notes

- GP Rider must be purchased
- Referral letter from GP required
- 3. Referral letter waived for dependents for 18 months from birth
- 4. Referral letter from Specialist required for Physiotherapy treatment
- No Specialist cover overseas

EZCare Specialist Rider

Description of Benefits	Plan 1	Plan 2	
Panel Dentist Benefit	Max. S\$1,200 per	Max. S\$800 per	
//	policy year	policy year	
Co-payment	20%	20%	

Non-panel dental visits are not covered across both plans

Notes

- 1. GP Rider must be purchased
- 2. No dental cover overseas
- 3. Dental implants, dentures, retainers, braces and procedures for cosmetic purposes are excluded

EZCare Dental Rider

EZCare Personal Accident

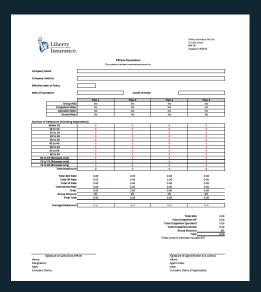
Description of Benefits	Plan 1	Plan 2	Plan 3	Plan 4
Sum Insured per policy				
year				
 Cover only for Death 				
and Permanent				
Disablement (Scale II)	\$\$500,000	\$\$300,000	S\$200,000	S\$100,000

Notes

1. Dependents are not eligible for PA cover

HOW WE MAKE IT EASY

Sales



Instant Quote



<u>Admin</u>



Quarterly member addition/deletion

Claims



Call Centre



Employee Self-Service

ELIGIBILITY

- Minimum 3 employees
 - Residing in SG
 - Actively @ Work
 - Max. entry age: 65
- Renewable until age 80
 - Dependents:
- a) Spouses: 18 to 65 years old(Renewable until age 80)
- b) Children: 15 days to 18 years old or up to 25 years if in tertiary education

Excluded Trades

Air and ship crew, professional divers, professional sports persons; occupations involving diving, working on oil rigs, onboard vessels or offshore, firefighting, police or military personnel or occupations of a hazardous nature, i.e. involving height, depth or heat.

EXCLUSIONS

Pre-existing conditions for first 12 months

- Pre-existing Cancer, Renal Failure, Heart Disease and Diabetes are permanently excluded if employee headcount is below 10.
- Heart Disease and Diabetes are waived as permanent exclusions if the total employee headcount is above 10

Congenital/neonatal abnormalities, birth defects, hereditary conditions

Geriatric, Psychogeriatric conditions

Psychiatric conditions

Psychotic mental/nervous disorders

Weight-management related treatments

Sleep conditions (inc. sleep apnoea)

Behavioral or Developmental disorders

Any procedure related to pregnancy except accidental

miscarriage

Routine Medical Examinations & Vaccinations