



# 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



Teleconsultation

# Summary of Benefits

## Hospital & Surgical Coverage

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
Overall Annual Limit	S\$100,000	S\$250,000	S\$500,000	S\$1,000,000	S\$1,500,000
Daily Hospital Room & Board	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
Parent's Accommodation as companion for Child (below 12 years old)	As charged	As charged	As charged	As charged	As charged
ICU (per day)	As charged	As charged	As charged	As charged	As charged
Hospital Services	As charged	As charged	As charged	As charged	As charged
Surgeon's Fees	As charged	As charged	As charged	As charged	As charged
Day Surgery	As charged	As charged	As charged	As charged	As charged
Minor Surgical Procedure in an Outpatient Clinic	As charged	As charged	As charged	As charged	As charged
Anaesthetist's Fee	As charged	As charged	As charged	As charged	As charged
Daily In-hospital Physician's Visit	As charged	As charged	As charged	As charged	As charged
Pre-hospitalisation/Surgery Diagnostic Services (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)
Pre-hospitalisation/Surgery Specialist's Consultation includes medication (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

## Hospital & Surgical Coverage

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>	S\$500	S\$1,250	S\$1,750	S\$2,250	S\$3,500
<b>Organ transplantation - Bone marrow, Heart, Kidney, Liver, Lung or bone marrow</b> including the donor cost up to 20% of transplantation costs to remove organ - 24 months waiting period	As charged	As charged	As charged	As charged	As charged

# Summary of Benefits

## Hospital & Surgical Coverage

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
Emergency Outpatient Accidental Treatment (within 24 hours of accident)	As charged	As charged	As charged	As charged	As charged
Emergency Outpatient Dental Treatment following accident (within 24 hours of accident)	S\$2,500	S\$5,000	S\$7,500	As charged	As charged
Outpatient Alternative Treatment (registered chiropractor, podiatrist, dietician, naturopath, physiotherapist, acupuncturist, homeopath, osteopath, TCM following Inpatient treatment)	N.A.	N.A.	S\$500	S\$1,000	S\$2,000
Daily Hospital Cash Allowance (per day if admitted to Singapore Restructured Hospital, payable up to 30 days)					
<ul style="list-style-type: none"><li>B1 Ward</li><li>B2/B2+ Ward</li><li>C Ward</li></ul>	<ul style="list-style-type: none"><li>S\$100</li><li>S\$150</li><li>S\$200</li></ul>	<ul style="list-style-type: none"><li>S\$100</li><li>S\$200</li><li>S\$300</li></ul>	<ul style="list-style-type: none"><li>S\$100</li><li>S\$200</li><li>S\$300</li></ul>	<ul style="list-style-type: none"><li>S\$200</li><li>S\$250</li><li>S\$300</li></ul>	<ul style="list-style-type: none"><li>S\$200</li><li>S\$250</li><li>S\$300</li></ul>
Medical Report Fees	As charged	As charged	As charged	As charged	As charged
Dread Disease Recuperation Benefit - Coronary Artery By-Pass Surgery, Heart Attack, Cancer, Stroke (one-time lump sum payment)	S\$1,000	S\$2,500	S\$5,000	S\$7,500	S\$10,000
Special Grant (one-time lump sum payment)	S\$3,000	S\$5,000	S\$8,000	S\$10,000	S\$10,000
Congenital Conditions Benefit	N.A.	N.A.	N.A.	S\$10,000 lifetime benefit limit	S\$15,000 lifetime benefit limit
Permanent Total Disability	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

## Hospital & Surgical Coverage

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
Overseas Emergency Services (Annual Overall Limits do not apply)					
Emergency Medical Evacuation/Repatriation (per occurrence)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Repatriation of Mortal Remains (per occurrence)	S\$10,000	S\$15,000	S\$20,000	S\$30,000	S\$50,000
Emergency Medical Advice & Travel Assistance	Provided	Provided	Provided	Provided	Provided
Compassionate Visit	N.A.	N.A.	N.A.	Return economy class airline ticket	Return economy class airline ticket
Return of dependent child(ren)	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\$2,500	15%
S\$5,000	30%
S\$7,500	40%
S\$10,000	50%

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



# 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)
Outpatient General Practitioner (GP) rider		
Outpatient Panel GP Visits (including consultation and medications)	As charged	As charged
Outpatient Panel GP Teleconsultation (including consultation and medications)	As charged	As charged
Outpatient Non-Panel GP Visits (including consultation and medications)	Up to S\$35 per visit	Up to S\$50 per visit
Outpatient Laboratory and X-Rays Services (for diagnostic purposes only) referred by panel GP or Singapore Polyclinics	As charged	As charged
Accident & Emergency (A&E) in Singapore Hospitals	Up to S\$120 per visit	Up to S\$150 per visit
Panel of Traditional Chinese Medicine (TCM)	N.A.	Up to S\$50 per visit
Overseas Outpatient GP Visits	Up to S\$30 per visit	Up to S\$50 per visit
Exclusions	<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>	
Special Features	<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>	
Outpatient Specialist (SP) rider		
Panel & non-panel SP (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)
Paediatrician Consultation	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)
Outpatient Specialist (SP) rider		
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>	
Wellness and Optical Benefits		
Medical check-up and Vaccinations	N.A.	Up to S\$350 per Policy Year
Hearing Test, Eye Exam and Corrective Vision Aids	N.A.	Up to S\$350 per Policy Year



# Optional Coverage

## Dental Care - Rider to Basic Hospital & Surgical Coverage and available only if you have selected Outpatient Services cover

Description of Benefits	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
Annual Limit	S\$750	S\$1,500
Oral Examination, Scaling and Polishing (twice per Policy Year)	Covered (no co-payment)	Covered (no co-payment)
Dental Treatment (with 6 months waiting period) <ul style="list-style-type: none"> <li>Intra Oral X-ray</li> <li>Impaction</li> <li>Emergency Treatment to relief 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>	Covered (no co-payment)	Covered (no co-payment)
Major Restorative Dental Treatment (with 12 months waiting period) <ul style="list-style-type: none"> <li>Dentures, Crowns and Bridges</li> <li>Inlays</li> <li>Implants (surgical implant placement/implant abutments)</li> </ul>	80% reimbursement	Covered (no co-payment)
Orthodontic Treatment (12 months waiting period) <ul style="list-style-type: none"> <li>For dependent child aged below 18</li> </ul>	N.A.	50% reimbursement

# Optional Coverage

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

Description of Benefits <sup>4</sup>		<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  <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
First year overall annual limit	N.A.	
Second year overall annual limit	S\$6,000	
Third year and thereafter overall limit	S\$13,500	

# Annual Premium for Standard Lives Only (in SGD)

## Basic Hospital & Surgical Coverage - Singapore only

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
15 days old	S\$819	S\$982	S\$1,126	S\$1,350	S\$1,619
1	S\$787	S\$943	S\$1,082	S\$1,298	S\$1,559
2	S\$762	S\$913	S\$1,045	S\$1,255	S\$1,507
3	S\$739	S\$887	S\$1,016	S\$1,217	S\$1,462
4	S\$722	S\$865	S\$991	S\$1,188	S\$1,427
5	S\$710	S\$851	S\$975	S\$1,171	S\$1,405
6	S\$699	S\$838	S\$960	S\$1,153	S\$1,384
7	S\$688	S\$827	S\$947	S\$1,136	S\$1,363
8	S\$679	S\$815	S\$933	S\$1,120	S\$1,343
9	S\$669	S\$803	S\$919	S\$1,102	S\$1,324
10	S\$659	S\$791	S\$905	S\$1,086	S\$1,304
11	S\$670	S\$803	S\$920	S\$1,103	S\$1,325
12	S\$681	S\$816	S\$934	S\$1,123	S\$1,344
13	S\$689	S\$828	S\$948	S\$1,138	S\$1,365
14	S\$700	S\$841	S\$963	S\$1,155	S\$1,388
15	S\$711	S\$855	S\$977	S\$1,174	S\$1,409
16	S\$744	S\$891	S\$1,022	S\$1,226	S\$1,470
17	S\$755	S\$905	S\$1,037	S\$1,244	S\$1,492
18	S\$765	S\$918	S\$1,051	S\$1,262	S\$1,514
19	S\$776	S\$930	S\$1,067	S\$1,280	S\$1,536
20	S\$787	S\$943	S\$1,082	S\$1,297	S\$1,557
21	S\$792	S\$950	S\$1,088	S\$1,306	S\$1,566
22	S\$804	S\$964	S\$1,105	S\$1,326	S\$1,590
23	S\$816	S\$979	S\$1,123	S\$1,346	S\$1,616
24	S\$828	S\$996	S\$1,138	S\$1,366	S\$1,641
25	S\$841	S\$1,010	S\$1,157	S\$1,388	S\$1,664
26	S\$853	S\$1,025	S\$1,174	S\$1,409	S\$1,690
27	S\$866	S\$1,038	S\$1,189	S\$1,429	S\$1,714
28	S\$878	S\$1,052	S\$1,206	S\$1,447	S\$1,739
29	S\$890	S\$1,069	S\$1,224	S\$1,468	S\$1,762
30	S\$902	S\$1,084	S\$1,240	S\$1,490	S\$1,788
31	S\$942	S\$1,132	S\$1,297	S\$1,556	S\$1,866
32	S\$975	S\$1,169	S\$1,338	S\$1,607	S\$1,929
33	S\$1,006	S\$1,207	S\$1,383	S\$1,660	S\$1,991
34	S\$1,037	S\$1,246	S\$1,425	S\$1,711	S\$2,054
35	S\$1,069	S\$1,283	S\$1,468	S\$1,762	S\$2,115
36	S\$1,089	S\$1,307	S\$1,497	S\$1,796	S\$2,156
37	S\$1,120	S\$1,344	S\$1,541	S\$1,848	S\$2,218
38	S\$1,153	S\$1,382	S\$1,583	S\$1,900	S\$2,279
39	S\$1,182	S\$1,421	S\$1,625	S\$1,951	S\$2,341
40	S\$1,214	S\$1,456	S\$1,668	S\$2,002	S\$2,403
41	S\$1,273	S\$1,527	S\$1,748	S\$2,098	S\$2,517
42	S\$1,330	S\$1,596	S\$1,829	S\$2,196	S\$2,633
43	S\$1,388	S\$1,666	S\$1,909	S\$2,290	S\$2,748
44	S\$1,447	S\$1,736	S\$1,987	S\$2,386	S\$2,864
45	S\$1,505	S\$1,806	S\$2,070	S\$2,483	S\$2,979
46	S\$1,578	S\$1,894	S\$2,170	S\$2,604	S\$3,125
47	S\$1,637	S\$1,966	S\$2,250	S\$2,701	S\$3,242
48	S\$1,697	S\$2,036	S\$2,333	S\$2,796	S\$3,358
49	S\$1,755	S\$2,107	S\$2,413	S\$2,896	S\$3,475
50	S\$1,814	S\$2,178	S\$2,494	S\$2,993	S\$3,590
51	S\$1,905	S\$2,285	S\$2,617	S\$3,142	S\$3,771
52	S\$1,980	S\$2,377	S\$2,723	S\$3,268	S\$3,923
53	S\$2,060	S\$2,473	S\$2,832	S\$3,398	S\$4,079
54	S\$2,141	S\$2,572	S\$2,945	S\$3,535	S\$4,241
55	S\$2,228	S\$2,675	S\$3,062	S\$3,676	S\$4,412

# Annual Premium for Standard Lives Only (in SGD)

## Basic Hospital & Surgical Coverage - Singapore only

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
56	S\$2,340	S\$2,810	S\$3,216	S\$3,860	S\$4,631
57	S\$2,433	S\$2,922	S\$3,344	S\$4,015	S\$4,818
58	S\$2,530	S\$3,040	S\$3,477	S\$4,176	S\$5,009
59	S\$2,632	S\$3,161	S\$3,616	S\$4,342	S\$5,210
60	S\$2,738	S\$3,288	S\$3,762	S\$4,517	S\$5,419
61	S\$3,235	S\$3,883	S\$4,442	S\$5,334	S\$6,402
62	S\$3,364	S\$4,038	S\$4,619	S\$5,547	S\$6,657
63	S\$3,499	S\$4,202	S\$4,804	S\$5,769	S\$6,923
64	S\$3,639	S\$4,371	S\$4,998	S\$6,000	S\$7,199
65	S\$3,785	S\$4,544	S\$5,198	S\$6,240	S\$7,488
66	S\$3,973	S\$4,769	S\$5,457	S\$6,552	S\$7,860
67	S\$4,131	S\$4,962	S\$5,676	S\$6,814	S\$8,176
68	S\$4,296	S\$5,160	S\$5,901	S\$7,085	S\$8,503
69	S\$4,466	S\$5,367	S\$6,139	S\$7,368	S\$8,844
70	S\$4,646	S\$5,582	S\$6,383	S\$7,663	S\$9,200
71	S\$4,876	S\$5,860	S\$6,702	S\$8,046	S\$9,655
72	S\$5,070	S\$6,093	S\$6,969	S\$8,366	S\$10,042
73	S\$5,274	S\$6,337	S\$7,249	S\$8,700	S\$10,445
74	S\$5,485	S\$6,592	S\$7,539	S\$9,047	S\$10,862
75	S\$5,703	S\$6,855	S\$7,838	S\$9,411	S\$11,298
76	S\$5,988	S\$7,195	S\$8,230	S\$9,877	S\$11,859
77	S\$6,227	S\$7,483	S\$8,557	S\$10,272	S\$12,332
78	S\$6,475	S\$7,784	S\$8,898	S\$10,683	S\$12,824
79	S\$6,735	S\$8,095	S\$9,254	S\$11,108	S\$13,339
80	S\$7,003	S\$8,416	S\$9,623	S\$11,554	S\$13,870
81	S\$7,351	S\$8,834	S\$10,103	S\$12,125	S\$14,560
82	S\$7,644	S\$9,186	S\$10,505	S\$12,611	S\$15,141
83	S\$7,952	S\$9,555	S\$10,926	S\$13,115	S\$15,746
84	S\$8,269	S\$9,938	S\$11,362	S\$13,640	S\$16,377
85	S\$8,600	S\$10,335	S\$11,817	S\$14,184	S\$17,033
86	S\$8,945	S\$10,749	S\$12,292	S\$14,752	S\$17,713
87	S\$9,302	S\$11,178	S\$12,784	S\$15,340	S\$18,422
88	S\$9,675	S\$11,626	S\$13,294	S\$15,952	S\$19,158
89	S\$10,062	S\$12,089	S\$13,828	S\$16,594	S\$19,924
90	S\$10,465	S\$12,573	S\$14,380	S\$17,256	S\$20,724

### Important Notes:

- 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 90 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

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
15 days old	S\$1,106	S\$1,326	S\$1,520	S\$1,824	S\$2,187
1	S\$1,062	S\$1,275	S\$1,462	S\$1,751	S\$2,104
2	S\$1,029	S\$1,233	S\$1,411	S\$1,693	S\$2,033
3	S\$998	S\$1,197	S\$1,370	S\$1,646	S\$1,974
4	S\$973	S\$1,169	S\$1,336	S\$1,606	S\$1,926
5	S\$958	S\$1,151	S\$1,316	S\$1,582	S\$1,895

Annual Premium for Standard Lives Only (in SGD)

Basic Hospital & Surgical Coverage - Worldwide excluding USA

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
6	S\$943	S\$1,134	S\$1,300	S\$1,557	S\$1,869
7	S\$930	S\$1,118	S\$1,280	S\$1,534	S\$1,841
8	S\$917	S\$1,101	S\$1,261	S\$1,513	S\$1,815
9	S\$902	S\$1,084	S\$1,240	S\$1,488	S\$1,788
10	S\$890	S\$1,067	S\$1,222	S\$1,468	S\$1,761
11	S\$905	S\$1,084	S\$1,241	S\$1,490	S\$1,790
12	S\$919	S\$1,102	S\$1,262	S\$1,515	S\$1,817
13	S\$931	S\$1,119	S\$1,281	S\$1,538	S\$1,845
14	S\$946	S\$1,135	S\$1,301	S\$1,560	S\$1,874
15	S\$962	S\$1,154	S\$1,320	S\$1,584	S\$1,901
16	S\$1,005	S\$1,205	S\$1,381	S\$1,657	S\$1,986
17	S\$1,020	S\$1,221	S\$1,401	S\$1,680	S\$2,017
18	S\$1,033	S\$1,240	S\$1,419	S\$1,703	S\$2,044
19	S\$1,048	S\$1,258	S\$1,441	S\$1,727	S\$2,073
20	S\$1,062	S\$1,277	S\$1,461	S\$1,751	S\$2,104
21	S\$1,069	S\$1,283	S\$1,468	S\$1,762	S\$2,113
22	S\$1,086	S\$1,303	S\$1,492	S\$1,791	S\$2,149
23	S\$1,102	S\$1,321	S\$1,515	S\$1,818	S\$2,181
24	S\$1,119	S\$1,343	S\$1,539	S\$1,846	S\$2,215
25	S\$1,137	S\$1,363	S\$1,562	S\$1,874	S\$2,247
26	S\$1,153	S\$1,384	S\$1,584	S\$1,901	S\$2,281
27	S\$1,169	S\$1,401	S\$1,608	S\$1,928	S\$2,314
28	S\$1,184	S\$1,423	S\$1,630	S\$1,956	S\$2,347
29	S\$1,204	S\$1,442	S\$1,653	S\$1,983	S\$2,380
30	S\$1,220	S\$1,463	S\$1,676	S\$2,012	S\$2,413
31	S\$1,275	S\$1,528	S\$1,751	S\$2,101	S\$2,520
32	S\$1,318	S\$1,578	S\$1,808	S\$2,172	S\$2,604
33	S\$1,358	S\$1,630	S\$1,868	S\$2,241	S\$2,690
34	S\$1,401	S\$1,681	S\$1,926	S\$2,310	S\$2,772
35	S\$1,444	S\$1,733	S\$1,983	S\$2,380	S\$2,856
36	S\$1,469	S\$1,765	S\$2,023	S\$2,427	S\$2,910
37	S\$1,514	S\$1,814	S\$2,079	S\$2,496	S\$2,995
38	S\$1,556	S\$1,865	S\$2,138	S\$2,565	S\$3,079
39	S\$1,596	S\$1,918	S\$2,197	S\$2,634	S\$3,160
40	S\$1,640	S\$1,967	S\$2,251	S\$2,703	S\$3,245
41	S\$1,717	S\$2,061	S\$2,360	S\$2,832	S\$3,400
42	S\$1,797	S\$2,155	S\$2,469	S\$2,962	S\$3,553
43	S\$1,874	S\$2,250	S\$2,577	S\$3,092	S\$3,711
44	S\$1,955	S\$2,345	S\$2,686	S\$3,224	S\$3,867
45	S\$2,032	S\$2,439	S\$2,793	S\$3,352	S\$4,022
46	S\$2,132	S\$2,558	S\$2,928	S\$3,517	S\$4,218
47	S\$2,210	S\$2,652	S\$3,037	S\$3,648	S\$4,377
48	S\$2,291	S\$2,750	S\$3,149	S\$3,777	S\$4,534
49	S\$2,369	S\$2,846	S\$3,258	S\$3,909	S\$4,691
50	S\$2,450	S\$2,941	S\$3,367	S\$4,040	S\$4,848
51	S\$2,572	S\$3,088	S\$3,535	S\$4,241	S\$5,092
52	S\$2,673	S\$3,211	S\$3,675	S\$4,412	S\$5,295
53	S\$2,782	S\$3,338	S\$3,823	S\$4,590	S\$5,508
54	S\$2,893	S\$3,472	S\$3,976	S\$4,772	S\$5,729
55	S\$3,008	S\$3,613	S\$4,135	S\$4,963	S\$5,956
56	S\$3,159	S\$3,793	S\$4,342	S\$5,211	S\$6,254
57	S\$3,285	S\$3,947	S\$4,516	S\$5,420	S\$6,502
58	S\$3,417	S\$4,103	S\$4,694	S\$5,638	S\$6,763
59	S\$3,553	S\$4,268	S\$4,882	S\$5,863	S\$7,035
60	S\$3,696	S\$4,440	S\$5,077	S\$6,098	S\$7,316
61	S\$4,367	S\$5,244	S\$5,998	S\$7,201	S\$8,642



# Annual Premium for Standard Lives Only (in SGD)

## Basic Hospital & Surgical Coverage - Worldwide excluding USA

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
62	S\$4,543	S\$5,454	S\$6,238	S\$7,490	S\$8,987
63	S\$4,724	S\$5,672	S\$6,487	S\$7,789	S\$9,348
64	S\$4,913	S\$5,900	S\$6,747	S\$8,101	S\$9,721
65	S\$5,109	S\$6,137	S\$7,018	S\$8,424	S\$10,110
66	S\$5,363	S\$6,442	S\$7,368	S\$8,844	S\$10,614
67	S\$5,578	S\$6,699	S\$7,661	S\$9,201	S\$11,039
68	S\$5,799	S\$6,966	S\$7,968	S\$9,566	S\$11,482
69	S\$6,032	S\$7,246	S\$8,287	S\$9,950	S\$11,940
70	S\$6,273	S\$7,537	S\$8,622	S\$10,345	S\$12,418
71	S\$6,584	S\$7,912	S\$9,046	S\$10,860	S\$13,035
72	S\$6,848	S\$8,228	S\$9,411	S\$11,294	S\$13,556
73	S\$7,120	S\$8,557	S\$9,787	S\$11,747	S\$14,099
74	S\$7,405	S\$8,897	S\$10,177	S\$12,216	S\$14,665
75	S\$7,699	S\$9,254	S\$10,585	S\$12,704	S\$15,252
76	S\$8,082	S\$9,713	S\$11,108	S\$13,335	S\$16,008
77	S\$8,407	S\$10,103	S\$11,554	S\$13,868	S\$16,650
78	S\$8,742	S\$10,506	S\$12,015	S\$14,422	S\$17,315
79	S\$9,092	S\$10,930	S\$12,494	S\$14,998	S\$18,007
80	S\$9,454	S\$11,363	S\$12,994	S\$15,597	S\$18,726
81	S\$9,922	S\$11,929	S\$13,639	S\$16,370	S\$19,658
82	S\$10,320	S\$12,403	S\$14,182	S\$17,026	S\$20,443
83	S\$10,735	S\$12,900	S\$14,752	S\$17,706	S\$21,258
84	S\$11,164	S\$13,417	S\$15,340	S\$18,414	S\$22,111
85	S\$11,611	S\$13,953	S\$15,952	S\$19,150	S\$22,995
86	S\$12,076	S\$14,511	S\$16,595	S\$19,916	S\$23,916
87	S\$12,558	S\$15,091	S\$17,259	S\$20,711	S\$24,871
88	S\$13,061	S\$15,696	S\$17,950	S\$21,538	S\$25,866
89	S\$13,584	S\$16,321	S\$18,666	S\$22,401	S\$26,900
90	S\$14,129	S\$16,974	S\$19,413	S\$23,297	S\$27,976

### Important Notes:

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

Applicable to Annual Premium Tables for Singapore & Worldwide excluding USA:

- 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\$990	S\$1,401	15 days old	S\$1,339	S\$1,891
1	S\$953	S\$1,346	1	S\$1,287	S\$1,818
2	S\$921	S\$1,301	2	S\$1,243	S\$1,757
3	S\$894	S\$1,262	3	S\$1,207	S\$1,704
4	S\$871	S\$1,231	4	S\$1,178	S\$1,663
5	S\$859	S\$1,215	5	S\$1,160	S\$1,640
6	S\$846	S\$1,196	6	S\$1,143	S\$1,614
7	S\$834	S\$1,179	7	S\$1,125	S\$1,591
8	S\$822	S\$1,161	8	S\$1,109	S\$1,568
9	S\$809	S\$1,145	9	S\$1,092	S\$1,544
10	S\$798	S\$1,126	10	S\$1,077	S\$1,521
11	S\$810	S\$1,146	11	S\$1,094	S\$1,548
12	S\$823	S\$1,162	12	S\$1,110	S\$1,570
13	S\$836	S\$1,181	13	S\$1,129	S\$1,594
14	S\$848	S\$1,198	14	S\$1,146	S\$1,618
15	S\$860	S\$1,217	15	S\$1,162	S\$1,643
16	S\$873	S\$1,235	16	S\$1,179	S\$1,667
17	S\$886	S\$1,252	17	S\$1,197	S\$1,691
18	S\$898	S\$1,271	18	S\$1,215	S\$1,715
19	S\$911	S\$1,289	19	S\$1,230	S\$1,740
20	S\$925	S\$1,307	20	S\$1,248	S\$1,764
21	S\$939	S\$1,328	21	S\$1,269	S\$1,792
22	S\$954	S\$1,348	22	S\$1,289	S\$1,821
23	S\$968	S\$1,369	23	S\$1,307	S\$1,848
24	S\$983	S\$1,391	24	S\$1,327	S\$1,877
25	S\$997	S\$1,412	25	S\$1,347	S\$1,906
26	S\$1,011	S\$1,431	26	S\$1,367	S\$1,933
27	S\$1,027	S\$1,452	27	S\$1,388	S\$1,961
28	S\$1,042	S\$1,473	28	S\$1,407	S\$1,989
29	S\$1,057	S\$1,493	29	S\$1,427	S\$2,018
30	S\$1,071	S\$1,515	30	S\$1,447	S\$2,046
31	S\$1,108	S\$1,566	31	S\$1,495	S\$2,116
32	S\$1,146	S\$1,618	32	S\$1,548	S\$2,185
33	S\$1,182	S\$1,672	33	S\$1,596	S\$2,257
34	S\$1,219	S\$1,723	34	S\$1,648	S\$2,327
35	S\$1,256	S\$1,775	35	S\$1,696	S\$2,396
36	S\$1,292	S\$1,826	36	S\$1,745	S\$2,467
37	S\$1,329	S\$1,878	37	S\$1,795	S\$2,537
38	S\$1,366	S\$1,932	38	S\$1,844	S\$2,609
39	S\$1,403	S\$1,984	39	S\$1,895	S\$2,678
40	S\$1,440	S\$2,035	40	S\$1,944	S\$2,748
41	S\$1,509	S\$2,133	41	S\$2,037	S\$2,880
42	S\$1,578	S\$2,231	42	S\$2,130	S\$3,012
43	S\$1,648	S\$2,328	43	S\$2,224	S\$3,144
44	S\$1,715	S\$2,426	44	S\$2,317	S\$3,275
45	S\$1,786	S\$2,525	45	S\$2,412	S\$3,408
46	S\$1,855	S\$2,622	46	S\$2,505	S\$3,540
47	S\$1,924	S\$2,720	47	S\$2,599	S\$3,672
48	S\$1,994	S\$2,817	48	S\$2,690	S\$3,803
49	S\$2,062	S\$2,915	49	S\$2,784	S\$3,936
50	S\$2,132	S\$3,012	50	S\$2,879	S\$4,068
51	S\$2,195	S\$3,103	51	S\$2,965	S\$4,189
52	S\$2,260	S\$3,196	52	S\$3,052	S\$4,315

## 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\$2,328	S\$3,292	53	S\$3,144	S\$4,445
54	S\$2,399	S\$3,391	54	S\$3,240	S\$4,577
55	S\$2,470	S\$3,493	55	S\$3,336	S\$4,716
56	S\$2,543	S\$3,598	56	S\$3,436	S\$4,858
57	S\$2,621	S\$3,707	57	S\$3,539	S\$5,005
58	S\$2,700	S\$3,818	58	S\$3,645	S\$5,153
59	S\$2,781	S\$3,932	59	S\$3,755	S\$5,309
60	S\$2,864	S\$4,051	60	S\$3,868	S\$5,470
61	S\$3,353	S\$4,742	61	S\$4,527	S\$6,401
62	S\$3,454	S\$4,885	62	S\$4,664	S\$6,594
63	S\$3,558	S\$5,031	63	S\$4,803	S\$6,794
64	S\$3,665	S\$5,183	64	S\$4,947	S\$6,997
65	S\$3,773	S\$5,338	65	S\$5,094	S\$7,207
66	S\$3,888	S\$5,498	66	S\$5,249	S\$7,422
67	S\$4,003	S\$5,663	67	S\$5,406	S\$7,646
68	S\$4,123	S\$5,832	68	S\$5,569	S\$7,875
69	S\$4,246	S\$6,008	69	S\$5,734	S\$8,112
70	S\$4,374	S\$6,188	70	S\$5,907	S\$8,355
71	S\$4,506	S\$6,375	71	S\$6,083	S\$8,605
72	S\$4,641	S\$6,566	72	S\$6,266	S\$8,865
73	S\$4,780	S\$6,765	73	S\$6,454	S\$9,133
74	S\$4,924	S\$6,966	74	S\$6,648	S\$9,406
75	S\$5,070	S\$7,176	75	S\$6,845	S\$9,689
76	S\$5,223	S\$7,392	76	S\$7,053	S\$9,978
77	S\$5,379	S\$7,614	77	S\$7,264	S\$10,278
78	S\$5,542	S\$7,842	78	S\$7,481	S\$10,587
79	S\$5,709	S\$8,077	79	S\$7,707	S\$10,905
80	S\$5,879	S\$8,319	80	S\$7,937	S\$11,231
81	S\$6,054	S\$8,569	81	S\$8,176	S\$11,567
82	S\$6,237	S\$8,826	82	S\$8,421	S\$11,916
83	S\$6,425	S\$9,091	83	S\$8,675	S\$12,273
84	S\$6,619	S\$9,365	84	S\$8,936	S\$12,642
85	S\$6,818	S\$9,646	85	S\$9,204	S\$13,023
86	S\$7,022	S\$9,935	86	S\$9,481	S\$13,413
87	S\$7,231	S\$10,234	87	S\$9,765	S\$13,815
88	S\$7,450	S\$10,540	88	S\$10,057	S\$14,229
89	S\$7,673	S\$10,857	89	S\$10,360	S\$14,657
90	S\$7,903	S\$11,183	90	S\$10,669	S\$15,099

## 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\$2,070	19 - 30 years old	S\$2,795
31 - 39 years old	S\$2,466	31 - 39 years old	S\$3,328
40 - 45 years old	S\$3,452	40 - 45 years old	S\$4,659

## 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\$413	S\$857	S\$558	S\$1,158

## 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
- Singapore citizen 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
- Dependent's cover must be under the same plan and coverage level as the proposed Insured Member except Maternity Care benefit
- Proposal for children must include at least one parent and the choice of plan and coverage 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 and all their legal children) under one Policy
  - No discount if Policy is taken up by one parent and one child
  - Family discount does not apply to Outpatient benefits

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 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).