



EZCare

A Better Health Insurance Experience for SMEs



190,100
enterprises in
Singapore in 2015

99%
are SMEs

https://www.singstat.gov.sg/docs/default-source/default-document-library/statistics/visualising_data/profile-of-enterprises-2015.pdf



24,000 → 42,000 startups

300,000 Employees

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

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	Plan 3	Plan 4
Room & Board Eligibility	Std 1 Bed Private Hospital	1 Bed Restructured Hospital	Shared Room Private Hospital	Shared Room Restructured Hospital
Annual Overall Limit (Max. amount per person per policy year)	S\$300,000	NA	NA	NA
Room & Board				
Intensive Care Unit				
In Hospital Physician Visit				
Day Surgery				
Surgeon's Fee	As charged	S\$25,000 per disability	S\$20,000 per disability	S\$15,000 per disability
Theatre Fee				
Anaesthetist Fee				
Hospital Miscellaneous Services				
Minor Surgical Procedure in an Outpatient Clinic				
Local Ambulance Services				
Medical Report Fee (only if claim is eligible for cover)				

EZCare GHS

Description of Benefits	Plan 1	Plan 2	Plan 3	Plan 4
Pre-hospitalization Consultation (Within 90 days preceding hospital admission)	As charged	S\$2,000 per disability	S\$1,500 per disability	S\$1,000 per disability
Pre-Hospitalization Diagnosis Services (Within 90 days preceding hospital admission)				
Post-Hospitalization Consultation and Treatment (Within 180 days following discharge from hospital)				
Emergency Outpatient Accidental Treatment (within 24 hours of accident)	As charged	S\$2,000 per disability	S\$1,500 per disability	S\$1,000 per disability
Emergency Dental Treatment (within 24 hours of accident)	As charged	S\$2,000 per disability	S\$1,500 per disability	S\$1,000 per disability
Surgical Implants	S\$5,000 per disability	S\$2,000 per disability	S\$1,500 per disability	S\$1,000 per disability

EZCare GHS

Description of Benefits	Plan 1	Plan 2	Plan 3	Plan 4
Nursing at home	As charged (Max. 26 consecutive weeks per policy year)	Not covered	Not covered	Not covered
Lodger Benefit (For Insured Child below age 12)	Covered (Max. amount of S\$100 per day)	Not covered	Not covered	Not covered
Emergency Medical Evacuation	Covered	Covered	Covered	Covered
Repatriation/ Local Burial (Cover for death in home country is excluded)	Covered	Covered	Covered	Covered
Special Grant	S\$10,000	S\$7,500	S\$5,000	S\$5,000
Accidental miscarriage	As charged	As charged	As charged	As charged

EZCare GHS

Description of Benefits	Plan 1	Plan 2	Plan 3	Plan 4
Hospital Cash Benefit (per day) of Hospital Confinement in Restructured Hospital				
-B1 Ward	200	100	100	NA
-B2/B2+ Ward	250	200	200	150
-C Ward	300	300	300	200
Outpatient Kidney Treatment	S\$75,000 per policy year	S\$20,000 per policy year	S\$15,000 per policy year	S\$10,000 per policy year
Outpatient Cancer Treatment	S\$75,000 per policy year	S\$20,000 per policy year	S\$15,000 per policy year	S\$10,000 per policy year
Best Doctors Service	Covered	Covered for first year from launch	Covered for first year from launch	Covered for first year from launch

EZCare GHS

EZCare GHS Features

Easy to Understand

- Packaged plans
- Benefits with minimal complexity
- No underwriting
- Premium based on standard premium table

Great Medical Coverage

- **No surgical sub-limits** or tables
- **Evacuation** and Repatriation benefit **across all plans**
- Complimentary health screening*
- **Medical second opinion** (Best Doctors)*
- **Mix and match** Riders

Easy to Administer

- No hassle of completing multiple forms
- **Online claims submission** through mobile app and webportal (employee self-service)
- Cashless treatment in **Malaysia**

**For first year from launch*

EZCare GHS

General Conditions

Claims

1. 60% proration factor for stay in a ward class above ward class entitlement
2. LOG provided if pre-authorisation is sought prior to hospitalisation. If pre-authorisation is not sought, 20% co-insurance will apply (except for emergency admissions and admissions to B1 to C class ward admissions in Restructured Hospitals)
3. Overseas Cover:
 - i. Up to 60 days from date of travel
 - ii. Full cover for emergency treatment
 - iii. Non-emergency treatment:
 - Co-insurance of 50% for USA, Canada, Japan
 - Co-insurance of 30% for other countries
 - No co-insurance for Malaysia
 - v. Medical tourism not covered

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 Consultation and Diagnostic Services*	S\$2,000 per policy year	S\$1,000 per policy year
Outpatient Physiotherapy	Max. S\$500 per policy year	Max. S\$500 per policy year

** Non-panel Specialist visits covered only for Plan 1 with 20% co-insurance*

Notes

1. GP Rider must be purchased
2. 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
5. No Specialist cover overseas

EZCare Specialist Rider

Description of Benefits	Plan 1	Plan 2
Panel Dentist Benefit	Max. S\$1,200 per policy year	Max. S\$800 per 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 <ul style="list-style-type: none">Cover only for Death and Permanent Disablement (Scale II)	S\$500,000	S\$300,000	S\$200,000	S\$100,000

Notes

1. Dependents are not eligible for PA cover

HOW WE MAKE IT EASY

Sales

The image shows a screenshot of a Liberty Insurance EZQuote form. The form is titled "EZQuote" and includes fields for "Company Name", "Company Address", "Effective Date of Policy", and "Quote Number". Below these fields is a table with columns for "Plan 1", "Plan 2", "Plan 3", and "Plan 4". The table contains rows for "Number of Insureds (Including Dependents)" and "Total Cost". At the bottom of the form, there are signature lines for the "Signature of Authorized Officer" and the "Signature of Agent/Broker as a witness".

Instant Quote

Easy to
Explain

Admin

+ / -

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