



Care

— for your —

greatest assets

Employees FlexCare

GROUP EMPLOYEE BENEFITS INSURANCE

Take care of your employees' well-being.
With flexible insurance coverage.

Take care of your employees' well-being and they will take care of your business. As a business owner, your employees are your most valuable assets. Keep them healthy, happy and loyal by protecting them with Employees FlexCare, a flexible group employee benefits insurance that can be customised to suit your budget and employees' needs.

Why is it good for my company?

- 1 **Comprehensive coverage** with various benefits
- 2 **Customisable plans** to suit your budget and employees' needs
- 3 **Hassle-free application**
- 4 **Cashless¹ cover** at Income's panel of General Practitioner or Specialist clinics
- 5 Premiums are based on **portfolio underwriting**

1 Upon presentation of outpatient medical card at the respective panel GP and Specialist clinics.

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GROUP EMPLOYEE BENEFITS INSURANCE

Comprehensive coverage with various benefits

Enjoy comprehensive coverage with various benefits for maximum protection.

Customisable plans to suit your budget and employees' needs

Flexibility to mix and match benefits to suit your employees' varying needs.

Application made easy

Application for Employees FlexCare is hassle-free. There is no need to complete Group Health Declaration Form² or Group Insurance Fact Finding Form, which means your employees can be covered by just completing our Group Insurance Application Form.

Cashless cover at Income's panel of General Practitioner or Specialist clinics

Your employees may visit our panel of General Practitioner (GP) or Specialist clinics (with referral letter from panel GP or Specialist) on a cashless basis¹.

Premiums are based on portfolio underwriting

Premium rates are determined by the entire Employees FlexCare portfolio. With portfolio underwriting, your premiums will not be directly impacted by increased claims made by your employees.

1 Upon presentation of outpatient medical card at the respective panel GP and Specialist clinics.

2 For Group Term Life and Group Critical Illness plans, plan type (sum assured) of more than \$100,000 will be subject to underwriting. For Group Term Life plan, employee and their spouse who are 65 to 69 years old are required to complete the Group Health Declaration Form and their application will be subject to underwriting.

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Overview of Employees FlexCare

<p>Main Plan Can be purchased on standalone basis</p>	<p>Group Hospital and Surgical (GHS) Covers eligible medical expenses incurred as a result of hospitalisation, surgery or accident.</p>	<p>Group Term Life (GTL) Covers death or total and permanent disability (TPD before age 65).</p>	<p>Group Personal Accident (GPA) Covers death, total or partial and permanent disability due to an accident.</p>
<p>Rider Must be purchased with Main Plan</p>	<p>Group Major Medical (GMM) Covers eligible medical expenses in excess of the inpatient medical expenses payable under the GHS plan where: - hospitalisation is more than 20 days; or - the surgical expenses are at least 75% of the benefit payable under the surgical table.</p>	<p>Group Critical Illness (GCI) – Accelerated Provides lump sum payout upon diagnosis of any of the 37 Critical Illnesses.</p>	<p>N.A.</p>
	<p>Group Outpatient Primary Care (GOPC) / Group Outpatient Specialist Care (GOSC) Covers eligible medical expenses incurred at GP or Specialist clinic. Note: GOSC can be purchased only when GOPC is taken up.</p>		

Note: The dependants' plan type should not be higher than the employees' plan type for all main plans and riders.

Flexibility to choose from various plans to suit your needs

You can choose from 5 different plan types that meets the various needs of your employees.

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GROUP EMPLOYEE BENEFITS INSURANCE

Group Hospital and Surgical

Benefit Schedule	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Type of Hospital	Private	Restructured	Private	Private	Restructured
Room and Board (Standard) - up to 120 days	1 Bed	1 Bed	2 Bed	4 Bed	4 Bed
Intensive Care Unit (ICU) High Dependency Ward (HDW) Coronary Care Unit (CCU) (per disability)	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Other Hospital Services					
Surgical Expenses - Waiver of Surgical Table if insured member is admitted to a restructured hospital. - Surgeon's fee of more than \$1,500 is subject to Surgical Table if insured member is admitted to a private hospital. - Pro-ration factor will apply if insured member is staying at a higher ward or hospital type than his/her entitlement.	\$20,000 per disability	\$20,000 per disability	\$18,000 per disability	\$15,000 per disability	\$15,000 per disability
Daily In-Hospital Physician's Consultation (up to 120 days)					
Ambulance Services					
Pre-Hospitalisation Specialist Consultation (up to 90 days before hospitalisation or surgery)					
Pre-Hospitalisation Diagnostic X-Ray and Laboratory Fees (up to 90 days before hospitalisation or surgery)	\$2,500	\$2,000	\$1,800	\$1,500	\$1,500
Post-Hospitalisation Treatment (up to 90 days from the insured member's last discharge date from the hospital)					
Miscarriage Benefit	\$2,000	\$1,500	\$1,500	\$1,000	\$1,000
Emergency Accidental Outpatient Treatment - Expenses incurred within 31 days from the date of the accident provided that the treatment is sought within 24 hours following the accident.	\$2,000	\$2,000	\$1,500	\$1,000	\$1,000
Outpatient Dental Treatment (due to accident) - Expenses incurred within 31 days from the date of the accident provided that the treatment is sought within 24 hours following the accident.	\$2,000	\$2,000	\$1,500	\$1,000	\$1,000
Surgical Implants	\$3,000	\$2,000	\$2,000	\$1,500	\$1,000
Inpatient Psychiatric Treatment	\$5,000	\$5,000	\$3,000	\$2,000	\$2,000
Outpatient Kidney Dialysis (per policy year)	\$20,000	\$20,000	\$15,000	\$10,000	\$10,000
Outpatient Cancer Treatment (per policy year)	\$20,000	\$20,000	\$15,000	\$10,000	\$10,000
Death Benefit	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Rehabilitation Benefit (up to the maximum benefit limit or up to 31 days, whichever is earlier)	\$8,000	\$8,000	\$5,000	\$5,000	\$5,000
Home Nursing Care (per policy year) (up to the maximum benefit limit or up to 30 days, whichever is earlier)	\$6,000	\$6,000	\$5,000	\$3,000	\$3,000
Overseas Hospitalisation Due to Accidental Causes	150% of Inpatient Benefits including Pre- and Post-Hospitalisation Treatment, Emergency Accidental Outpatient Treatment, and Outpatient Dental Treatment (Accidental) only				

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Group Major Medical

This rider can be attached to the GHS plan. This rider covers large claim amounts that would otherwise be limited by the GHS plan. The plan type selected for this rider must be the same plan type as the GHS plan.

Benefit Schedule	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Maximum limit per disability				
Eligible medical expenses payable for: - hospitalisation of more than 20 days; or - surgical expenses of at least 75% of the benefit payable under the surgical table.	\$100,000	\$100,000	\$80,000	\$60,000	\$40,000
Type of Hospital	Private	Restructured	Private	Private	Restructured
Room and Board (Standard) – Payable from 121 days onwards	1 Bed	1 Bed	2 Bed	4 Bed	4 Bed
Intensive Care Unit (ICU) High Dependency Ward (HDW) Coronary Care Unit (CCU)	Payable in excess of the GHS plan up to the maximum limit shown above				
Other Hospital Services					
Surgical Expenses					
Daily In-Hospital Physician's Consultation	Pays from 121 days onwards				
Surgical Implants	\$5,000	\$5,000	\$3,000	\$2,000	\$2,000
Co-payment	10%	10%	10%	10%	10%

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Group Outpatient

This rider can be attached to the GHS plan. This rider reimburses outpatient medical expenses incurred in GP or Specialist clinics and the respective X-Ray or Laboratory Test.

Outpatient Primary Care	Plan 1	Plan 2
Visit to Panel GP Clinics	As charged	As charged
Visit to Polyclinics	As charged	As charged
X-Ray and Laboratory Test (referred by Panel GP Clinics or Polyclinics)	As charged	As charged
Visit to Non-Panel GP Clinics	\$25 per visit	\$25 per visit
Visit to Accidental & Emergency Department of Singapore Hospitals (up to 3 visits per year)	\$100 per visit	\$80 per visit
Overseas Outpatient Treatment	\$35 per visit	\$35 per visit
Co-payment (applicable to all benefits)	Not applicable	\$10

Outpatient Specialist Care (Limit per year)	Plan 1	Plan 2
Consultation By Panel Specialist (with referral letter from Panel GP or Specialist) – On cashless basis By Specialist Outpatient Clinics in Restructured Hospitals (with referral letter from Registered Medical Practitioner) – On reimbursement basis	\$1,200	\$800
Diagnostic Test/Scan, X-Ray and Laboratory Test By Panel Specialists (with referral letter from Panel GP or Specialist) – On cashless basis By Specialist Outpatient Clinics in Restructured Hospitals (with referral letter from Registered Medical Practitioner) – On reimbursement basis	\$1,200	\$800
Physiotherapy (with referral letter from Registered Medical Practitioner or Panel Specialist) – On reimbursement basis	\$500	\$500

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Group Personal Accident

Your employees can receive coverage for death, total or partial and permanent disability due to an accident.

Sum assured	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Group Personal Accident	\$500,000	\$300,000	\$200,000	\$100,000	\$50,000

Group Term Life

We provide coverage for death and total and permanent disability (TPD before age 65).

Sum assured	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Group Term Life	\$500,000	\$300,000	\$200,000	\$100,000	\$50,000

Group Critical Illness (Accelerated)

With this rider, your employees can receive a lump sum payout upon diagnosis of any of the 37 Critical Illnesses.

Sum assured	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Group Critical Illness	\$250,000	\$150,000	\$100,000	\$80,000	\$50,000

Annual premium rates

Group Hospital and Surgical (Premium inclusive of 7% GST)

Age last birthday (years)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 to 30	\$391.62	\$287.83	\$268.57	\$201.16	\$162.64
31 to 35	\$442.98	\$330.63	\$295.32	\$230.05	\$179.76
36 to 40	\$457.96	\$344.54	\$311.37	\$240.75	\$194.74
41 to 45	\$488.99	\$365.94	\$346.68	\$269.64	\$211.86
46 to 50	\$681.59	\$487.92	\$451.54	\$371.29	\$287.83
51 to 55	\$865.63	\$606.69	\$569.24	\$463.31	\$365.94
56 to 60	\$1,072.14	\$806.78	\$783.24	\$584.22	\$492.20
61 to 65	\$1,506.56	\$1,126.71	\$1,116.01	\$763.98	\$640.93
66 to 69	\$1,966.66	\$1,523.68	\$1,496.93	\$1,023.99	\$866.70
70 to 72 [^]	\$2,750.97	\$2,195.64	\$2,147.49	\$1,409.19	\$1,197.33

[^]For renewal premium only

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GROUP EMPLOYEE BENEFITS INSURANCE

Group Major Medical (Premium inclusive of 7% GST)

Age last birthday (years)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 to 30	\$27.82	\$23.54	\$20.33	\$17.12	\$12.84
31 to 35	\$31.03	\$26.75	\$24.61	\$19.26	\$14.98
36 to 40	\$33.17	\$29.96	\$27.82	\$22.47	\$18.19
41 to 45	\$36.38	\$32.10	\$29.96	\$25.68	\$21.40
46 to 50	\$50.29	\$44.94	\$41.73	\$34.24	\$25.68
51 to 55	\$64.20	\$56.71	\$52.43	\$43.87	\$34.24
56 to 60	\$79.18	\$68.48	\$64.20	\$55.64	\$44.94
61 to 65	\$113.42	\$96.30	\$92.02	\$78.11	\$63.13
66 to 69	\$147.66	\$131.61	\$125.19	\$104.86	\$89.88
70 to 72 [^]	\$202.23	\$189.39	\$179.76	\$144.45	\$172.27

[^]For renewal premium only

Group Outpatient (Premium inclusive of 7% GST)

Benefit	Plan 1	Plan 2
Primary Care	\$308.16	\$248.24
Specialist Care	\$218.28	\$142.31

Group Personal Accident (Premium inclusive of 7% GST)

Occupational class	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
1	\$226.84	\$135.89	\$90.95	\$44.94	\$22.47
2	\$294.25	\$176.55	\$117.70	\$58.85	\$28.89
3	\$438.70	\$263.22	\$175.48	\$87.74	\$43.87

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Group Term Life

Age last birthday (years)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 to 30	\$375	\$225	\$150	\$75	\$38
31 to 35	\$400	\$240	\$160	\$80	\$40
36 to 40	\$475	\$285	\$190	\$95	\$48
41 to 45	\$750	\$450	\$300	\$150	\$75
46 to 50	\$1,100	\$660	\$440	\$220	\$110
51 to 55	\$2,000	\$1,200	\$800	\$400	\$200
56 to 60	\$3,575	\$2,145	\$1,430	\$715	\$358
61 to 65	\$6,000	\$3,600	\$2,400	\$1,200	\$600
66 to 69	\$9,100	\$5,460	\$3,640	\$1,820	\$910

Group Critical Illness (Accelerated)

Age last birthday (years)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
0 to 30	\$163	\$98	\$65	\$52	\$33
31 to 35	\$214	\$128	\$85	\$68	\$43
36 to 40	\$362	\$217	\$145	\$116	\$72
41 to 45	\$576	\$346	\$230	\$184	\$115
46 to 50	\$1,063	\$638	\$425	\$340	\$213
51 to 55	\$1,988	\$1,193	\$795	\$636	\$398
56 to 60	\$2,750	\$1,650	\$1,100	\$880	\$550
61 to 64	\$4,625	\$2,775	\$1,850	\$1,480	\$925

Note: Premium rates for all main plans and riders are not guaranteed and may be reviewed from time to time. The premiums that you pay are based on the insured's age last birthday. Premium rates will change when the insured enters a higher age band.

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Underwriting guidelines

Eligibility Age for Cover

Product	Full Time Employee	Spouse	Child
Group Hospital and Surgical	69 years old and below (age last birthday) and cover is renewable up to 72 years old (age last birthday)		15 days to 24 years old (age last birthday), provided that the child is unmarried and unemployed, and not enlisted in full time National Service.
Group Personal Accident			
Group Major Medical			
Group Outpatient			
Group Term Life	16 to 69 years old (age last birthday)		
Group Critical Illness	16 to 64 years old (age last birthday)		

- For Group Term Life and Group Critical Illness plans, plan type (sum assured) of more than \$100,000 will be subject to underwriting.
- For Group Term Life plan, employees and their spouse who are 65 to 69 years old are required to complete the Group Health Declaration Form and their application will be subject to underwriting.
- The plan type for the dependants should not be higher than the employees' plan type. If you allow the dependants to take up the plan, it will be compulsory to all eligible employees under the same occupation category or basis of coverage.

Period of Insurance

- Duration of policy coverage is for 12 months and renewable yearly.

Participation Requirement

- A minimum of 3 employees is required under each product plan type.

Product Plan Type Selection Guidelines

- Group Hospital and Surgical and Group Major Medical plan type selected must be the same.
- Group Term Life and Group Critical Illness plan type selected must be the same.
- Group Term Life or Group Personal Accident plan type selected must be the same for all employees under the same occupation category or same basis of coverage.

For example, employees covered under Plan 1 of Group Hospital and Surgical can purchase:

- Plan 1 of Group Major Medical
- Plan 3 of Group Term Life
- Plan 2 of Group Outpatient Primary Care and Plan 1 of Group Outpatient Specialist Care – all employees and dependants must be covered under the same plan type
- Plan 5 of Group Personal Accident

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Occupational Class

a) All benefits are available for Occupational Class 1 to 3 only.

Occupational Class	Examples
Class 1	Clerical, administrative or other similar non-hazardous occupations such as accountant, lawyer, banker, doctor, teacher, nurse, secretary, etc.
Class 2	Occupations where some degree of risk is involved, such as supervision of manual workers, totally administrative job in an industrial environment, professions of an outdoor nature, work involving overseas travel or work involving the occasional use of tools or machinery, such as foreman, grocer, hairdresser, salesman, tailor, surveyor, tourist guide, etc.
Class 3	Occupations involving regular light to medium manual work with no substantial hazard which may increase the risk of sickness or accident. Examples are professions involving the use of tools or machinery, such as a carpenter, builder, painter, driver, technician, hawker, unarmed security guard, etc.

Annual Premium Rates

- a) Premium rates are based on insured's age last birthday.
- b) Premium rates will change when the insured enters a higher age band.
- c) Premium rates includes 7% GST except for Group Term Life and Group Critical Illness plans.
- d) Premium rates are not guaranteed and are subject to change without prior notice.

Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract. You are advised to read the policy contract for the full list of exclusions. Please see below for a list of some exclusions for the following plans:

- a) Group Hospital and Surgical
 - Pre-existing conditions are excluded for the first 12 months of continuous coverage except for pre-existing cancer or kidney conditions for which the conditions will be permanently excluded
- b) Group Major Medical
 - Pre-existing conditions are excluded for the first 12 months of continuous coverage
- c) Group Term Life
 - Pre-existing conditions are excluded for the first 12 months of coverage
 - Suicide or attempted suicide, whether the insured is sane or insane, is excluded for the first 12 months of coverage
- d) Group Critical Illness
 - Pre-existing conditions
 - Self-inflicted injury or illness
- e) Group Personal Accident
 - Suicide or attempted suicide whether the insured is sane or insane
 - Self-inflicted injury whether the insured is sane or insane
- f) Group Outpatient Primary Care and Group Outpatient Specialist Care
 - Expenses incurred for mental or psychiatric condition
 - Any surcharge incurred after the normal operating hours of the panel clinic

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Documents Required

- a) Group Insurance Application Form.
- b) Group Health Declaration Form is required if the Group Term Life and Group Critical Illness plan type (sum assured) is more than \$100,000.
- c) For Group Term Life plan, Group Health Declaration Form is required if your employees and their spouse are 65 to 69 years old.
- d) Accounting and Corporate Regulatory Authority (ACRA) Business Profile (within 6 months' validity) and a list of directors with executive authority in the company.
- e) List of names, identification numbers and signatory of authorised personnel appointed to act for and on behalf of the company. Each authorised personnel is to provide a clear copy (front and back) of the National Registration Identity Card (NRIC) or work pass.

Frequently asked questions

1) What is the minimum group size to be eligible for Employees FlexCare (“this plan”)?

You will need a minimum of 3 employees to be eligible for this plan. This is also applicable for the rider chosen.

2) What is the eligible age for cover for my employees?

Product	Full Time Employee
Group Hospital and Surgical	69 years old and below (age last birthday) and cover is renewable up to 72 years old (age last birthday)
Group Personal Accident	
Group Major Medical	
Group Outpatient	
Group Term Life	16 to 69 years old (age last birthday)
Group Critical Illness	16 to 64 years old (age last birthday)

For GTL and GCI plans, plan type (sum assured) of more than \$100,000 will be subject to underwriting.

For GTL plan, employees and their spouse who are 65 to 69 years old are required to complete the Group Health Declaration Form and their application will be subject to underwriting.

3) Can I extend Employees FlexCare to my employees' dependants?

Yes, if you allow the dependants to take up this plan, it will be compulsory to all eligible employees under the same occupation category or basis of coverage. The plan type for the dependants should not be higher than the employees' plan type.

For GOPC and GOSC, dependants must take up these riders if they are purchased for the employees.

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4) Can I choose the plan type according to my employees' occupation category?

Yes, the same selected plan type will apply to all employees under the same occupation category.

5) Does Employees FlexCare cover my employees and their dependants for any pre-existing conditions?

For GHS plan, pre-existing conditions are excluded for the first 12 months of continuous coverage except for pre-existing cancer or kidney conditions for which the conditions will be permanently excluded.

For GMM and GTL plans, pre-existing conditions are excluded for the first 12 months of coverage.

For GCI plan, pre-existing conditions are permanently excluded.

6) Does the GHS plan cover my employees if they are being treated or confined in a hospital and/or ward which is different from the selected plan type?

Yes, if your employee is admitted to a higher ward and/or hospital type, pro-ration factor will apply to day surgery, inpatient admission and post-hospitalisation treatment.

Private Hospital	Restructured Hospital
All Bed Types – 60%	Single Bed – 75%

7) Can I choose GOPC and GOSC plan type for different occupation categories of my employees?

No, employees in all occupation categories must be covered under the same plan type.

8) Is referral letter required for visitation to Income's panel Specialist or Specialist Outpatient Clinics in Restructured Hospital?

Yes, referral letter is required from the Registered Medical Practitioner. Please make a copy of the referral letter and present it to the panel Specialist or Specialist Outpatient Clinics in Restructured Hospital upon visitation.

9) What should my employees do if they visit Income's panel GP or Specialist clinic?

Please present his/her Outpatient Medical Card and NRIC or work pass upon registration.

Please note that if your employee fails to present these documents, the clinic will collect cash from your employee and we will reimburse the claim based on non-panel benefit limit.

10) Does my employee have to pay for the surcharge levied by the panel clinics after their operating hours?

Yes, your employee will have to pay for the surcharge as GOPC and GOSC do not cover for the surcharge levy by the panel clinics.

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11) Will my renewal premium be affected if my employee made a large claim in the previous year?

The premiums are based on portfolio underwriting. It will be reviewed based on the entire portfolio's total premium and total claims. Any change in premium rates will apply to all policyholders of Employees FlexCare policies.

12) How do I apply for Employees FlexCare?

- Complete and sign the Group Insurance Application Form. You may download the form at our website at www.income.com.sg.
- Submit your company's ACRA Business Profile (within 6 months validity) and a list of directors with executive authority in the company.
- Provide a list of names, identification numbers and signatory of authorised personnel appointed to act for and on behalf of the company. Each authorised personnel is to provide a clear copy (front and back) of the NRIC or work pass.

13) How do I make a claim?

Please submit the original hospital bills, medical receipt and discharge summary with the completed and signed claim form to us within 60 days from the date of occurrence. For death claim, please submit the Death Certificate with the completed and signed claim form to us within 3 months after the insured's death.

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About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit www.income.com.sg.

Get in touch



MEET your Income adviser



CHAT instantly at
www.income.com.sg/AdviserConnect



CALL 6332 1133



CLICK www.income.com.sg

IMPORTANT NOTES

This is for general information only. You can find the usual terms and conditions of this plan in the policy contract. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. This plan does not have any cash value.

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 Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 22 July 2016