

GROUP BUSINESS DEPARTMENT

- Employees Benefit

7th March 2018

AGENDA

- ☐ **Products We Do**
- ☐ **Quotation & Policy Administration**
- ☐ **Claims Process**
- ☐ **Products Commission**
- ☐ **Accounts Servicing**

PRODUCTS WE DO

EMPLOYEES BENEFITS



Group Medical Insurance

- Group Hospital & Surgical
- Major Medical Rider
- Hybrid Plans
- Outpatient GP and Specialist
- As-Charged Plans
- Dental Rider
- 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 WORKMEDIC

Key Selling Points

- ✓ Reimburse medical expenses up to \$30,000 per disability (Plan 3)
- ✓ Accidental Dental Treatment up to \$200 per year
- ✓ Cover up to 60% of per disability limit for overseas hospitalisation due to emergency illness or injuries
- ✓ Repatriation of Mortal Remains up to \$2,000
- ✓ Accidental Death benefit due to non-work related injuries up to \$10,000



FOREIGN WORKERS MEDICAL INSURANCE WORKMEDIC

- **How to Apply?**

- On-line application – Simple and Easy to use.
- Group above 100 is subject to completion of GIFFF
- Premium is based on group size
- Headcount basis from 1 employee
- Submission of CPF Foreign Worker Levy Statement

Headcount Basis

Example of Headcount Adjustment upon Expiry.

Assuming premium for 1 pax = \$100

Effective Date: 1st Jan 2017

Headcount Start: 5 workers

Total Premium = 5 * \$100 = \$500

Expiry Date: 31st Dec 2017

Headcount End: 10 workers

Difference = Additional 5 workers (10 - 5 workers)

For adjustment upon policy expiry, the premium charged will be based on the average headcount at inception and policy expiry date.

Premium Adjustment = (10 pax * \$100) – (5 pax * \$100) / 2 = \$250

FOREIGN WORKERS MEDICAL INSURANCE

BENEFITS	PLAN 1	PLAN 2	PLAN 3
A. HOSPITALISATION			
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 (within 90 days prior to the date of hospitalisation or day surgery)	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
7. Pre-Hospitalisation Diagnostic X-ray and Laboratory Fees (within 90 days prior to the date of hospitalisation or day surgery)			
8. Post Hospitalisation Treatment (within 90 days following discharge from the hospital)			
9. Claim Medical Report Fees			
B. OTHER BENEFITS			
1. Outpatient Accidental Dental Treatment (per year)	S\$200	S\$200	S\$200
2. Overseas Hospitalisation Benefit (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 (not due to work related causes)	S\$10,000	S\$10,000	S\$10,000
5. Repatriation Expenses of Mortal Remains	S\$2,000	S\$2,000	S\$2,000
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

PRO-RATION FACTORS

Private Hospital	45%
A1 Class in restructured hospital	65%
A2 Class in restructured hospital	75%

**NEW
PRODUCT**

EMPLOYEES 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



Useful Links

www.income.com.sg

[Promotions](#)

[Value Added Services](#)

[Rewards](#)

[Make a Payment](#)

[Contact Us](#)

[Blog](#)

[ME@INCOME LOGIN](#)



Insurance

Savings & Investments

Learn about Financial Planning

Claims

Insurance Overview

Life Insurance

Whole Life Insurance
Term Life Insurance
Direct Purchase Insurance

Health Insurance

Enhanced IncomeShield
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

i-MediCare

Cover your employees for hospitalisation and visits to the clinic.

[Find out more](#)

Group Term Life

Protection plan for your employees and their families.

[Find out more](#)

Group Personal Accident

Coverage for accidental death and disability for your employees.

[Find out more](#)

Foreign Workers Medical Insurance

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

[Find out more](#)

Employees FlexCare

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





[Find out more](#)

Frequently asked questions

[Print all FAQ](#)

Choose a topic

Downloads & forms

- [Printed brochure](#) 
- [Group insurance application form](#) 
- [Group employee data form](#) 
- [Group health declaration form](#) 

USEFUL LINKS

DESCRIPTION	LINK
Claim forms – Under Group Insurance	http://www.income.com.sg/claims
<u>PRODUCT</u> GHS WorkMedic i-Medicare Group Term Life Group Personal Accident Employees FlexCare	http://www.income.com.sg/Insurance/Insurance-for-Businesses/Group-Insurance

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)

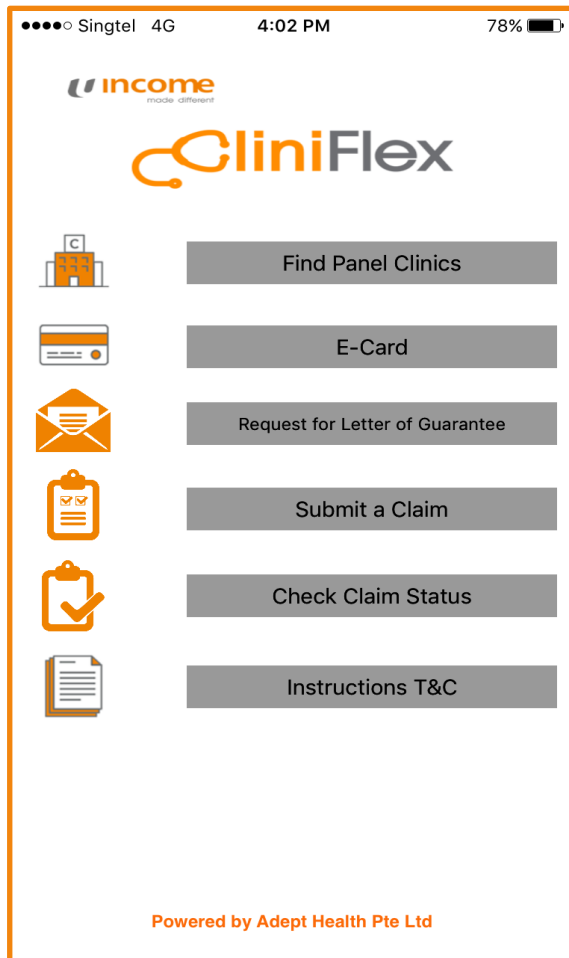
- ✓ Submission of **FULL** documentation
 - ORIGINAL FINAL Tax Invoice or Receipt
 - Completed Claim Form

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)

Employee Care Mobile Apps



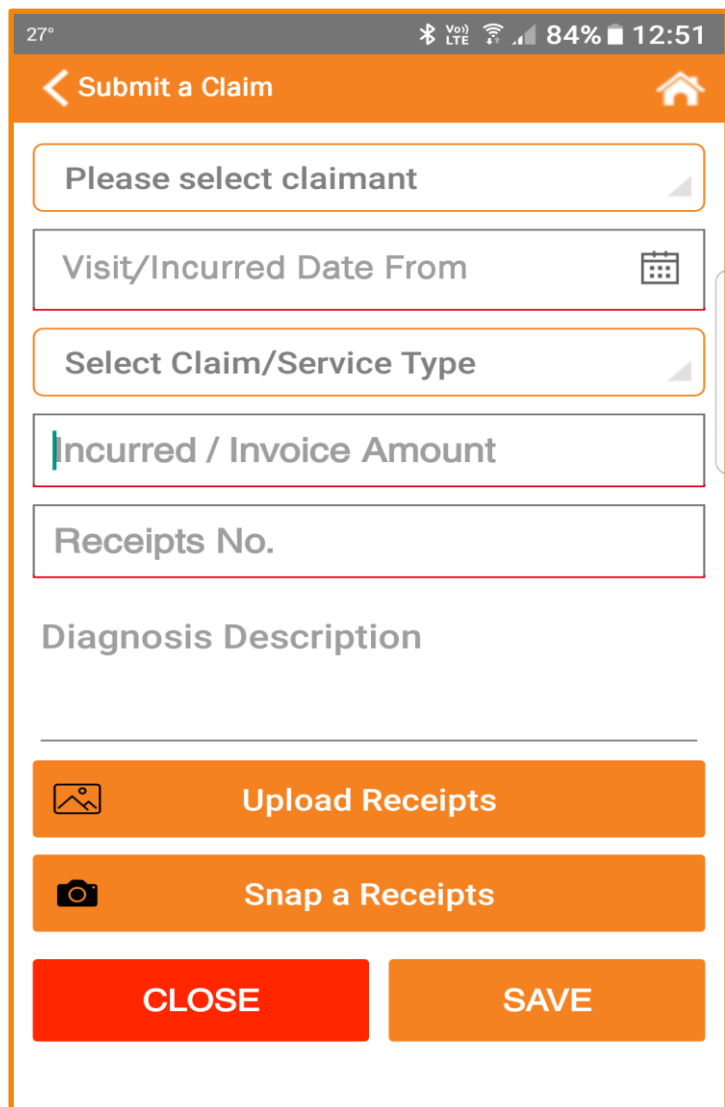
6 Useful Tools

1. Find Panel Clinic
2. E-Card
3. Request for Letter of Guarantee
4. Submit a Claims
5. Check Claim Status
6. Instructions and T&C

Note: Depending on types of mobile phone models, please scroll screen up and down to view all features

NTUC Employee Care Mobile Apps

Submit Claim



27° VoLTE 84% 12:51

< Submit a Claim

Please select claimant

Visit/Incurred Date From

Select Claim/Service Type

Incurred / Invoice Amount

Receipts No.

Diagnosis Description

Upload Receipts

Snap a Receipts

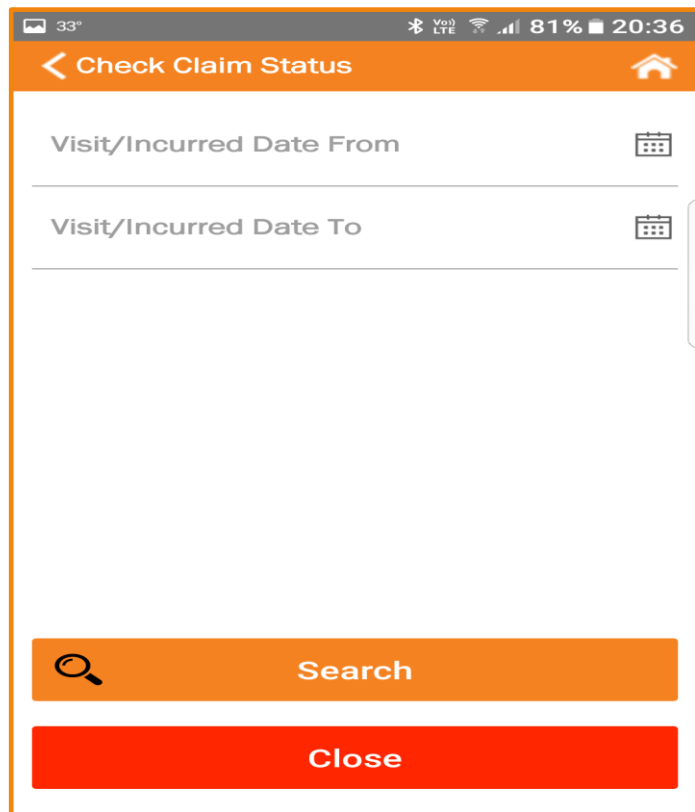
CLOSE SAVE

Features:

- ❖ Prepare your receipts for submission of claim.
- ❖ Select the claimant.
- ❖ Key in information required and click “Upload Receipt” is your receipt file is in your phone gallery.
- ❖ You may “Snap a Receipt” to be uploaded after keying in the Information (*preferred method*)
- ❖ Click “Close” and nothing will be saved.
- ❖ Click “Save” to submit your claim.

Employee Care Mobile Apps

Check Claim Status



33° VoLTE 81% 20:36

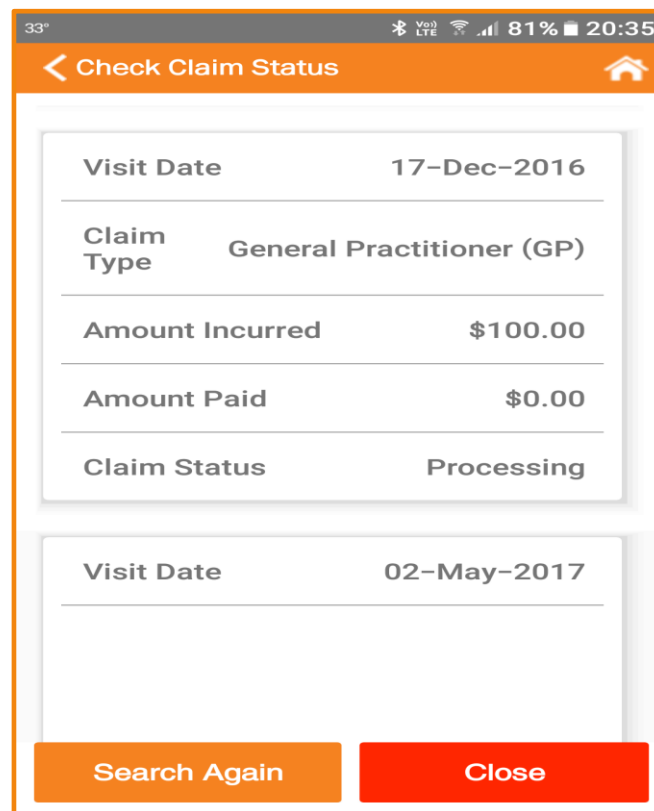
< Check Claim Status

Visit/Incurred Date From

Visit/Incurred Date To

Search

Close



33° VoLTE 81% 20:35

< Check Claim Status

Visit Date	17-Dec-2016
Claim Type	General Practitioner (GP)
Amount Incurred	\$100.00
Amount Paid	\$0.00
Claim Status	Processing

Visit Date 02-May-2017

Search Again

Close

Features:

- ❖ Key in the Search Criteria based on Visit/Incurred Date
- ❖ Your claim status will be indicated.

Employee Care Mobile Apps

Letter of Guarantee

33°
VoLTE
86%
19:52

< Letter of Guarantee

Insured Member

Mr Tan test 001

*Name of Hospital

Alexandra Hospital - Inpatient

*Date of Hospitalisation Period (Est)

09-May-2017 To 12-May-2017

*Patient's Name(if not Policy Holder)

Mr Tan Son

*Contact Number

91234567

*Email Address

test@tes.com







CANCEL
SAVE

Features:

- ❖ Make a request for Letter of Guarantee on mobile.
- ❖ Key in information required and click “Save”.
- ❖ Information will be relayed to our ‘Cliniflex Inpatient care team’ who will contact you.

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

Single Point of Contact

- For Quotation
- New Business
- Renewals
- Policy or Benefits Related Matters

Single Point of



ACCOUNTS SERVICER

Carmen Lai

Group Business – Employee Benefits

Telephone : 6877 3372

Mobile : 9237 8898

Email: carmen.lai@income.com.sg



Thank You