

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 BENEFITS



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



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

✓ WorkMedic (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
- Headcount basis from 1 employee



FOREIGN WORKERS MEDICAL INSURANCE

BENEFITS	PLAN 1	PLAN 2	PLAN 3
HOSPITALISATION	4-Bedded Restructured Hospitals As Charged, including all government taxes, subject to a maximum sum of S\$15,000 per disability	4-Bedded Restructured Hospitals As Charged, including all government taxes, subject to a maximum sum of S\$15,000 per disability	4-Bedded Restructured Hospitals As Charged, including all government taxes, subject to a maximum sum of S\$30,000 per disability
1. Daily Room & Board			
2. Intensive Care Unit			
3. Other Hospital Services			
4. Surgical Expenses			
5. Daily In-Hospital Physician's Consultation			
6. Pre-Hospitalisation Specialist Consultation			
7. Pre-Hospitalisation Diagnostic X-ray and Laboratory Fees			
8. Post Hospitalisation Treatment			
9. Claim Medical Report Fees			
A. OTHER BENEFITS			
1. Outpatient Accidental Dental Treatment (per year)	S\$200	S\$200	S\$200
2. Overseas Hospitalisation Benefit due to an emergency (per disability)	60% of S\$15,000	60% of S\$15,000	60% of S\$30,000
3. Death Benefit	S\$3,000	S\$3,000	S\$3,000
4. Accidental Death Benefit	S\$10,000	S\$10,000	S\$10,000
5. Repatriation Expenses of Mortal Remains	S\$2,000	S\$2,000	S\$2,000
The pro-ration factor below shall apply if members are warded into a private hospital or a higher class of ward: Private Hospitals A1 Class in Restructured Hospitals A2 Class in Restructured Hospitals	Income Pays: 45% 65% 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



WorkMedic 

 Organisation: Income
User: 990340, Linda Lai [Representing 990340, Linda Lai], 12 Apr 2019


WorkMedic
Online Application

Home	Product	Submission	My Account	Admin	Help	Exit
<p>WELCOME, Linda Lai</p> <p>Represent agent</p> <p>Login Agent: <input type="text"/></p> <p>Login</p>		<p>New Proposal</p> <p>» Add New Proposal</p>	<p>Renewal</p> <p>» Policy Review</p> <p>» Renewal</p>			

Proposal Information

Policy will be administered on headcount basis. Employee(s) must be holding valid Work Permits or S Passes issued by the Ministry of Manpower.

Period of Insurance (DD-MM-YYYY):

* From 12-04-2019 

* To 11-04-2020

* No of Insured:

0

* Plan

- ☐ Plan 1 - \$15,000 with 12 months waiting period for pre-existing conditions
- ☐ Plan 2 - \$15,000 without waiting period for pre-existing conditions
- ☐ Plan 3 - \$30,000 without waiting period for pre-existing conditions

Annual Premium per member \$:

(without GST)

Total Annual Premium \$:

(without GST)

Total Annual Premium \$:

(with GST)

Calculate Premium

Endorsements:

Submission of Supporting Documents (If Any)

Note:

- 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.

Attachment:

Browse...

Upload

Retrieve Policy Documents



Organisation: Income

User: 990340, Linda Lai [Representing 990340, Linda Lai], 12 Apr 2019

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WELCOME, Linda Lai

Search Criteria

Company Name

Company Reg No

OLA Ref ID

Policy No

Submission Date (DD-MM-YYYY)

From



To



Search

Employee Flexcare

Employees Flexcare

✓ 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

Employee Flexcare

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.

Employees Flexcare

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	\$20,000 per disability	\$20,000 per disability	\$18,000 per disability	\$15,000 per disability	\$15,000 per disability
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)					
Ambulance Services					

Employees Flexcare

Benefits at a glance

Group Major Medical Rider

Benefit Schedule	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Maximum limit per disability				
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)	Payable in excess of the GHS plan up to the maximum limit shown above				
Other Hospital Services					
Surgical Expenses					
Daily In-Hospital Physician's Consultation	Pays from 121 days onwards				
Surgical Implants	\$5,000	\$5,000	\$3,000	\$2,000	\$2,000
Co-payment	10%	10%	10%	10%	10%

Employees Flexcare

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

Employees Flexcare

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

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IncomeShield Standard Plan
IncomeShield
Managed Healthcare System
Managed Healthcare System -
Outpatient Plan
Co-Pay Assist Plan
ElderShield
PrimeShield

Personal Accident Insurance

PA Assurance

Motor Insurance

Car Insurance
Motorcycle Insurance

Travel Insurance

Home & Lifestyle Insurance

Enhanced Home Insurance
Foreign Maid Insurance
Golfer's Insurance
HomeTeamNS Golfer's Insurance
Personal Mobility Guard

Specialised Care Insurance

SilverCare Insurance
SpecialCare (Autism) Insurance
SpecialCare (Down Syndrome)
Insurance

Insurance for Students & Children

Junior Protection Plan
Student Protection Plan
Student Sports Injury Plan
Overseas Study Protection Plan

Insurance for Businesses

Commercial Insurance
Group Insurance



Our group insurance products

Employees FlexCare

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

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Foreign Workers Medical Insurance

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

[Find out more](#)

Group Personal Accident

Coverage for accidental death and disability for your employees.

[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.

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Group Term Life

i-MediCare

Frequently asked questions

[Print all FAQ](#)

Choose a topic



Downloads & forms

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 [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



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

- ✓ Process Claims within 14 working days (upon completed FULL documents and details)
- ✓ 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**](mailto: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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Grace Lum

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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 - GB@income.com.sg

Thank You