



# proMedico Plus

Take the extra step for greater coverage



## Higher limits and extra benefits

Take comfort for increasing amounts of medical coverage. Let Liberty expand your medical coverage so you will be ready for tougher times. With proMedico Plus, be protected for a variety of scenarios such as psychiatric treatment, cancer, and kidney treatment. Personalize it down to your individual needs and know that you will get higher limits and extra benefits on top of what proMedico offers.

### Benefits at a glance



Annual overall limit up to S\$1.25 million under International Plus plan



Inpatient psychiatric treatment



Taxi fare to and from hospital within Singapore



Outpatient cancer and kidney treatment



Post hospitalization/surgery period up to 120 days under Executive Plus and International Plus plans

| Description of Benefits  | Essential Plus   | Economy Plus                        | Executive Plus                               | International Plus                           |
|--|--|-------------------------------------|--|--|
| Annual Overall Limit<br>(Max. amount per person per Policy Year)   | S\$275,000   | S\$400,000                          | S\$850,000                                   | S\$1,250,000                                 |
| <b>Hospital Benefits</b>   |  |                                     |  |  |
| All Hospital Services  | As Charged   | As Charged                          | As Charged                                   | As Charged                                   |
| Daily Hospital Room & Board (per day)  | 4 Bedded Singapore Private Hospital  | 2 Bedded Singapore Private Hospital | Standard 1 Bedded Singapore Private Hospital | Standard 1 Bedded Singapore Private Hospital |
| Intensive Care Unit (per day)  | As Charged   | As Charged                          | As Charged                                   | As Charged                                   |
| Surgeon's Fees   | As Charged   | As Charged                          | As Charged                                   | As Charged                                   |
| Day Surgery<br>(including minor surgical procedure in clinic)  | As Charged   | As Charged                          | As Charged                                   | As Charged                                   |
| Daily In-Hospital Physician's Visit  | As Charged   | As Charged                          | As Charged                                   | As Charged                                   |
| Pre-Hospitalization/Surgery Diagnostic Services<br>(within number of days prior to admission)  | As Charged<br>(90 days)  | As Charged<br>(90 days)             | As Charged<br>(120 days)                     | As Charged<br>(120 days)                     |
| Pre-Hospitalization/Surgery Specialist's Consultation includes medication<br>(within number of days prior to admission)  | As Charged<br>(90 days)  | As Charged<br>(90 days)             | As Charged<br>(120 days)                     | As Charged<br>(120 days)                     |
| Post-Hospitalization/Surgery Treatment<br>(up to number of days following discharge from Hospital)   | As Charged<br>(90 days)  | As Charged<br>(90 days)             | As Charged<br>(120 days)                     | As Charged<br>(120 days)                     |
| Lodger Benefits<br>(for Child below age 12)  | As Charged   | As Charged                          | As Charged                                   | As Charged                                   |
| Local Ambulance Fee  | As Charged   | As Charged                          | As Charged                                   | As Charged                                   |
| Home Nursing<br>(up to 26 weeks per Policy Year)   | N.A.   | N.A.                                | As Charged                                   | As Charged                                   |
| <b>Outpatient Treatments</b>   |  |                                     |  |  |
| Outpatient Kidney Dialysis<br>(per Policy Year)  | S\$30,000  | S\$70,000                           | S\$100,000                                   | S\$120,000                                   |
| Outpatient Cancer Treatment<br>(per Policy Year)   | S\$30,000  | S\$70,000                           | S\$100,000                                   | S\$120,000                                   |
| Emergency Outpatient Treatment<br>(Within 24 hours of Accident)  | As Charged   | As Charged                          | As Charged                                   | As Charged                                   |
| Emergency Dental Treatment Following Accident<br>(Within 24 hours of Accident)   | S\$3,000   | S\$5,000                            | S\$8,000                                     | S\$10,000                                    |
| <b>Organ Transplantation</b>   |  |                                     |  |  |
| Organ Transplantation<br>(Bone Marrow, Heart, Kidney, Liver, Lung) including the direct costs of up to 20% of the transplantation costs to remove an organ for transplant – 24 months Waiting Period | S\$100,000   | S\$120,000                          | S\$150,000                                   | S\$250,000                                   |
| <b>Prosthetic Treatment</b><br>(per Policy Year)   | S\$3,000   | S\$5,000                            | S\$8,000                                     | S\$10,000                                    |
| <b>Maternity Benefits</b>  |  |                                     |  |  |
| Miscarriage due to Accident<br>(per pregnancy)   | S\$2,500   | S\$3,500                            | S\$4,500                                     | S\$5,500                                     |
| Maternity Care<br>(12 months waiting period; Maximum amount per Policy Year)   | N.A.   | N.A.                                | N.A.   | S\$8,000                                     |
| Daily Hospital Cash Allowance<br>(Per day if admitted to Singapore Restructured Hospital, payable up to 30 days)   |  |                                     |  |  |
| B1 Ward  | N.A.   | S\$100                              | S\$100                                       | S\$200                                       |
| B2/B2+ Ward  | S\$150   | S\$200                              | S\$200                                       | S\$250                                       |
| C Ward   | S\$200   | S\$300                              | S\$300                                       | S\$300                                       |
| <b>Dread Disease Recuperation Benefit</b>  |  |                                     |  |  |
| Coronary Artery By-Pass Surgery, Heart Attack, Cancer, Stroke<br>(One-time lump sum payment)   | S\$1,000   | S\$3,000                            | S\$4,000                                     | S\$5,000                                     |
| Special Grant<br>(One-time lump sum payment)   | S\$3,000   | S\$5,000                            | S\$8,000                                     | S\$10,000                                    |
| Permanent Total Disability<br>(Reduced to 50% when Insured Person is a manual worker;<br>one-time lump sum payment)  | N.A.   | N.A.                                | N.A.   | S\$40,000                                    |
| <b>Medical Evacuation/Repatriation (Annual Overall Limits do not apply)</b>  |  |                                     |  |  |
| Emergency Medical Evacuation/Repatriation<br>(per occurrence)  | Unlimited  | Unlimited                           | Unlimited                                    | Unlimited                                    |
| Repatriation of Mortal Remains<br>(per occurrence)   | S\$10,000  | S\$10,000                           | S\$20,000                                    | S\$30,000                                    |
| Mobility Aids and Medical Appliances   | S\$500   | S\$1,500                            | S\$2,000                                     | S\$2,500                                     |
| Inpatient Psychiatric Treatment  | S\$1,000   | S\$1,500                            | S\$2,000                                     | S\$3,000                                     |
| Complications of Pregnancy   | S\$1,000   | S\$1,500                            | S\$2,000                                     | S\$3,000                                     |
| Taxi Fare For Travelling To and From Hospital within Singapore (Arising from a day surgery procedure or Hospital Admission)  | As Charged   | As Charged                          | As Charged                                   | As Charged                                   |
| <b>Outpatient Services – Rider to Inpatient Cover (Optional)</b>   |  |                                     |  |  |
| <b>Outpatient General Practitioner (GP) and Specialist (SP) Benefit</b>  |  |                                     | <b>Benefit Limit</b>                         |  |
| Outpatient Panel GP Visits   | As Charged   |                                     |  |  |
| Outpatient Non-Panel GP Visits   | As Charged and subject to 20% Co-insurance   |                                     |  |  |
| Accident & Emergency Department in Singapore Hospitals   | Limited to 2 visits per Policy Year  |                                     |  |  |
| Singapore Government Polyclinics   | As Charged   |                                     |  |  |
| Overseas Outpatient GP Visits  | Up to S\$50 per visit and limited to 3 visits per Policy Year                                      |                                     |  |  |
| Panel and Non-Panel SP<br>(Consultation, Laboratory and X-Rays Services)   | S\$4,000 (max. amount per person per Policy Year)<br>(20% Co-insurance applicable to Non-Panel SP) |                                     |  |  |

Optional Outpatient Services are only available under Economy Plus, Executive Plus or International Plus Plan. The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

More information about proMedico Plus is available on our website [www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg)

## Premium Saving Options

| Deductible Limits Per Person Per Disability | Discount |
|---|----------|
| S\$5,000                                    | 30%      |
| S\$7,500                                    | 40%      |
| S\$10,000                                   | 50%      |

- Discount applies only to inpatient premium.
- Deductible does not apply to Outpatient Cancer and Kidney Dialysis Treatment, Organ Transplantation and Permanent Total Disability.

## Annual Premium Table for Standard Lives Only (SGD)

| SINGAPORE ONLY |           |          |           |          |           |           |               |           |                             |          |
|----------------|-----------|----------|-----------|----------|-----------|-----------|---------------|-----------|-----------------------------|----------|
| Age Band       | Essential |          | Economy   |          | Executive |           | International |           | Outpatient Services (rider) |          |
|                | Male      | Female   | Male      | Female   | Male      | Female    | Male          | Female    | Male                        | Female   |
| 17-            | 586.00    | 575.00   | 767.00    | 753.00   | 843.00    | 829.00    | 1,211.00      | 1,188.00  | 1,231.00                    | 1,209.00 |
| 18-24          | 694.00    | 715.00   | 839.00    | 865.00   | 939.00    | 966.00    | 1,285.00      | 1,325.00  | 1,018.00                    | 1,105.00 |
| 25-29          | 721.00    | 764.00   | 911.00    | 972.00   | 998.00    | 1,063.00  | 1,376.00      | 1,461.00  | 1,107.00                    | 1,204.00 |
| 30-34          | 801.00    | 864.00   | 1,016.00  | 1,105.00 | 1,132.00  | 1,231.00  | 1,575.00      | 1,701.00  | 1,204.00                    | 1,308.00 |
| 35-39          | 908.00    | 993.00   | 1,150.00  | 1,269.00 | 1,332.00  | 1,471.00  | 1,851.00      | 2,023.00  | 1,530.00                    | 1,660.00 |
| 40-44          | 1,087.00  | 1,181.00 | 1,439.00  | 1,584.00 | 1,612.00  | 1,778.00  | 2,191.00      | 2,374.00  | 1,730.00                    | 1,878.00 |
| 45-49          | 1,253.00  | 1,351.00 | 1,631.00  | 1,794.00 | 1,862.00  | 2,046.00  | 2,563.00      | 2,763.00  | 2,068.00                    | 2,246.00 |
| 50-54          | 1,710.00  | 1,730.00 | 2,185.00  | 2,230.00 | 2,463.00  | 2,516.00  | 3,308.00      | 3,350.00  | 2,290.00                    | 2,486.00 |
| 55-59          | 2,271.00  | 2,197.00 | 3,210.00  | 3,117.00 | 3,895.00  | 3,786.00  | 5,077.00      | 4,926.00  | 2,882.00                    | 3,133.00 |
| 60-64          | 3,474.00  | 3,014.00 | 4,390.00  | 3,776.00 | 5,342.00  | 4,603.00  | 6,837.00      | 5,975.00  | 3,752.00                    | 4,081.00 |
| 65-69          | 4,326.00  | 3,657.00 | 5,482.00  | 4,603.00 | 6,653.00  | 5,603.00  | 8,493.00      | 7,251.00  | 4,477.00                    | 4,870.00 |
| 70-75          | 5,409.00  | 4,569.00 | 7,787.00  | 6,538.00 | 9,450.00  | 7,960.00  | 11,096.00     | 9,477.00  | 5,423.00                    | 5,900.00 |
| 76-80          | 7,031.00  | 5,940.00 | 10,123.00 | 8,499.00 | 12,287.00 | 10,348.00 | 14,425.00     | 12,319.00 | 7,047.00                    | 7,669.00 |

### Important Notes:

- The rates apply to Proposers/Insured Persons domiciled in Singapore.
- If the Insured Person lives/travels outside Singapore for a continuous period of more than 60 days, eligible expenses subsequently incurred outside Singapore will be limited to reasonable and customary charges as if such expenses were incurred in Singapore.

## Annual Premium Table for Standard Lives Only (SGD)

| GLOBAL (EXCEPT US / CANADA / JAPAN) |           |           |           |           |           |           |               |           |                             |           |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----------|-----------------------------|-----------|
| Age Band                            | Essential |           | Economy   |           | Executive |           | International |           | Outpatient Services (rider) |           |
|                                     | Male      | Female    | Male      | Female    | Male      | Female    | Male          | Female    | Male                        | Female    |
| 17-                                 | 1,008.00  | 990.00    | 1,321.00  | 1,297.00  | 1,448.00  | 1,422.00  | 2,082.00      | 2,044.00  | 2,017.00                    | 1,981.00  |
| 18-24                               | 1,192.00  | 1,230.00  | 1,441.00  | 1,485.00  | 1,612.00  | 1,662.00  | 2,208.00      | 2,276.00  | 1,669.00                    | 1,812.00  |
| 25-29                               | 1,238.00  | 1,314.00  | 1,568.00  | 1,669.00  | 1,714.00  | 1,826.00  | 2,363.00      | 2,513.00  | 1,815.00                    | 1,975.00  |
| 30-34                               | 1,377.00  | 1,485.00  | 1,745.00  | 1,897.00  | 1,942.00  | 2,114.00  | 2,707.00      | 2,923.00  | 1,975.00                    | 2,144.00  |
| 35-39                               | 1,485.00  | 1,624.00  | 1,882.00  | 2,075.00  | 2,181.00  | 2,408.00  | 3,028.00      | 3,309.00  | 2,389.00                    | 2,593.00  |
| 40-44                               | 1,869.00  | 2,029.00  | 2,472.00  | 2,724.00  | 2,769.00  | 3,055.00  | 3,764.00      | 4,081.00  | 2,838.00                    | 3,082.00  |
| 45-49                               | 2,151.00  | 2,324.00  | 2,804.00  | 3,082.00  | 3,197.00  | 3,520.00  | 4,407.00      | 4,750.00  | 3,392.00                    | 3,683.00  |
| 50-54                               | 2,938.00  | 2,973.00  | 3,755.00  | 3,832.00  | 4,232.00  | 4,325.00  | 5,682.00      | 5,757.00  | 3,755.00                    | 4,077.00  |
| 55-59                               | 3,902.00  | 3,777.00  | 5,519.00  | 5,356.00  | 6,695.00  | 6,506.00  | 8,726.00      | 8,467.00  | 4,726.00                    | 5,137.00  |
| 60-64                               | 5,972.00  | 5,182.00  | 7,545.00  | 6,492.00  | 9,178.00  | 7,909.00  | 11,751.00     | 10,273.00 | 6,154.00                    | 6,693.00  |
| 65-69                               | 7,437.00  | 6,285.00  | 9,421.00  | 7,910.00  | 11,436.00 | 9,632.00  | 14,594.00     | 12,466.00 | 7,340.00                    | 7,986.00  |
| 70-75                               | 9,296.00  | 7,853.00  | 13,383.00 | 11,238.00 | 16,245.00 | 13,680.00 | 19,072.00     | 16,286.00 | 8,891.00                    | 9,674.00  |
| 76-80                               | 12,086.00 | 10,208.00 | 17,401.00 | 14,607.00 | 21,121.00 | 17,787.00 | 24,794.00     | 21,173.00 | 11,557.00                   | 12,577.00 |

### Important Notes:

- The rates apply to Proposers/Insured Persons (Singapore Citizens only) domiciled anywhere in the world except USA/Canada/Japan.

### Applicable to Annual Premium Tables for Singapore & Global:

- Optional Outpatient Services is only available under Economy, Executive or International Plans
- Premiums may be loaded for more hazardous occupations e.g. work on board offshore oil rigs; and occupations involving frequent air travel
- Premium payment at commencement and renewal are based on age next birthday
- A 5% discount is allowed for coverage taken up by Insured Person and Spouse and a 10% Family discount on a Family-unit basis (Insured Person, Spouse, Children) under one Policy. No discount if Policy is taken up by one parent and one child. **This is only applicable for inpatient premium only.**
- Premiums above include prevailing GST.

# Notes

## Persons Eligible to Apply

- Adults from 18 to 64 years old (inclusive) on next birthday
- Children from 15 days old to 17 years old (inclusive) on next birthday
- Singapore Citizens, Permanent Residents of Singapore, Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Holders, who are permanently residing in Singapore - Annual Premium Table for Singapore Only applies
- Singapore Citizens who are permanently residing outside Singapore excluding USA/ Canada/Japan - Annual Premium Table for Global applies
- Persons who are permanently residing (more than 60 days) in USA/Canada/Japan are not eligible
- Proposal for children must include at least one parent and the choice of plan for children must be equal than that of the parent(s)  
Remarks: Employment Pass Holders, Student Pass Holders, Dependant Pass Holders and Work Permit Holders must supply a copy of their respective pass or work permit and a bona fide residential address in Singapore.

## 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 conditions before the inception date of the Policy
- 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 defects, 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 before deciding to purchase the Policy.

|  |  |
|--|--|
| • <b>Cancellation Clause</b>   | The Company reserves the right to terminate the coverage at any time giving 30 days' notice in writing to the Insured. Whenever such cancellation 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. Cancellation shall be without prejudice to any claim origination prior to the effective date of cancellation |
| • <b>Geographical Cover</b>  | Worldwide, 24 hours (there is no cover available for all persons domicile permanently in USA/Canada/Japan of whatever nationalities)   |
| • <b>Terms of Renewal</b>  | Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium. Renewable from 65 to 80 years old is subject to yearly review   |
| • <b>Non-Guaranteed Premium</b>  | Premiums payable for this coverage are not guaranteed and may be revised at policy renewal at the full discretion of the Company. premium payable at commencement and renewal of cover is based on age next birthday   |
| • <b>Change in Circumstances</b>   | In the event of a change in circumstances affecting the risk, the Insured shall notify the Company in writing in particular changes in occupation/ country of residence, or health affecting any Insured or Insured Person. The Company shall increase or reduce the premium rates according to the risk classification for the new occupation/country of residence or to decline the coverage   |
| • <b>Reasonable &amp; Customary Charges</b>  | Benefits payable are limited to Reasonable and Customary charges for the treatments provided and to the limits of the Plan chosen  |
| • <b>Pre-Authorization For Hospitalization in Private Hospitals</b>  | Pre-authorization must be obtained for any In-patient or Day Surgery procedure in Private Hospitals, otherwise 20% Co-insurance shall impose on all eligible medical expenses covered under the Policy.<br><br>This co-insurance will not apply in the event of an emergency and Insured Person must contact us within 24 hours after admission.   |
| • <b>Co-insurance</b>  | Treatments received in USA/Canada/Japan are subject to a 20% co-insurance on the first S\$16,000 of eligible medical expenses  |
| • <b>Policy Period</b>   | Insurance will only commence when the proposal is accepted, the premium paid and accepted by Liberty Insurance Pte Ltd   |
| • <b>Free Look Period</b>  | In the event that the Insured is not satisfied with the Policy for any reasons, it may be returned to the Company for cancellation within 14 days from date of receipt and any premium paid or billed will be refunded in full   |
| • Switching of medical policies may result in having to pay a different premium amount and different policy terms and conditions   |  |
| • Maternity Care is only provided if all members of an Insured's family are insured on the same plan under the same Policy   |  |
| • This Policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this Policy  |  |
| • To submit a claim, please complete the Medical claim form and submit together with all original documents, supporting invoices and receipts within 30 days starting from the first date of the treatment |  |

This Policy is protected under the Policy Owner's 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)).

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about proMedico Plus is available on our website [www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg).

Underwritten by Liberty Insurance Pte Ltd (Registration no. 199002791D)  
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