



# Medical-Foreign Worker Summary of Benefits



Description of Benefits	Plan A	Plan B	Plan C
Room & Board	As Charged (Based on 6 Bedded Singapore Government Restructured Hospital Charges)	As Charged (Based on 6 Bedded Singapore Government Restructured Hospital Charges)	As Charged (Based on C Ward in Singapore Government Restructured Hospital Charges)
Intensive Care Unit	As Charged	As Charged	As Charged (up to max 10 days)
Hospital Miscellaneous Services	As Charged	As Charged	As Charged
Surgical Fee	As Charged	As Charged	As Charged
In Hospital Physician's Visits	As Charged	As Charged	As Charged
Pre-Hospitalization Diagnostic X-Ray & Lab Test	As Charged (90 days prior to hospitalization)	As Charged (90 days prior to hospitalization)	As Charged (30 days prior to hospitalization)
Pre-Hospitalization Specialist Consultation Fees	As Charged (90 days prior to hospitalization)	As Charged (90 days prior to hospitalization)	As Charged (30 days prior to hospitalization)
Post Hospitalization	As Charged (within 90 days following discharged from Hospital)	As Charged (within 90 days following discharged from Hospital)	As Charged (within 30 days following discharged from Hospital)
Limit Per Person	S\$15,000 Per Disability	S\$15,000 Per Disability	S\$15,000 Per Policy Year

# Medical-Foreign Worker

## Summary of Benefits



**Liberty**  
Insurance.

Description of Benefits	Plan A	Plan B	Plan C
Coinsurance* Deductible* *Subject to Coinsurance or Deductible whichever is higher for each and every claim	NIL NIL	10% S\$500	NIL NIL
Special Grant per person	S\$3,000	S\$3,000	NIL

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

## Annual Premium

Annual Premium per Employee (including prevailing GST)	Plan A	Plan B	Plan C
1 to 10	S\$128.40	S\$107.00	S\$96.30
11 to 30	S\$117.70	S\$96.30	S\$85.60
31 to 50	S\$101.65	S\$80.25	S\$69.55

## Optional Riders

Optional Riders: (available to Work Permit holders only, group discount does not apply)	Limits	Additional Premium Per Employee (including prevailing GST)
Outpatient Specialist Consultation per person per policy year. Subject to S\$10.70 co-payment per visit and maximum of 20 visits per year	S\$300	S\$19.26
Outpatient Cancer and Kidney Dialysis Treatment per person per policy year	S\$5,000	S\$26.75

### Persons Eligible to Apply

Available only to Work Permit or S Pass Holder maximum enrolment age is 65 years old.

Malaysian Work Permit or S Pass Holder applying for Plan C cover is subjected to our approval.

### Major Exclusions

There are some costs which are not covered under the Policy, the following are some major exclusions for this Policy. You are advised to read the policy wordings for the full list of exclusions.

- Pre-existing illness (Applicable to Plan C only)
- Routine medical examination (including vaccination, the issue of medical certificates and attestations) confinement in hospital to facilitate the taking of X-Ray or conduct of test
- Treatment relating to birth defers congenital abnormalities and hereditary conditions

### Key Product Provisions

The following are some key provisions found in the actual policy wordings of this plan. This is a product summary and you are advised to refer to the actual terms and conditions in the policy wordings.

- **Cancelation Clause**                      The Company reserves the right to terminate the coverage at any time giving 30 days' notice in writing to the Insured. Whenever such cancelation occurs, the Company shall return the unearned portion of premium based on the short rated table (refer to actual policy wordings). No premium will be refunded if claims have already been made by the Insured. Cancelation shall be without prejudice to any claim origination prior to the effective date of cancelation
- **Terms of Renewal**                        Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium up to the age limit of 69 years old
- **Non-Guaranteed Premium**              Premiums payable for this coverage are not guaranteed and may be revised at policy renewal at the full discretion of the Company
- **Geographical Cover**                      24 hours coverage within Singapore
- **Switching of medical Policies** may result in having to pay a different premium amount and different policy terms and conditions

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).