



# proMedico

Protect the health of you and your loved ones  
with comprehensive plans



## Greater assurance with the right health plans

With constant growth of medical costs, having the right medical insurance is something you cannot ignore. proMedico, our medical insurance, offers you a wide range of benefits to cover all your needs. Enhance your coverage and protection by opting for additional riders according to your needs.

### Benefits at a glance



Five plan options with wide range of coverage



Extended age eligibility



More optional riders with comprehensive benefits



Family discount



Portfolio pricing that assure individual member will not be penalised due to high claim

# Summary of Benefits

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
<b>Overall Annual Limit</b>	S\$100,000	S\$250,000	S\$500,000	S\$1,000,000	S\$1,500,000
<b>Daily Hospital Room &amp; Board</b>	Standard 2 bedded Singapore Private Hospital or Standard 1 bedded Singapore Government/Restructured Hospital	Standard 2 bedded Singapore Private Hospital or Standard 1 bedded Singapore Government/Restructured Hospital	Standard 1 bedded Singapore Private Hospital	Standard 1 bedded Singapore Private Hospital	Standard 1 bedded Singapore Private Hospital
<b>Parent's Accommodation as companion for Child</b> (below 12 years old)	As charged	As charged	As charged	As charged	As charged
<b>ICU</b> (per day)	As charged	As charged	As charged	As charged	As charged
<b>Hospital Services</b>	As charged	As charged	As charged	As charged	As charged
<b>Surgeon's Fees</b>	As charged	As charged	As charged	As charged	As charged
<b>Day Surgery</b>	As charged	As charged	As charged	As charged	As charged
<b>Minor Surgical Procedure in an Outpatient Clinic</b>	As charged	As charged	As charged	As charged	As charged
<b>Anaesthetist's Fee</b>	As charged	As charged	As charged	As charged	As charged
<b>Daily In-hospital Physician's Visit</b>	As charged	As charged	As charged	As charged	As charged
<b>Pre-hospitalisation/Surgery Diagnostic Services</b> (within number of days preceding Hospital admission)	As charged (90 days)	As charged (90 days)	As charged (90 days)	As charged (120 days)	As charged (120 days)
<b>Pre-hospitalisation/Surgery Specialist's Consultation includes medication</b> (within number of days preceding Hospital admission)	As charged (90 days)	As charged (90 days)	As charged (90 days)	As charged (120 days)	As charged (120 days)

# Summary of Benefits

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
<b>Post-hospitalisation/Surgery Treatment</b> (up to number of days following discharge from Hospital)	As charged (90 days)	As charged (90 days)	As charged (90 days)	As charged (120 days)	As charged (120 days)
<b>Home Nursing</b> (up to 26 weeks per policy)	N.A.	N.A.	As charged	As charged	As charged
<b>Surgical Implants</b>	S\$2,000	S\$3,500	S\$5,000	As charged	As charged
<b>Inpatient, Day Patient or Outpatient Cancer Treatment - Surgery, Chemotherapy, Radiotherapy, Immunotherapy, Hormone Therapy</b> (treatment related to active cancer treatment following a confirmed diagnosis of cancer)	S\$50,000	S\$100,000	As charged	As charged	As charged
<b>Inpatient, Day Patient or Outpatient Kidney dialysis</b>	S\$50,000	S\$100,000	As charged	As charged	As charged
<b>Miscarriage due to Accident</b> (per pregnancy)	S\$1,000	S\$2,000	S\$3,000	As charged	As charged
<b>Rehabilitation Benefit</b>	N.A.	N.A.	N.A.	S\$15,000	S\$30,000
<b>Local Ambulance Fee</b>	As charged	As charged	As charged	As charged	As charged
<b>Taxi Fare for Travelling to and from Hospital within Singapore</b> (arising from a day surgery or hospital admission)	As charged	As charged	As charged	As charged	As charged
<b>Mobility Aids and Medical Appliances</b>	S\$250	S\$500	S\$1,500	S\$2,000	S\$2,500
<b>Inpatient Psychiatric Treatment</b>	N.A.	S\$1,000	S\$1,500	S\$2,000	S\$3,000
<b>Organ transplantation - Bone marrow, Heart, Kidney, Liver, Lung or bone marrow including the donor cost up to 20% of transplantation costs to remove organ - 24 months waiting period</b>	As charged	As charged	As charged	As charged	As charged

# Summary of Benefits

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
<b>Emergency Outpatient Accidental Treatment</b> (within 24 hours of accident)	As charged	As charged	As charged	As charged	As charged
<b>Emergency Outpatient Dental Treatment following accident</b> (within 24 hours of accident)	S\$2,500	S\$5,000	S\$7,500	As charged	As charged
<b>Outpatient Alternative Treatment</b> (registered chiropractor, podiatrist, dietician, naturopath, physiotherapist, acupuncturist, homeopath, osteopath, TCM)	N.A.	N.A.	S\$500	S\$1,000	S\$2,000
<b>Daily Hospital Cash Allowance</b> (per day if admitted to Singapore Restructured Hospital, payable up to 30 days)					
• B1 Ward	S\$100	S\$100	S\$100	S\$200	S\$200
• B2/B2+ Ward	S\$150	S\$200	S\$200	S\$250	S\$250
• C Ward	S\$200	S\$300	S\$300	S\$300	S\$300
<b>Medical Report Fees</b>	As charged	As charged	As charged	As charged	As charged
<b>Dread Disease Recuperation Benefit - Coronary Artery By-Pass Surgery, Heart Attack, Cancer, Stroke</b> (one-time lump sum payment)	S\$1,000	S\$2,500	S\$5,000	S\$7,500	S\$10,000
<b>Special Grant</b> (one-time lump sum payment)	S\$3,000	S\$5,000	S\$8,000	S\$10,000	S\$10,000
<b>Congenital Conditions Benefit</b>	N.A.	N.A.	N.A.	S\$10,000 lifetime benefit limit	S\$15,000 lifetime benefit limit
<b>Permanent Total Disability</b>	N.A.	N.A.	N.A.	S\$40,000 (reduced to 50% when Insured Person is a manual worker)	S\$50,000 (reduced to 50% when Insured Person is a manual worker)

# Summary of Benefits

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
<b>Overseas Emergency Services (Annual Overall Limits do not apply)</b>					
<b>Emergency Medical Evacuation/Repatriation</b> (per occurrence)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Repatriation of Mortal Remains</b> (per occurrence)	S\$10,000	S\$15,000	S\$20,000	S\$30,000	S\$50,000
<b>Emergency Medical Advice &amp; Travel Assistance</b>	Provided	Provided	Provided	Provided	Provided
<b>Compassionate Visit</b>	N.A.	N.A.	N.A.	Return economy class airline ticket	Return economy class airline ticket
<b>Return of dependent child(ren)</b>	N.A.	N.A.	N.A.	Single trip economy class airline ticket	Single trip economy class airline ticket

# Premiums Saving Options

Deductible Limits Per Person Per Disability <sup>1</sup>	Discount
S\$5,000	30%
S\$7,500	40%
S\$10,000	50%

<sup>1</sup> Deductible does not apply to Outpatient Cancer and Kidney Dialysis Treatment, Organ Transplantation and Permanent Total Disability. Discount applies only on basic Hospital and Surgical coverage premium





# Optional Coverage

## Outpatient Services - Rider to Basic Hospital & Surgical Coverage

Description of Benefits	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
<b>Outpatient General Practitioner (GP) rider</b>		
<b>Outpatient Panel GP Visits</b> (including consultation and medications)	As charged (unlimited)	As charged (unlimited)
<b>Outpatient Non-panel GP Visits</b> (including consultation and medications)	Up to S\$35 per visit	Up to S\$50 per visit
<b>Outpatient Laboratory and X-Rays Services (for diagnostic purposes only) referred by panel GP or Singapore Polyclinics</b>	As charged	As charged
<b>Accident &amp; Emergency (A&amp;E) in Singapore Hospitals</b>	Up to S\$120 per visit	Up to S\$150 per visit
<b>Panel of Traditional Chinese Medicine (TCM)</b>	N.A.	Up to S\$50 per visit
<b>Overseas Outpatient GP Visits</b>	Up to S\$30 per visit	Up to S\$50 per visit
<b>Exclusions</b>	<ul style="list-style-type: none"> <li>Routine physical examinations and health check-ups</li> <li>Pregnancy or childbirth</li> <li>Treatment performed by a Specialist</li> <li>Special investigations (e.g. MRI, CT Scan, PET Scan, Barium Test etc)</li> </ul>	
<b>Special Features</b>	<ul style="list-style-type: none"> <li>Cashless transactions at more than 500 panel network GP clinics in Singapore and Malaysia and more than 25 panel network TCM clinics</li> <li>Insureds will be able to submit their non-panel medical claims online through a mobile application and web portal</li> </ul>	
<b>Outpatient Specialist (SP) rider</b>		
<b>Panel &amp; non-panel SP</b> (Consultation, outpatient diagnostic scan, x-ray and lab test)	S\$4,000 (maximum amount per person per policy year, subject to 20% co-insurance applicable to non-panel Specialist)	S\$5,000 (maximum amount per person per policy year, subject to 20% co-insurance applicable to non-panel Specialist)
<b>Paediatrician Consultation</b>	S\$500 per year (waiver of GP referral letter for child below 36 months)	S\$1,000 per year (waiver of GP referral letter for child below 36 months)

# Optional Coverage

## Outpatient Services - Rider to Basic Hospital & Surgical Coverage

Description of Benefits	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
<b>Outpatient Specialist (SP) rider</b>		
Physiotherapy and Chiropractic Treatment	N.A.	Up to S\$500 per policy year (referred by doctor)
Medical Appliances	N.A.	Rental of medical appliances (up to S\$500 per policy year) prescribed by doctor
Hearing Aids	N.A.	Up to S\$300 per policy year
Exclusions	<ul style="list-style-type: none"> <li>Routine physical examinations and health check-ups</li> <li>Pregnancy or childbirth</li> </ul>	
Special Features	<ul style="list-style-type: none"> <li>Cashless transactions at over 150 panel network Specialist clinics</li> <li>Insureds will enjoy concierge referral services to panel network Specialist clinics</li> <li>Insured will be able to submit their non-panel medical claims online through a mobile application and web portal</li> </ul>	
General Information	<ul style="list-style-type: none"> <li>A referral letter is required for Specialist consultations</li> <li>A referral letter from the Specialist is required for the outpatient physiotherapy benefit</li> </ul>	
<b>Wellness and Optical Benefits</b>		
Medical check-up and Vaccinations	N.A.	Up to S\$300 per policy year
Hearing Test, Eye Exam and Corrective Vision Aids	N.A.	Up to S\$300 per policy year



## Optional Coverage Dental Care - Rider to Basic Hospital & Surgical Coverage

Description of Benefits	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
<b>Annual Limit</b>	S\$750	S\$1,500
<b>Oral Examination, Scaling and Polishing</b> (twice per policy year)	Covered (No co-payment)	Covered (No co-payment)
<b>Dental Treatment</b> (with 6 months waiting period)	Covered (no co-payment)	Covered (no co-payment)
<ul style="list-style-type: none"> <li>Intra Oral X-ray</li> <li>Impaction</li> <li>Emergency Treatment to relieve dental pain (palliative) - fillings</li> <li>Medication/Drugs</li> <li>Root Canal Treatment</li> <li>Extraction (including wisdom tooth)</li> <li>Periodontal treatment</li> </ul>		
<b>Major Restorative Dental Treatment</b> (with 12 months waiting period)	80% reimbursement	Covered (No co-payment)
<ul style="list-style-type: none"> <li>Dentures, Crowns and Bridges</li> <li>Inlays</li> <li>Implants (surgical implant placement/implant abutments)</li> </ul>		
<b>Orthodontic Treatment</b> (12 months waiting period)	N.A.	50% reimbursement
<ul style="list-style-type: none"> <li>For dependent child aged below 18</li> </ul>		

## Optional Coverage Maternity Care<sup>2</sup> - Rider to Basic Hospital & Surgical Coverage<sup>3</sup>

Description of Benefits <sup>4</sup>		
<b>First year overall annual limit</b>	N.A.	<sup>2</sup> Maternity benefits including a) prenatal and post-natal services up to 45 days following birth: Physician consultation fees, diagnostic scans and tests, medicines and drugs b) normal or complicated delivery  <sup>3</sup> Applicable for proMedico Prime, Prestige and Prestige Plus
<b>Second year overall annual limit</b>	S\$6,000	
<b>Third year and thereafter overall limit</b>	S\$13,500	

<sup>4</sup> Available to women between 19-45 years of age who have selected a proMedico Prime or Prestige or Prestige Plus Basic Hospital and Surgical coverage on a NIL deductible basis, plus an optional outpatient services benefit

# Annual Premium for Standard Lives Only (in SGD)

## Basic Hospital & Surgical Coverage - Singapore only<sup>5</sup>

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
15 days old	S\$609	S\$730	S\$877	S\$1,052	S\$1,262
1	S\$585	S\$702	S\$843	S\$1,011	S\$1,214
2	S\$566	S\$679	S\$814	S\$977	S\$1,173
3	S\$549	S\$659	S\$791	S\$949	S\$1,139
4	S\$536	S\$643	S\$771	S\$926	S\$1,111
5	S\$528	S\$633	S\$760	S\$912	S\$1,094
6	S\$520	S\$624	S\$749	S\$898	S\$1,078
7	S\$512	S\$615	S\$738	S\$885	S\$1,062
8	S\$505	S\$606	S\$727	S\$872	S\$1,047
9	S\$497	S\$597	S\$716	S\$859	S\$1,031
10	S\$490	S\$588	S\$705	S\$847	S\$1,016
11	S\$498	S\$597	S\$717	S\$860	S\$1,032
12	S\$506	S\$607	S\$728	S\$874	S\$1,048
13	S\$513	S\$616	S\$739	S\$887	S\$1,064
14	S\$521	S\$625	S\$750	S\$900	S\$1,081
15	S\$529	S\$635	S\$762	S\$914	S\$1,097
16	S\$537	S\$644	S\$773	S\$927	S\$1,113
17	S\$545	S\$653	S\$784	S\$941	S\$1,129
18	S\$552	S\$663	S\$795	S\$954	S\$1,145
19	S\$560	S\$672	S\$807	S\$968	S\$1,161
20	S\$568	S\$682	S\$818	S\$981	S\$1,178
21	S\$577	S\$692	S\$831	S\$997	S\$1,196
22	S\$586	S\$703	S\$844	S\$1,013	S\$1,215
23	S\$595	S\$714	S\$857	S\$1,028	S\$1,234
24	S\$604	S\$725	S\$870	S\$1,044	S\$1,253
25	S\$613	S\$736	S\$883	S\$1,060	S\$1,271
26	S\$622	S\$747	S\$896	S\$1,075	S\$1,290
27	S\$631	S\$757	S\$909	S\$1,091	S\$1,309
28	S\$640	S\$768	S\$922	S\$1,106	S\$1,328
29	S\$649	S\$779	S\$935	S\$1,122	S\$1,346
30	S\$658	S\$790	S\$948	S\$1,138	S\$1,365
31	S\$681	S\$817	S\$981	S\$1,177	S\$1,412
32	S\$704	S\$844	S\$1,013	S\$1,216	S\$1,459
33	S\$726	S\$872	S\$1,046	S\$1,255	S\$1,506
34	S\$749	S\$899	S\$1,078	S\$1,294	S\$1,553
35	S\$772	S\$926	S\$1,111	S\$1,333	S\$1,600
36	S\$794	S\$953	S\$1,144	S\$1,372	S\$1,647
37	S\$817	S\$980	S\$1,176	S\$1,412	S\$1,694
38	S\$840	S\$1,007	S\$1,209	S\$1,451	S\$1,741
39	S\$862	S\$1,035	S\$1,242	S\$1,490	S\$1,788
40	S\$885	S\$1,062	S\$1,274	S\$1,529	S\$1,835
41	S\$927	S\$1,113	S\$1,335	S\$1,602	S\$1,923
42	S\$970	S\$1,164	S\$1,397	S\$1,676	S\$2,011
43	S\$1,012	S\$1,215	S\$1,458	S\$1,749	S\$2,099
44	S\$1,055	S\$1,266	S\$1,519	S\$1,823	S\$2,187
45	S\$1,097	S\$1,317	S\$1,580	S\$1,896	S\$2,275
46	S\$1,140	S\$1,368	S\$1,641	S\$1,970	S\$2,363
47	S\$1,182	S\$1,419	S\$1,702	S\$2,043	S\$2,452
48	S\$1,225	S\$1,470	S\$1,764	S\$2,116	S\$2,540
49	S\$1,267	S\$1,521	S\$1,825	S\$2,190	S\$2,628
50	S\$1,310	S\$1,572	S\$1,886	S\$2,263	S\$2,716
51	S\$1,362	S\$1,635	S\$1,961	S\$2,354	S\$2,825
52	S\$1,416	S\$1,700	S\$2,039	S\$2,448	S\$2,938
53	S\$1,473	S\$1,768	S\$2,121	S\$2,546	S\$3,056
54	S\$1,532	S\$1,839	S\$2,206	S\$2,648	S\$3,178
55	S\$1,593	S\$1,913	S\$2,294	S\$2,754	S\$3,305

## Annual Premium for Standard Lives Only (in SGD) Basic Hospital & Surgical Coverage - Singapore only<sup>5</sup>

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
56	S\$1,657	S\$1,990	S\$2,386	S\$2,864	S\$3,437
57	S\$1,723	S\$2,070	S\$2,481	S\$2,979	S\$3,574
58	S\$1,792	S\$2,153	S\$2,580	S\$3,098	S\$3,717
59	S\$1,864	S\$2,239	S\$2,683	S\$3,222	S\$3,866
60	S\$1,939	S\$2,329	S\$2,790	S\$3,351	S\$4,021
61	S\$2,017	S\$2,422	S\$2,902	S\$3,485	S\$4,182
62	S\$2,098	S\$2,519	S\$3,018	S\$3,624	S\$4,349
63	S\$2,182	S\$2,620	S\$3,139	S\$3,769	S\$4,523
64	S\$2,269	S\$2,725	S\$3,265	S\$3,920	S\$4,704
65	S\$2,360	S\$2,834	S\$3,396	S\$4,077	S\$4,892
66	S\$2,454	S\$2,947	S\$3,532	S\$4,240	S\$5,088
67	S\$2,552	S\$3,065	S\$3,673	S\$4,410	S\$5,292
68	S\$2,654	S\$3,188	S\$3,820	S\$4,586	S\$5,504
69	S\$2,760	S\$3,316	S\$3,973	S\$4,769	S\$5,724
70	S\$2,870	S\$3,449	S\$4,132	S\$4,960	S\$5,953
71	S\$2,985	S\$3,587	S\$4,297	S\$5,158	S\$6,191
72	S\$3,104	S\$3,730	S\$4,469	S\$5,364	S\$6,439
73	S\$3,228	S\$3,879	S\$4,648	S\$5,579	S\$6,697
74	S\$3,357	S\$4,034	S\$4,834	S\$5,802	S\$6,965
75	S\$3,491	S\$4,195	S\$5,027	S\$6,034	S\$7,244
76	S\$3,631	S\$4,363	S\$5,228	S\$6,275	S\$7,534
77	S\$3,776	S\$4,538	S\$5,437	S\$6,526	S\$7,835
78	S\$3,927	S\$4,720	S\$5,654	S\$6,787	S\$8,148
79	S\$4,084	S\$4,909	S\$5,880	S\$7,058	S\$8,474
80	S\$4,247	S\$5,105	S\$6,115	S\$7,340	S\$8,813
81	S\$4,417	S\$5,309	S\$6,360	S\$7,634	S\$9,166
82	S\$4,594	S\$5,521	S\$6,614	S\$7,939	S\$9,533
83	S\$4,778	S\$5,742	S\$6,879	S\$8,257	S\$9,914
84	S\$4,969	S\$5,972	S\$7,154	S\$8,587	S\$10,311
85	S\$5,168	S\$6,211	S\$7,440	S\$8,930	S\$10,723
86	S\$5,375	S\$6,459	S\$7,738	S\$9,287	S\$11,152
87	S\$5,590	S\$6,717	S\$8,048	S\$9,658	S\$11,598
88	S\$5,814	S\$6,986	S\$8,370	S\$10,044	S\$12,062
89	S\$6,047	S\$7,265	S\$8,705	S\$10,446	S\$12,544
90	S\$6,289	S\$7,556	S\$9,053	S\$10,864	S\$13,046

- The rates apply to Proposer/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 for Standard Lives Only (in SGD) Basic Hospital & Surgical Coverage - Worldwide excluding USA<sup>5</sup>

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
15 days old	S\$823	S\$986	S\$1,184	S\$1,421	S\$1,704
1	S\$790	S\$948	S\$1,139	S\$1,365	S\$1,639
2	S\$765	S\$917	S\$1,099	S\$1,319	S\$1,584
3	S\$742	S\$890	S\$1,068	S\$1,282	S\$1,538
4	S\$724	S\$869	S\$1,041	S\$1,251	S\$1,500
5	S\$713	S\$855	S\$1,026	S\$1,232	S\$1,477

# Annual Premium for Standard Lives Only (in SGD)

## Basic Hospital & Surgical Coverage - Worldwide excluding USA<sup>5</sup>

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
6	S\$702	S\$843	S\$1,012	S\$1,213	S\$1,456
7	S\$692	S\$831	S\$997	S\$1,195	S\$1,434
8	S\$682	S\$819	S\$982	S\$1,178	S\$1,414
9	S\$671	S\$806	S\$967	S\$1,160	S\$1,392
10	S\$662	S\$794	S\$952	S\$1,144	S\$1,372
11	S\$673	S\$806	S\$968	S\$1,161	S\$1,394
12	S\$684	S\$820	S\$983	S\$1,180	S\$1,415
13	S\$693	S\$832	S\$998	S\$1,198	S\$1,437
14	S\$704	S\$844	S\$1,013	S\$1,215	S\$1,460
15	S\$715	S\$858	S\$1,029	S\$1,234	S\$1,481
16	S\$725	S\$870	S\$1,044	S\$1,252	S\$1,503
17	S\$736	S\$882	S\$1,059	S\$1,271	S\$1,525
18	S\$746	S\$896	S\$1,074	S\$1,288	S\$1,546
19	S\$756	S\$908	S\$1,090	S\$1,307	S\$1,568
20	S\$767	S\$921	S\$1,105	S\$1,325	S\$1,591
21	S\$779	S\$935	S\$1,122	S\$1,346	S\$1,615
22	S\$792	S\$950	S\$1,140	S\$1,368	S\$1,641
23	S\$804	S\$964	S\$1,157	S\$1,388	S\$1,666
24	S\$816	S\$979	S\$1,175	S\$1,410	S\$1,692
25	S\$828	S\$994	S\$1,193	S\$1,431	S\$1,716
26	S\$840	S\$1,009	S\$1,210	S\$1,452	S\$1,742
27	S\$852	S\$1,022	S\$1,228	S\$1,473	S\$1,768
28	S\$864	S\$1,037	S\$1,245	S\$1,494	S\$1,793
29	S\$877	S\$1,052	S\$1,263	S\$1,515	S\$1,818
30	S\$889	S\$1,067	S\$1,280	S\$1,537	S\$1,843
31	S\$920	S\$1,103	S\$1,325	S\$1,589	S\$1,907
32	S\$951	S\$1,140	S\$1,368	S\$1,642	S\$1,970
33	S\$981	S\$1,178	S\$1,413	S\$1,695	S\$2,034
34	S\$1,012	S\$1,214	S\$1,456	S\$1,747	S\$2,097
35	S\$1,043	S\$1,251	S\$1,500	S\$1,800	S\$2,160
36	S\$1,072	S\$1,287	S\$1,545	S\$1,853	S\$2,224
37	S\$1,103	S\$1,323	S\$1,588	S\$1,907	S\$2,287
38	S\$1,134	S\$1,360	S\$1,633	S\$1,959	S\$2,351
39	S\$1,164	S\$1,398	S\$1,677	S\$2,012	S\$2,414
40	S\$1,195	S\$1,434	S\$1,720	S\$2,065	S\$2,478
41	S\$1,252	S\$1,503	S\$1,803	S\$2,163	S\$2,597
42	S\$1,310	S\$1,572	S\$1,886	S\$2,263	S\$2,715
43	S\$1,367	S\$1,641	S\$1,969	S\$2,362	S\$2,834
44	S\$1,425	S\$1,710	S\$2,051	S\$2,462	S\$2,953
45	S\$1,481	S\$1,778	S\$2,133	S\$2,560	S\$3,072
46	S\$1,539	S\$1,847	S\$2,216	S\$2,660	S\$3,191
47	S\$1,596	S\$1,916	S\$2,298	S\$2,759	S\$3,311
48	S\$1,654	S\$1,985	S\$2,382	S\$2,857	S\$3,429
49	S\$1,711	S\$2,054	S\$2,464	S\$2,957	S\$3,548
50	S\$1,769	S\$2,123	S\$2,547	S\$3,056	S\$3,667
51	S\$1,839	S\$2,208	S\$2,648	S\$3,178	S\$3,814
52	S\$1,912	S\$2,295	S\$2,753	S\$3,305	S\$3,967
53	S\$1,989	S\$2,387	S\$2,864	S\$3,438	S\$4,126
54	S\$2,069	S\$2,483	S\$2,979	S\$3,575	S\$4,291
55	S\$2,151	S\$2,583	S\$3,097	S\$3,718	S\$4,462
56	S\$2,237	S\$2,687	S\$3,222	S\$3,867	S\$4,640
57	S\$2,327	S\$2,795	S\$3,350	S\$4,022	S\$4,825
58	S\$2,420	S\$2,907	S\$3,483	S\$4,183	S\$5,018
59	S\$2,517	S\$3,023	S\$3,623	S\$4,350	S\$5,220
60	S\$2,618	S\$3,145	S\$3,767	S\$4,524	S\$5,429
61	S\$2,723	S\$3,270	S\$3,918	S\$4,705	S\$5,646

## Annual Premium for Standard Lives Only (in SGD) Basic Hospital & Surgical Coverage - Worldwide excluding USA<sup>5</sup>

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
62	S\$2,833	S\$3,401	S\$4,075	S\$4,893	S\$5,872
63	S\$2,946	S\$3,537	S\$4,238	S\$5,089	S\$6,107
64	S\$3,064	S\$3,679	S\$4,408	S\$5,292	S\$6,351
65	S\$3,186	S\$3,826	S\$4,585	S\$5,504	S\$6,605
66	S\$3,313	S\$3,979	S\$4,769	S\$5,724	S\$6,869
67	S\$3,446	S\$4,138	S\$4,959	S\$5,954	S\$7,145
68	S\$3,583	S\$4,304	S\$5,157	S\$6,192	S\$7,431
69	S\$3,726	S\$4,477	S\$5,364	S\$6,439	S\$7,728
70	S\$3,875	S\$4,657	S\$5,579	S\$6,696	S\$8,037
71	S\$4,030	S\$4,843	S\$5,801	S\$6,964	S\$8,358
72	S\$4,191	S\$5,036	S\$6,034	S\$7,242	S\$8,693
73	S\$4,358	S\$5,237	S\$6,275	S\$7,532	S\$9,041
74	S\$4,532	S\$5,446	S\$6,526	S\$7,833	S\$9,403
75	S\$4,713	S\$5,664	S\$6,787	S\$8,146	S\$9,780
76	S\$4,902	S\$5,891	S\$7,058	S\$8,472	S\$10,171
77	S\$5,098	S\$6,127	S\$7,340	S\$8,811	S\$10,578
78	S\$5,302	S\$6,372	S\$7,633	S\$9,163	S\$11,000
79	S\$5,514	S\$6,628	S\$7,938	S\$9,529	S\$11,440
80	S\$5,734	S\$6,892	S\$8,256	S\$9,909	S\$11,898
81	S\$5,963	S\$7,168	S\$8,586	S\$10,306	S\$12,375
82	S\$6,202	S\$7,454	S\$8,929	S\$10,718	S\$12,870
83	S\$6,451	S\$7,752	S\$9,287	S\$11,147	S\$13,384
84	S\$6,709	S\$8,063	S\$9,658	S\$11,593	S\$13,920
85	S\$6,977	S\$8,385	S\$10,044	S\$12,056	S\$14,477
86	S\$7,257	S\$8,720	S\$10,447	S\$12,538	S\$15,056
87	S\$7,547	S\$9,068	S\$10,865	S\$13,039	S\$15,658
88	S\$7,849	S\$9,432	S\$11,300	S\$13,560	S\$16,284
89	S\$8,164	S\$9,808	S\$11,752	S\$14,103	S\$16,935
90	S\$8,491	S\$10,201	S\$12,222	S\$14,667	S\$17,613

<sup>5</sup> 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; Premiums above including prevailing GST

# Annual Premium for Standard Lives Only (in SGD) - Outpatient Services - Rider to Basic Hospital & Surgical Coverage

Singapore Only			Worldwide excluding USA		
Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)	Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
15 days old	S\$804	S\$1,136	15 days old	S\$1,086	S\$1,534
1	S\$773	S\$1,092	1	S\$1,044	S\$1,475
2	S\$747	S\$1,055	2	S\$1,009	S\$1,425
3	S\$725	S\$1,024	3	S\$979	S\$1,383
4	S\$707	S\$999	4	S\$955	S\$1,349
5	S\$697	S\$985	5	S\$941	S\$1,330
6	S\$686	S\$970	6	S\$927	S\$1,310
7	S\$676	S\$956	7	S\$913	S\$1,291
8	S\$666	S\$942	8	S\$900	S\$1,272
9	S\$656	S\$928	9	S\$886	S\$1,253
10	S\$647	S\$914	10	S\$874	S\$1,234
11	S\$657	S\$929	11	S\$887	S\$1,255
12	S\$667	S\$943	12	S\$901	S\$1,274
13	S\$678	S\$958	13	S\$916	S\$1,294
14	S\$688	S\$972	14	S\$929	S\$1,313
15	S\$698	S\$987	15	S\$943	S\$1,333
16	S\$708	S\$1,002	16	S\$956	S\$1,353
17	S\$719	S\$1,016	17	S\$971	S\$1,372
18	S\$729	S\$1,031	18	S\$985	S\$1,392
19	S\$739	S\$1,045	19	S\$998	S\$1,411
20	S\$750	S\$1,060	20	S\$1,013	S\$1,431
21	S\$762	S\$1,077	21	S\$1,029	S\$1,454
22	S\$774	S\$1,094	22	S\$1,045	S\$1,477
23	S\$785	S\$1,111	23	S\$1,060	S\$1,500
24	S\$797	S\$1,128	24	S\$1,076	S\$1,523
25	S\$809	S\$1,145	25	S\$1,093	S\$1,546
26	S\$821	S\$1,161	26	S\$1,109	S\$1,568
27	S\$833	S\$1,178	27	S\$1,125	S\$1,591
28	S\$845	S\$1,195	28	S\$1,141	S\$1,614
29	S\$857	S\$1,212	29	S\$1,157	S\$1,637
30	S\$869	S\$1,229	30	S\$1,174	S\$1,660
31	S\$899	S\$1,271	31	S\$1,214	S\$1,716
32	S\$929	S\$1,313	32	S\$1,255	S\$1,773
33	S\$959	S\$1,356	33	S\$1,295	S\$1,831
34	S\$989	S\$1,398	34	S\$1,336	S\$1,888
35	S\$1,019	S\$1,440	35	S\$1,376	S\$1,944
36	S\$1,048	S\$1,482	36	S\$1,415	S\$2,001
37	S\$1,078	S\$1,524	37	S\$1,456	S\$2,058
38	S\$1,108	S\$1,567	38	S\$1,496	S\$2,116
39	S\$1,138	S\$1,609	39	S\$1,537	S\$2,173
40	S\$1,168	S\$1,651	40	S\$1,577	S\$2,229
41	S\$1,224	S\$1,730	41	S\$1,653	S\$2,336
42	S\$1,280	S\$1,810	42	S\$1,728	S\$2,444
43	S\$1,336	S\$1,889	43	S\$1,804	S\$2,551
44	S\$1,392	S\$1,968	44	S\$1,880	S\$2,657
45	S\$1,449	S\$2,048	45	S\$1,957	S\$2,765
46	S\$1,505	S\$2,127	46	S\$2,032	S\$2,872
47	S\$1,561	S\$2,206	47	S\$2,108	S\$2,979
48	S\$1,617	S\$2,285	48	S\$2,183	S\$3,085
49	S\$1,673	S\$2,365	49	S\$2,259	S\$3,193
50	S\$1,729	S\$2,444	50	S\$2,335	S\$3,300
51	S\$1,781	S\$2,517	51	S\$2,405	S\$3,398
52	S\$1,834	S\$2,593	52	S\$2,476	S\$3,501



## Annual Premium for Standard Lives Only (in SGD) - Outpatient Services - Rider to Basic Hospital & Surgical Coverage

Singapore Only			Worldwide excluding USA		
Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)	Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
53	S\$1,889	S\$2,671	53	S\$2,551	S\$3,606
54	S\$1,946	S\$2,751	54	S\$2,628	S\$3,714
55	S\$2,004	S\$2,834	55	S\$2,706	S\$3,826
56	S\$2,064	S\$2,919	56	S\$2,787	S\$3,941
57	S\$2,126	S\$3,007	57	S\$2,871	S\$4,060
58	S\$2,190	S\$3,097	58	S\$2,957	S\$4,181
59	S\$2,256	S\$3,190	59	S\$3,046	S\$4,307
60	S\$2,324	S\$3,286	60	S\$3,138	S\$4,437
61	S\$2,394	S\$3,385	61	S\$3,232	S\$4,570
62	S\$2,466	S\$3,487	62	S\$3,330	S\$4,708
63	S\$2,540	S\$3,592	63	S\$3,429	S\$4,850
64	S\$2,616	S\$3,700	64	S\$3,532	S\$4,995
65	S\$2,694	S\$3,811	65	S\$3,637	S\$5,145
66	S\$2,775	S\$3,925	66	S\$3,747	S\$5,299
67	S\$2,858	S\$4,043	67	S\$3,859	S\$5,459
68	S\$2,944	S\$4,164	68	S\$3,975	S\$5,622
69	S\$3,032	S\$4,289	69	S\$4,094	S\$5,791
70	S\$3,123	S\$4,418	70	S\$4,217	S\$5,965
71	S\$3,217	S\$4,551	71	S\$4,343	S\$6,144
72	S\$3,314	S\$4,688	72	S\$4,474	S\$6,329
73	S\$3,413	S\$4,829	73	S\$4,608	S\$6,520
74	S\$3,515	S\$4,974	74	S\$4,746	S\$6,715
75	S\$3,620	S\$5,123	75	S\$4,887	S\$6,917
76	S\$3,729	S\$5,277	76	S\$5,035	S\$7,124
77	S\$3,841	S\$5,435	77	S\$5,186	S\$7,338
78	S\$3,956	S\$5,598	78	S\$5,341	S\$7,558
79	S\$4,075	S\$5,766	79	S\$5,502	S\$7,785
80	S\$4,197	S\$5,939	80	S\$5,666	S\$8,018
81	S\$4,323	S\$6,117	81	S\$5,837	S\$8,258
82	S\$4,453	S\$6,301	82	S\$6,012	S\$8,507
83	S\$4,587	S\$6,490	83	S\$6,193	S\$8,762
84	S\$4,725	S\$6,685	84	S\$6,379	S\$9,025
85	S\$4,867	S\$6,886	85	S\$6,571	S\$9,297
86	S\$5,013	S\$7,093	86	S\$6,768	S\$9,576
87	S\$5,163	S\$7,306	87	S\$6,971	S\$9,864
88	S\$5,318	S\$7,525	88	S\$7,180	S\$10,159
89	S\$5,478	S\$7,751	89	S\$7,396	S\$10,464
90	S\$5,642	S\$7,984	90	S\$7,617	S\$10,779

## Annual Premium for Standard Lives Only (in SGD) - Optional Rider Maternity Care<sup>2</sup> - Rider to Basic Hospital & Surgical Coverage<sup>3</sup>

Age	Singapore Only	Age	Worldwide excluding USA
19 - 30 years old	S\$1,680	19 - 30 years old	S\$2,268
31 - 39 years old	S\$2,000	31 - 39 years old	S\$2,700
40 - 45 years old	S\$2,800	40 - 45 years old	S\$3,780

## Annual Premium for Standard Lives Only (in SGD) - Optional Rider Dental Care - Rider to Basic Hospital & Surgical Coverage

Singapore Only		Worldwide excluding USA	
Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime) Per Insured Person	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus) Per Insured Person	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime) Per Insured Person	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus) Per Insured Person
S\$335	S\$695	S\$453	S\$939

### Persons Eligible to Apply

- Adults from 18 to 69 years old (inclusive) on next birthday
- Children from 15 days old to 17 years old (inclusive) on next birthday
- Residents of Singapore (Singapore Citizens, Permanent Residents of Singapore, Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Holders), who are residing in Singapore - Annual Premium Table for Singapore Only applies
- Residents of Singapore who are residing in countries outside Singapore excluding USA - Annual Premium Table for Worldwide Excluding USA applies
- Persons who are permanently residing (more than 60 days) in USA are not eligible
- Proposal for children must include at least one parent and the choice of plan for child must be equal than that of the parent(s)
- Family discount
  - 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

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

- Pre-existing conditions as defined or Injuries before the Policy Inception Date of this Policy
- Treatment for wilfully self-inflicted or grossly negligent Bodily Injury, Sickness, Accident, suicide, or attempted suicide or any attempt threat whether sane or insane
- Treatment relating to birth defect, Congenital Conditions and congenital illnesses unless otherwise explicitly provided and endorsed in the Policy or Schedule. Birth defects are deemed to include, but not limited to, hereditary conditions, treatment for learning problems or speech defects of a dependent child and foetal surgery
- Genetic tests, nor for any counselling made necessary following genetic tests, even when those tests are undertaken to establish whether or not Insured member may be genetically disposed to the development of a medical condition in the future
- Experimental and yet to be scientifically proven medical treatment

# 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.

- **Cancellation Clause**

This is a short-term accident and health policy and the insurer is not required to renew this Policy. The insurer may terminate this policy by giving you 30 days notice in writing. 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

- **Geographical Cover**

Worldwide, 24 hours (there is no cover available for all persons domicile permanently in USA of whatever nationalities)

- **Terms of Renewal**

Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium

- **Non-Guarantee Premium**

Premiums payable for this coverage are not guaranteed and may be revised at Policy renewal at the full discretion of the Company. The premium payable at commencement and renewal of cover is based on age next birthday

- **Change of Occupation/Country of Residence**

In the event of a change in occupation/country of residence of the Insured Person, the Insured Person shall notify the Company in writing of the new occupation/country of residence. 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

- **Reasonable & Customary Charges**

Benefits payable are limited to Reasonable and Customary charges for the treatments provided and to the limits of the Plan chosen

- **Pre-Authorisation For Hospitalisation in Private Hospitals**

Pre-authorisation must be obtained for any In-patient or Day Surgery procedure in Private Hospitals, including overseas admission, otherwise 20% co-insurance shall impose on all eligible medical expenses covered under the Policy. This co-insurance will not apply in the event of an emergency and Insured Person must contact us within 24 hours after admission

- **Co-insurance**

Treatments received in USA are subject to a 20% co-insurance on the first S\$16,000 of eligible medical expenses

- **Policy Period**

Insurance will only commence when the proposal is accepted, the premium paid and accepted by Liberty Insurance Pte Ltd

- **Free Look Period**

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
- 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 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 us ([servicecenter@libertyinsurance.com.sg](mailto:servicecenter@libertyinsurance.com.sg)) or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.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 is available on our website [www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg).