

ASM Technology Singapore Pte Ltd ASM Assembly System Singapore Pte Ltd ASM Advanced Packaging Materials Pte Ltd

- Local Employee Insurance Program
当地雇员保险计划
- Policy Period: 01 Jan 2020 – 31 Dec 2020
保险周期: 2020年1月1日 - 2020年12月31日

Agenda议程

1. Summary of Insurance Benefits 保险总结
2. Basis of Cover 保险利益
3. Details of Insurance 保险内容
 - Group Term Life 集团人寿保险
 - Group Hospital and Surgical 集团医院及手术保险
 - Group Major Medical 集团额外大型住院保险
4. Claim Procedures 索赔程序
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Summary of Insurance Benefits 保险总结

Cover	Insurer
Group Term Life (GTL) 集团人寿保险	AIA 友邦保险
Group Hospital & Surgical (GHS) 集团医院及手术保险	
Group Major Medical (GMM) 集团额外大型住院保险	

Basis of Cover 保险利益

Insurance Plan	Section Manager and Exempt Staff 部门经理及豁免员工	Their eligible Dependents
Group Term Life 集团人寿保险	18 times basic monthly salary 最近18次基本月薪	No
Group Hospital & Surgical 集团医院及手术保险	Plan 2 2 Bed (Private) 二床(私人医院)	Voluntary Cover
Group Major Medical 集团额外大型住院保险	Plan 2	Voluntary Cover

Group Term Life (GTL) 集团人寿保险

Eligibility 受保条件

•Employee 员工 :

- active and full-time employees, upon date of employment 所有全职员工, 保险在就职第一天立即生效
- Below age 69, renewable up to age 74 69岁以下, 再保至74岁 (仅保死亡)

Maximum sum assured : S\$3,000,000 per life 最高保额: 每人S\$3,000,000

Non-medical Limit 自动受保顶限

- S\$500,000 up to age 65 65岁以下的全职员工或者保险保额S\$500,000以下
- Employees with sum assured above S\$500,000 or age above 65 (regardless of sum assured) will be subject to medical underwriting. 65岁以上或者保险保额超过S\$500,000的全职员工都要通过身体检查才可受保

Group Term Life (GTL) 集团人寿保险

Pays upon death 死亡 or total & permanent disablement 完全及永久伤残 due to illness / accident 疾病 / 事故

Benefits 福利计划	Payout
Death (due to all causes) 死亡 (所有原故)	Pays 100% Sum Assured 支付100%保額
Total & Permanent Disability (TPD) 完全及永久伤残	Pays 100% Sum Assured 支付100%保額
Terminal Illness 绝症	Pays 100% Sum Assured 支付100%保額
Family Income 家庭收入津贴	Upon Death, an additional monthly benefit of 1% of the Sum Assured, subject to a maximum of S\$5,000 per month, is payable for a period of 12 months. 死亡時,1%的額外每月津貼每月最多不超过S\$5,000, 為期12個月
Repatriation of Mortal Remains 遣返遗体	Pays up to S\$75,000 支付高达S\$75,000

Group Hospital and Surgical (GHS) 集团医院及手术保险

Coverage: 投保范围

- Reimbursement of eligible inpatient expenses (including day surgery) incurred by insured members for illness or injury 支付因疾病或意外事故,而入院治疗或进行手术,所承受的住院医疗及手术费(包日间手术费)
- Hospitalized without surgery, must be warded for at least 6 hours with a Room & Board Charge 如果住院时没做手术, 最低入住时限 – 6小时

Eligibility 受保条件

- Employee 员工 :
 - active and full-time employees, upon date of employment 所有全职员工, 保险在就职第一天立即生效
 - Below age 69, renewable up to age 74 69岁以下, 再保至74岁 (仅保死亡)

Group Hospital & Surgical (GHS) 集团医院及手术保险

	Schedule of Benefits 福利计划 (Maximum Limit Per Disability) 每病症	Plan 2 (S\$)
1a	Room and Board 普通病房 (Max. 120 days)	2 Bed (Pte) 二床(私人医院)
1b	Intensive Care Unit 加护病房 (Max. 30 days)	900
2	Hospital Miscellaneous Expenses (including implants) 医院杂费	5,000
3	Surgical Benefit 手术费 Subject to schedule for private/ overseas hospital (Surgery fees up to S\$1,500 not subject to surgical schedule)	5,250
4	In-Hospital Doctor's Consultation Per Day 医生探病费 (Max. 120 days)	120
5	Emergency Out-patient Treatment (Accident Only) 紧急意外门诊费 Initial treatment sought within 24 hours, follow-up treatment up to 31 days	2,000
6	Pre & Post Hospitalisation Specialist Consultation, Diagnostic X Ray & Lab Tests 住院/手术前专科门诊费/出院后护理费 (incurred 90 days prior to admission / surgery or 90 days after discharge)	1,200
7	Overall Limits per disability for admission to Singapore Government Hospitals 新加坡政府医院整体顶限 (For items 2 to 6)	15,000

Group Hospital & Surgical (GHS) 集团医院及手术保险

	Schedule of Benefits 福利计划 (Maximum Limit Per Disability) 每病症	Plan 2 (S\$)
8	Overseas Hospitalization (due to Accident) 海外住院因意外 (items 1 to 6 only)	150% of GHS Limit
9	Funeral Expense Benefit 丧礼费用	10,000
10	Outpatient Kidney Dialysis and Cancer Treatment 门诊洗肾及癌症治疗 (max. per policy year) Pre-existing conditions permanently excluded	16,800

Group Hospital & Surgical (GHS) 集团医院及手术保险

- **Per Disability 每病症定义**

“Per Disability” means a disability arising out of different cause, or from the same cause if there is a waiting period of 14 days for employees & 30 days for dependents following the last discharge from hospital. 如果同样的医疗条件下, 从出院后加14天 (员工), 加30天(家属)内计算, 算是新的病症.

- Same Disability Example:

- Employee admitted on 1 Jan 2020 for **heart disease**, discharged on 7 Jan 2020,
- Subsequently, admitted on 10 Jan 2020 for **heart disease** again

- New Disability Example 1:

- Employee admitted on 1 Jan 2020 for **heart disease**, discharged on 7 Jan 2020,
- Subsequently, admitted on 24 Jan 2020 for **heart disease** again

- New Disability Example 2:

- Employee admitted on 1 Jan 2020 for **heart disease**, discharged on 7 Jan 2020,
- Subsequently, admitted on 15 Jan 2020 for **broken ankle**

- **Hospitalisation outside Singapore 海外住院**

- Considered as admission in Singapore Private Hospital 考虑作为入场在新加坡私人医院
- Documents submitted must be in English 提交的文件必须是英文
- Claims on reimbursement basis 償還索賠

Group Major Medical (GMM) (rider to GHS) 集团额外大型住院保险

Coverage: 投保范围

- Pays 80% of the total covered eligible medical expenses incurred in excess of the benefits payable under the basic Hospital and Surgical Insurance. 支付80%的住院及手术医疗保险额外超出所承受的医疗服务费用

	Schedule of Benefits 福利计划 (Maximum Limit Per Disability) 每病症	Plan 2 (S\$)
1	Daily Room & Board 普通病房 (from 121st day onwards) including ICU	As per basic GHS plan
2	Other In-Hospital Benefits 住院费用	Eligible expenses as per basic GHS plan
3	Deductible 免赔额	Benefits in excess of the limits of the basic GHS plan
4	Parental Accommodation for Insured Child(ren) 家长住宿 (Max. 120 days)	100 per day
5	Home Nursing 家庭看护 (Max. 30 days)	100 per day
6	Blood Transfusion and Occupationally acquired HIV 因输血或职业性感染 艾滋病毒	10,000 per year
7	Co-insurance 共保	20%
	Overall Maximum Benefit per Disability 年度总体最高限额	20,000

Main Exclusions applicable to both Group Hospital & Surgical (GHS) and Group Major Medical (GMM) 主要不受保事项

- Pre-existing conditions that have existed at any time prior to the commencement of insurance coverage will not be payable, unless the insured person has been insured continuously, without any lapse in coverage under similar Group Hospital and Surgical Insurances for at least 12 months with the previous insurer or under this present contract or with both.

A break of not more than 31 calendar days between the termination date under the Policyholder's previous insurer for Group Hospital and Surgical Insurance Policy and the commencement date under this present policy shall not constitute a lapse in coverage stated in the above paragraph.

受雇前存在的疾病将在受雇12个月后受保

- Pre-existing conditions for Outpatient Kidney Dialysis and Cancer Treatment are permanently excluded

受雇前存在的门诊洗肾疗法,化学疗法及放射疗法将永久不被保障

- War, declared or undeclared, strikes, riots, civil commotion, criminal acts 战争, 暴动, 犯罪行为
- Self-inflicted injuries, attempted suicide, nervous and mental conditions, HIV and other sexually transmitted diseases 自残 / 精神疾病, 爱滋病和其他性疾, 神经和精神状况
- Congenital abnormalities 先天疾病/缺陷
- Pregnancy, including childbirth, fertility and birth control (excluding miscarriage as specified in the GHS schedule of benefits) nor circumcision 怀孕 / 生产费用
- Dental, Cosmetic and plastic surgery 牙科治疗, 整形手术
- Services for the sole purpose of diagnosis or preventive care or medical check 预防性检查或保健服务
- Non-medical services/ expenses (e.g. GST, procurement of appliances) 非医疗服务费用 / 医疗器具 / 消费税

The detailed list of exclusions is contained in the master policy documents with your employer.

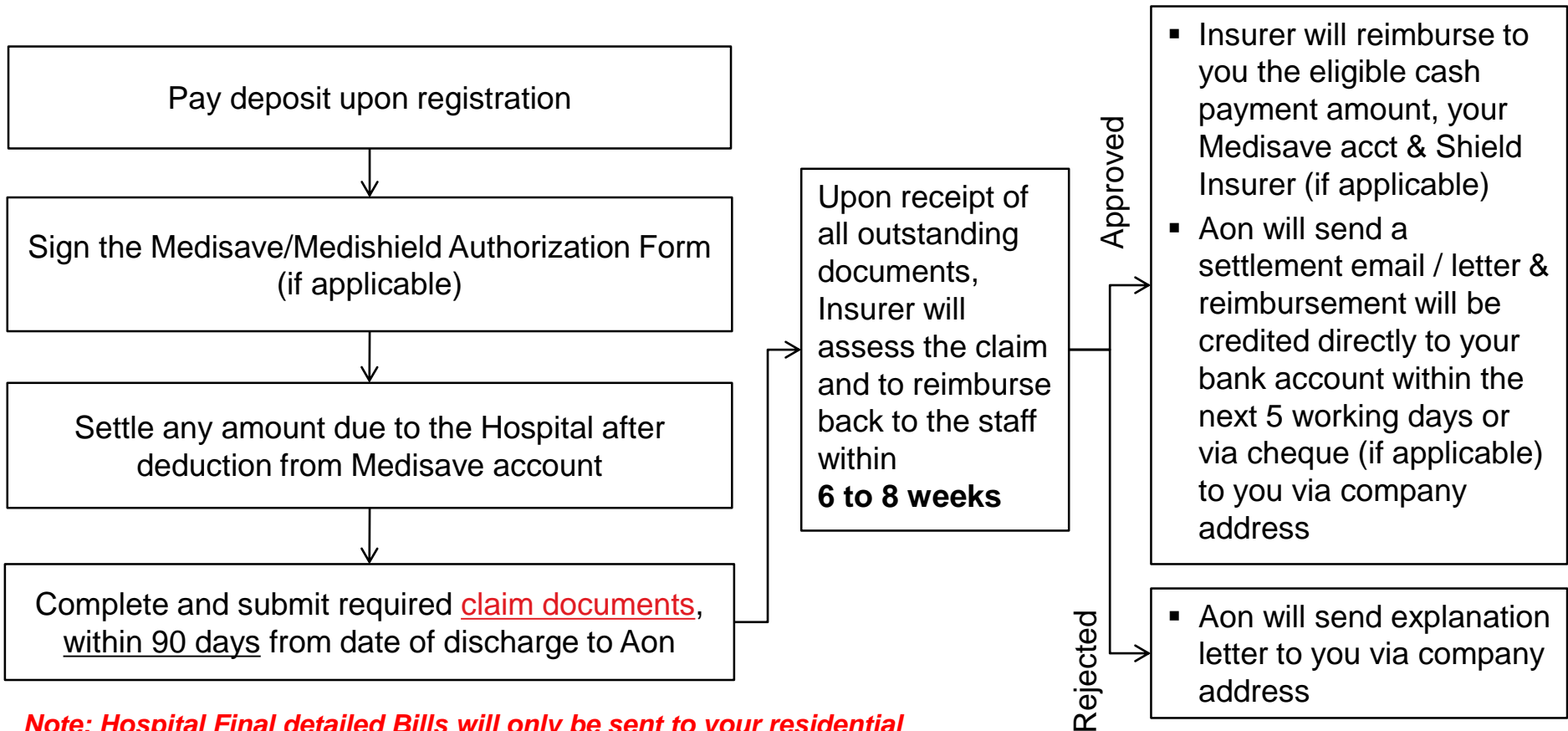
List of Singapore Covered Hospitals 新加坡涵盖的医院名单

Private Hospitals 私人医院	Government / Restructured Hospitals 政府医院
Concord Int'l Hospital	Alexandra Hospital
Farrer Park Hospital	Changi General Hospital
Gleneagles Hospital	KK Women's and Children's Hospital
Mount Alvernia Hospital	Khoo Teck Puat Hospital
Mount Elizabeth Hospital	National University Hospital
Mount Elizabeth Novena Hospital	Ng Teng Fong General Hospital
Parkway East Hospital	Sengkang General Hospital
Raffles Hospital	Singapore General Hospital
Thomson Medical Centre	Tan Tock Seng Hospital

Note: Hospices are not covered

Hospital & Surgical – Claim Procedure (Reimbursement Method)

In Singapore Government/Private Hospitals / Overseas Hospitals



Note: Hospital Final detailed Bills will only be sent to your residential approximately 4-6 weeks after discharge. If Shield plan is activated, it may take approximately 6-8 weeks.

Note: GST to be borne by insured.

住院及手术医疗：索赔程序

住院前

- 缴付订金。
 - 如果您是新加坡公民或永久居民，在医院登记时需填写保健储蓄表格直接支付医院费用, 后寻求所偿
-

出院后

- 填写，签署及递交疾病/损伤的性质
 - ✓ 索赔表格
 - 提交
 - ✓ 医生的帐单, 住院费和收据
 - ✓ 住院病人出院总结（用于官立医院/重组医院）
 - ✓ 当要求时申请医疗报告（适用于私人医院）
-

在90天之内将呈交给我们索赔文件

- 在所有文件呈交给我们后, 我们将于30个工作日内, 直接付款于该员工

Hospital & Surgical - Claim Documents Requirements

Required Documents 索赔所需文件	Reimbursement
Completed AIA Inpatient Claim Form (Parts I & II of the Claim form)	√
Copy of Inpatient Discharged Summary / Ambulatory Form / Pre-Admission Form(for Singapore Restructured Hospital)	√
Original Part III of Claim Form duly completed by Attending Physician(for Private / Overseas clinics/ Hospitals)	√
Completed Clinical Abstract Application (for Private / Overseas clinics/ Hospitals)	√
Original Hospital Final Detailed Bills	√ (Hospitals will send to your residential address within 2 weeks)
Original pre & post-hospital bills	√

Aon Contact List 联络方式

	Contacts
Claims Enquiries	<p>Ms. Janet <u>Lee</u>* janet.lee@aon.com DID: 6239 8795</p> <p>Ms. Pauline <u>Lee</u> pauline.lee@aon.com DID: 6645 0150</p>
Benefits Enquiries	<p>Mr. Jerry <u>Tan</u> * jerry.tan@aon.com DID: 6239 7587</p> <p>Ms. Cynthia Tan cynthia.tan@aon.com DID: 6239 8857</p> <p>* - Key Account Servicer</p>

Frequency Asked Questions (FAQs)

Group Term Life Insurance (GTL)

- 1. In the event of death, what is arrangement for pay-out of sum assured to rightful next of kin, legal representative or estate of the insured employee?**

The pay-out is paid out in the form of cheque to the employer of the deceased, legally registered policy owner. Representative of the employee will be contacted thereafter on the pay-out collection details. The employer does not profit from the pay-out of the sum assured.

Group Hospital & Surgical Insurance (GHS)

- 2. Must I complete the Medisave Authorization Form upon admission to the hospital?**

Yes, to prevent a huge cash outlay in the event of huge hospitalization bills. This is only applicable for Singaporean and Singapore Permanent Resident (SPR).

Frequency Asked Questions (FAQs)

3. What are the documents required upon submission of claims?

The document required includes

- Insurance claim form
- Discharge summary
- Final bill (invoice) that reflects the cost of service, treatment rendered, the amount incurred and mode of payment, i.e. personal insurance
- Medisave transaction letter issued by CPF board (only applies to Singaporean and SPR)

4. Is hospitalisation bill incurred overseas covered?

Yes, all incurred overseas medical bills are converted to SGD and claim will be adjudicated according to the policy limits, terms and conditions. Note that all overseas hospitalisation will be considered under private hospital limit.

5. Under what scenario am I expected to be reimbursed an amount lower than the sum assured?

If you undergo a surgical procedure in a private or overseas hospital as the Surgical Schedule of Fee applies. The scenario listed is not exhaustive.

Frequency Asked Questions (FAQs)

6. For the medical expenses incurred, can I claim from more than 1 medical insurance policy?

The insured employees may claim from more than 1 policy if the case is within the scope of coverage. Total reimbursable amount by all insurers will not exceed the total amount paid.

If the medical expenses paid have exceeded the first policy limit, i.e. your personal insurance, you may seek reimbursement via the second policy, i.e. GHS with the following list of document:

- Settlement letter stating the total incurred amount, the amount payable and the amount not payable with the reason
- Certified True Copy (CTC) of the medical bill that is not reimbursable

7. My hospitalisation bill is paid via medisave and cash, what is the mode of reimbursement?

First, the underwriter will assess the amount payable to you in the mode of cash. The balance reimbursable amount will be topped up back to your Medisave account.

Frequency Asked Questions (FAQs)

Group Major Medical (GMM)

8. What is the purpose of GMM plan?

The GMM policy is a rider plan that caters to claims with very large medical bills that have exceeded the limit covered in the GHS policy.

It is expected to cover 80% of those eligible medical expenses incurred in excess of the benefits payable under the GHS plan.

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