

MyBenefits Plus – flexible and comprehensive Group Insurance for employees



Singlife

Important.
Please read and keep it safe.



Inside this brochure, you can go through the **MyBenefits Plus** features, plan options and annual premium rates that will help you provide the best to your employees.

To sign up, simply call your financial adviser representative for assistance.

For further information on the product, please email us at ebh_enquiries@singlife.com

Make a difference to your team – where it counts






What makes people stay in their jobs? Apart from having work that they love, what's important is the relationships they build with their colleagues, employer and company. They need to know that beyond a paycheck every month, they are being looked after and can trust that the management has their best interests at heart.

Show your staff that when they join your team, they are entering into a relationship of trust and care. Singlife's **MyBenefits Plus** group plan is a specially designed insurance solution for Small and Medium Enterprises (SMEs) that gives your employees protection against unexpected health challenges and accidents, both on and off the job.

With premiums that are flexible and cost-effective depending on the level of coverage that your company needs, **MyBenefits Plus** will take care of your employees' well-being and also those they love most.

With a company that provides this level of security as benefits, who wouldn't love their job?

Why consider MyBenefits Plus?

| | | |
|---|---|---|
|  | Guaranteed acceptance | Eligible employees will be covered immediately upon enrolment without having to undergo medical examination ¹ . |
|  | Portfolio pricing | Premiums are priced based on the entire portfolio within MyBenefits Plus. This means that claims made by individual companies will not cause their premiums to automatically increase at renewal. |
|  | A protection plan for every budget | MyBenefits Plus premium table shows you exactly how much you need to pay every year for both existing or new employees. This means that you can renew your plan without having to renegotiate on pricing. |
|  | Minimal eligibility requirement | You can activate MyBenefits Plus with as few as two employees in your team. |
|  | 24-Hours worldwide cover | Whether at work or on their day off, your employees are covered 24 hours, worldwide. |

¹For Group Term Life and Group Living Care, Sum Assured in excess of S\$150,000 is subject to underwriting.

MyBenefits Plus - An Overview

| | Benefit Type | Coverage | Benefits |
|-------------|-------------------------|---|---|
| Basic Plans | Group Term Life | Death and Total & Permanent Disability due to any cause, i.e. illness or accident | <ul style="list-style-type: none"> a. Lump sum payable upon death b. Advanced Payment Benefit c. Extended Death Benefit d. NEW! First S\$300,000 or full sum assured (whichever is less) payable in lump sum upon Total & Permanent Disability and the balance in three equal annual installments e. NEW! Maximum expiry age extended from age 70 to 75[^]; (Employee aged 71 to 75 is covered with death benefit only) |
| | Group Personal Accident | Death, Total & Permanent Disability and Dismemberment resulting from Accidental injuries only | <ul style="list-style-type: none"> a. Lump sum payable upon death b. Lump sum benefit payable for any permanent disabilities and dismemberment set out in the Schedule of Indemnity¹ c. Lump sum benefit payable for any dismemberment set out in the Schedule of Indemnity² d. NEW! Maximum expiry age extended from age 70 to 75[^] |
| | Group Basic Medical | Reimbursement of medical expenses incurred as a result of hospitalisation or a surgery due to an illness or an accident | <ul style="list-style-type: none"> a. Lump sum limit per disability excluding room, board and Intensive Care Unit (ICU) charges b. Covers Outpatient Kidney Treatment and Chemotherapy / Radiotherapy (for cancer) on per annum basis c. Flexibility of choice of hospitals d. No Surgical Schedule of Fees e. Death Benefit f. NEW! ICU benefit extends to cover High Dependency Ward (HDW) and Intermediate Care Area (ICA) g. NEW! Pre & post-hospitalisation benefit has increased from 90 days to 120 days h. NEW! Emergency Accidental Benefit has been extended to cover Accidental Dental Treatment i. NEW! Hospital Cash Benefit is now available to Plan 5 & 6 j. NEW! Plan 6 has been introduced catering to Senior Management /corporate clients who prefer to have high annual limit plans. Maximum expiry age extended from 70 to 75[^] |

² As stated in the policy contract.

[^] Age 71 to 75 – For renewal only.

Important Note: Please refer to the policy contract for all policy terms.

MyBenefits Plus - An Overview

| | Benefit Type | Coverage | Benefits |
|---------------------|---|--|--|
| Supplementary Plans | Group Living Care (Rider to Group Term Life) (Accelerator) | Diagnosis of one of the 37 Critical Illnesses ³ | Lump sum payment upon diagnosis of one of the 37 Critical Illnesses ³ certified by a Registered Medical Practitioner. Cover for Group Living Care terminates upon payout of this benefit and cover for Group Term Life will be reduced by the same amount. |
| | Group Major Medical (Rider to Group Basic Medical) | Reimbursement of medical expenses in excess of Group Basic Medical | Payable if Hospital Confinement exceeds limits in the Group Basic Medical Plan and: a. Hospitalisation > 20 days or b. Surgical Percentage > 70% per incision Co-insurance of 20% applies |
| | Group Outpatient Medical (Rider to Group Basic Medical) | Reimbursement of outpatient medical expenses incurred in General Practitioner (GP) or Specialist Practitioner (SP) clinics and Diagnostic Test | General Practitioner (GP) a. Clinical consultation at limits as stipulated in Schedule b. NEW! Plan 2 Traditional Chinese Medicine (TCM) Benefit Limit has been increased to S\$35 per visit ; maximum of 6 visits per policy year c. NEW! Overseas Outpatient Treatment Benefit Limit is also increased to S\$100 per visit . d. NEW! Accident & Emergency (A&E) Benefit Limit is increased to S\$120 per visit e. NEW! Plan 2 Paediatrician visit for children up to 3 years old (without the need for referral) covering up to S\$35 per visit |
| | Group Dental (Rider to Group Basic Medical) | Cashless visits to panel dental clinics | Panel Dentist a. Dental services at limits as stipulated in Schedule b. NEW! Plan 3 catering a higher annual limit of S\$800 |

³ As stated in the policy contract.

Important Note: Please refer to the policy contract for all policy terms.

Basic Plans

Plan options for you to choose from

Group Basic Medical (continued)

| Benefits / Plan Type | Government/Restructured ⁵ | | Private | | | |
|---|--------------------------------------|----------------|----------------|----------------|--------------|----------------|
| | Plan 1 (S\$) | Plan 2 (S\$) | Plan 3 (S\$) | Plan 4 (S\$) | Plan 5 (S\$) | Plan 6 (S\$) |
| 7. Overseas Hospitalisation Due to Accident (for items 1,2,3) | 150% of In-patient Benefits | | | | | |
| 8. Emergency Accident Treatment (including Accidental Dental) Maximum limit per disability | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 2,000 |
| 9. Death Benefit | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 |
| 10. Miscarriage Benefit | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| 11. Outpatient Cancer & Kidney Kidney dialysis, Erythropoietin and Cyclosporin, Chemotherapy, Radiotherapy (limit per year) | 12,000 | 24,000 | 12,000 | 18,000 | 24,000 | 24,000 |
| Group Major Medical (Optional Cover) | | | | | | |
| a. Maximum In-patient limit payable (per disability per year) | 60,000 | 100,000 | 60,000 | 80,000 | 100,000 | Not Applicable |
| b. Co-insurance | 20% | 20% | 20% | 20% | 20% | |
| 12. Hospital Cash Benefit | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Applicable | Applicable |

⁵ If an insured person under Plan 1 or 2 is hospitalised in a Private hospital, a 75% pro-ration factor will apply to both Group Basic Medical and Group Major Medical Benefits. Pro-ration factor is applied to reduce private hospital bills to Singapore Restructured Hospital equivalent in the claims computation of Plan 1 and 2 except for admission or surgery caused by Medical Emergency and/or Accident.

Group Major Medical Benefit pays if eligible expenses with respect to Hospital Confinement exceed the limits in the Basic Medical Plan subject to: a) Hospitalisation > 20 days, or b) Surgical Percentage > 70% surgical procedure.

Co-insurance applies.

Supplementary Plans

Plan options for you to choose from

Group Living Care

| Benefits / Plan Type | Plan 1 (S\$) | Plan 2 (S\$) | Plan 3 (S\$) | Plan 4 (S\$) | Plan 5 (S\$) | Plan 6 (S\$) |
|--------------------------------|--------------|--------------|--------------|--------------|--------------|----------------|
| Group Living Care ⁶ | 50,000 | 100,000 | 150,000 | 200,000 | 300,000 | Not Applicable |

⁶ Sum Assured in excess of S\$150,000 is subject to underwriting

Group Outpatient Medical

A) General Practitioner (GP) Benefits

| Benefits / Plan Type | Plan 1 (S\$) | Plan 2 (S\$) |
|--|----------------|--------------|
| Per Visit (Panel) | As charged | As charged |
| Per Visit Per Day (Non-Panel) | Not Applicable | 35 |
| Per Visit (Polyclinic) | As charged | As charged |
| Per Visit Per Day (Traditional Chinese Medicine) Benefit - maximum 6 visits per policy year | Not Applicable | 35 |
| Per Visit Per Day (Accident & Emergency (A&E) Department) | 120 | 120 |
| Per Visit (Overseas Outpatient Treatment) | 100 | 100 |
| Per Visit (Paediatrician Direct Access) - up to 3 years old | Not Applicable | 35 |

B) General Practitioner (GP), Specialist Practitioner (SP) & Diagnostic, X-ray & Laboratory Test (DXL) Benefits

| Benefits / Plan Type | Plan 1 (S\$) | Plan 2 (S\$) | Plan 3 (S\$) | Plan 4 (S\$) | Plan 5 (S\$) | Plan 6 (S\$) |
|---|----------------|----------------|----------------|--------------|----------------|--------------|
| General Practitioner (GP) Benefit | | | | | | |
| Per Visit (Panel) | As charged | As charged | As charged | As charged | As charged | As charged |
| Per Visit Per Day (Non-Panel) | Not Applicable | 35 | Not Applicable | 35 | Not Applicable | 35 |
| Per Visit (Polyclinic) | As charged | As charged | As charged | As charged | As charged | As charged |
| Per Visit Per Day (Traditional Chinese Medicine) Benefit - maximum 6 visits per policy year | Not Applicable | 35 | Not Applicable | 35 | Not Applicable | 35 |
| Per Visit Per Day (Accident & Emergency (A&E) Department) | 120 | 120 | 120 | 120 | 120 | 120 |
| Per Visit (Overseas Outpatient Treatment) | 100 | 100 | 100 | 100 | 100 | 100 |
| Per Visit (Paediatrician Direct Access) - up to 3 years old | Not Applicable | 35 | Not Applicable | 35 | Not Applicable | 35 |
| Specialist Practitioner (SP) & Diagnostic, X-Ray & Laboratory Test (DXL) Benefit | | | | | | |
| Specialist Practitioner (SP), Diagnostic, X-Ray & Laboratory Test (DXL), Physiotherapy Benefit Per Policy Year (subject to referral by GP or SP) | 1,000 | 1,000 | 1,500 | 1,500 | 2,000 | 2,000 |
| Includes cover for all other Diagnostic Scans such as Magnetic Resonance Imaging (MRI), Computer Tomography Scan (CT Scan) and Positron Emission Tomography (PET) | Not Applicable | Not Applicable | Yes | Yes | Yes | Yes |

Supplementary Plans

Plan options for you to choose from

Group Dental

| Benefits / Plan Type | Plan 1 (S\$) | Plan 2 (S\$) | Plan 3 (S\$) |
|---|--------------|--------------|--------------|
| Basic Plan | | | |
| 1. Consultation and Oral Examination (Maximum thrice per policy year) | ✓ | ✓ | ✓ |
| 2. X-Rays <ul style="list-style-type: none"> i) Periapical Film ii) Bite-wing (each) iii) Occlusal Film iv) Orthopantograph | ✓ | ✓ | ✓ |
| 3. Scaling & Polishing (Maximum thrice per policy year) | ✓ | ✓ | ✓ |
| 4. Amalgam Restoration <ul style="list-style-type: none"> i) One surface ii) Two surfaces iii) Three surfaces iv) Retentive Pin | ✓ | ✓ | ✓ |
| 5. Tooth - Coloured Restoration <ul style="list-style-type: none"> i) One surface ii) Two surfaces iii) Three surfaces | ✓ | ✓ | ✓ |
| 6. Extraction (inclusive of Local Anaesthesia) <ul style="list-style-type: none"> i) Anterior Tooth ii) Posterior Tooth | ✓ | ✓ | ✓ |
| 7. Oral Surgery (inclusive of Local Anaesthesia) <ul style="list-style-type: none"> i) Incision and drainage ii) Excision of hyper plastic tissue, cyst iii) Surgical root removal (per tooth) iv) Surgical root removal (soft tissue) v) Surgical removal of wisdom tooth (simple bony impaction) | ✓ | ✓ | ✓ |
| 8. Periodontal Treatment Root Planing <ul style="list-style-type: none"> i) Per Tooth ii) Subject to per quadrant | ✓ | ✓ | ✓ |
| 9. Pulp/Root Canal Treatment (inclusive of temporary fillings/dressings) <ul style="list-style-type: none"> i) Pulp Capping ii) Root Canal Treatment <ul style="list-style-type: none"> - One Canal - Two Canals | ✓ | ✓ | ✓ |
| 10. Miscellaneous Treatment <ul style="list-style-type: none"> i) Analgesics (oral only) ii) Antibiotics (oral only) iii) Administration of Local Anaesthesia (excluding extraction and oral surgery) | ✓ | ✓ | ✓ |

Supplementary Plans

Plan options for you to choose from

Group Dental *(continued)*

| Benefits / Plan Type | Plan 1 (\$) | Plan 2 (\$) | Plan 3 (\$) |
|---|-----------------------|-----------------------|-----------------------|
| Superior Plan | | | |
| 1. Preprosthetic Alveoplasty | Not Applicable | ✓ | ✓ |
| 2. Root Canal Treatment (inclusive of temporary fillings / dressing) | Not Applicable | ✓ | ✓ |
| 3. Dentures i) Acrylic complete upper ii) Acrylic complete lower iii) Acrylic immediate dentures (Additional cost to denture) iv) Acrylic Partial Denture – Base only – Per tooth v) Metal Partial Denture – Base only – Per tooth | Not Applicable | ✓ | ✓ |
| 4. Crowns (excludes precious metals) | Not Applicable | ✓ | ✓ |
| 5. Surgical removal of wisdom tooth (complicated bony impaction) | Not Applicable | ✓ | ✓ |
| Maximum Limit Per Year (Basic Plan) | 200 | Not Applicable | Not Applicable |
| Maximum Limit Per Year (Basic + Superior Plan) | Not Applicable | 500 | 800 |

Premium Rates

Annual Premium Rates Per Person in S\$

| Group Term Life* | | | | | | | | | | | |
|------------------|-------------|------------|---------|---------|---------|----------|----------|----------|----------|----------|----------------------|
| Attained Age | | 30 & Below | 31 - 35 | 36 - 40 | 41 - 45 | 46 - 50 | 51 - 55 | 56 - 60 | 61 - 65 | 66 - 70 | 71 - 75 [^] |
| Plan | Sum Assured | | | | | | | | | | |
| 1 | 50,000 | 40.00 | 40.00 | 47.50 | 77.50 | 111.00 | 188.00 | 360.00 | 572.00 | 989.00 | 1,821.00 |
| 2 | 100,000 | 80.00 | 80.00 | 95.00 | 155.00 | 222.00 | 376.00 | 720.00 | 1,144.00 | 1,978.00 | 3,642.00 |
| 3 | 150,000 | 120.00 | 120.00 | 142.50 | 232.50 | 333.00 | 564.00 | 1,080.00 | 1,716.00 | 2,967.00 | 5,463.00 |
| 4 | 200,000 | 160.00 | 160.00 | 190.00 | 310.00 | 444.00 | 752.00 | 1,440.00 | 2,288.00 | 3,956.00 | 7,284.00 |
| 5 | 300,000 | 240.00 | 240.00 | 285.00 | 465.00 | 666.00 | 1,128.00 | 2,160.00 | 3,432.00 | 5,934.00 | 10,926.00 |
| 6 | 500,000 | 400.00 | 400.00 | 475.00 | 775.00 | 1,110.00 | 1,880.00 | 3,600.00 | 5,720.00 | 9,890.00 | 18,210.00 |

| Group Living Care* (Rider to Group Term Life) | | | | | | | | | | | |
|---|-------------|------------|---------|---------|---------|----------|----------|----------|----------|----------|--|
| Attained Age | | 30 & Below | 31 - 35 | 36 - 40 | 41 - 45 | 46 - 50 | 51 - 55 | 56 - 60 | 61 - 65 | 66 - 70 | |
| Plan | Sum Assured | | | | | | | | | | |
| 1 | 50,000 | 35.00 | 48.50 | 78.00 | 126.50 | 228.50 | 397.00 | 615.00 | 937.50 | 1,307.00 | |
| 2 | 100,000 | 70.00 | 97.00 | 156.00 | 253.00 | 457.00 | 794.00 | 1,230.00 | 1,875.00 | 2,614.00 | |
| 3 | 150,000 | 105.00 | 145.50 | 234.00 | 379.50 | 685.50 | 1,191.00 | 1,845.00 | 2,812.50 | 3,921.00 | |
| 4 | 200,000 | 140.00 | 194.00 | 312.00 | 506.00 | 914.00 | 1,588.00 | 2,460.00 | 3,750.00 | 5,228.00 | |
| 5 | 300,000 | 210.00 | 291.00 | 468.00 | 759.00 | 1,371.00 | 2,382.00 | 3,690.00 | 5,625.00 | 7,842.00 | |

| Group Personal Accident** | | | | | | | | |
|---------------------------|-------------|---------|---------|---------|----------------------|---------|---------|--|
| Attained Age | | 17 - 70 | | | 71 - 75 [^] | | | |
| Plan | Sum Assured | Class 1 | Class 2 | Class 3 | Class 1 | Class 2 | Class 3 | |
| 1 | 50,000 | 22.50 | 30.00 | 40.00 | 57.50 | 70.00 | 90.00 | |
| 2 | 100,000 | 45.00 | 60.00 | 80.00 | 115.00 | 140.00 | 180.00 | |
| 3 | 150,000 | 67.50 | 90.00 | 120.00 | 172.50 | 210.00 | 270.00 | |
| 4 | 200,000 | 90.00 | 120.00 | 160.00 | 230.00 | 280.00 | 360.00 | |
| 5 | 300,000 | 135.00 | 180.00 | 240.00 | 345.00 | 420.00 | 540.00 | |
| 6 | 500,000 | 225.00 | 300.00 | 400.00 | 575.00 | 700.00 | 900.00 | |

Maximum expiry age: 75 (except for Group Living Care)

Occupation Class 1: Occupations which are sedentary in nature, e.g. Accountants

Occupation Class 2: Occupations involving outdoor activities, e.g. Outdoor sales persons

Occupation Class 3: Occupations involving the handling of light equipment, e.g. Building & construction workers

* GST exempted

** Premium Rates exclude prevailing GST

[^] Age band 71 - 75 (for renewal only)

Premium Rates

Annual Premium Rates Per Person in S\$

| Benefit | Attained Age | Plan | Age Group | | | | | | | | | |
|---|--------------|------|----------------|---------|---------|---------|----------|----------|----------|----------|----------|----------------------|
| | | | 30 & below | 31 - 35 | 36 - 40 | 41 - 45 | 46 - 50 | 51 - 55 | 56 - 60 | 61 - 65 | 66 - 70 | 71 - 75 [^] |
| Group Basic Medical** | | 1 | 157.00 | 186.00 | 186.00 | 215.00 | 254.00 | 390.00 | 507.00 | 731.00 | 969.00 | 1,341.00 |
| | | 2 | 274.00 | 293.00 | 293.00 | 342.00 | 390.00 | 507.00 | 809.00 | 975.00 | 1,291.00 | 1,788.00 |
| | | 3 | 196.00 | 225.00 | 225.00 | 240.00 | 371.00 | 488.00 | 634.00 | 877.00 | 1,162.00 | 1,609.00 |
| | | 4 | 244.00 | 274.00 | 274.00 | 332.00 | 449.00 | 566.00 | 780.00 | 975.00 | 1,291.00 | 1,788.00 |
| | | 5 | 361.00 | 390.00 | 390.00 | 420.00 | 605.00 | 731.00 | 897.00 | 1,267.00 | 1,678.00 | 2,324.00 |
| | | 6 | 686.00 | 741.00 | 741.00 | 797.00 | 1,148.00 | 1,389.00 | 1,703.00 | 2,406.00 | 3,188.00 | 4,415.00 |
| Group Major Medical** (Rider to Group Basic Medical) | | 1 | 9.00 | 10.00 | 10.00 | 12.00 | 14.00 | 21.00 | 28.00 | 39.00 | 52.00 | 72.00 |
| | | 2 | 15.00 | 16.00 | 16.00 | 19.00 | 21.00 | 28.00 | 44.00 | 52.00 | 69.00 | 95.00 |
| | | 3 | 11.00 | 13.00 | 13.00 | 14.00 | 20.00 | 27.00 | 34.00 | 47.00 | 63.00 | 86.00 |
| | | 4 | 14.00 | 15.00 | 15.00 | 18.00 | 25.00 | 30.00 | 42.00 | 52.00 | 69.00 | 95.00 |
| | | 5 | 20.00 | 21.00 | 21.00 | 23.00 | 33.00 | 39.00 | 48.00 | 68.00 | 90.00 | 124.00 |
| | | 6 | Not Applicable | | | | | | | | | |
| Group Outpatient (CP Benefit**) (Rider to Group Basic Medical) | | 1 | 235.00 | | | | 260.00 | | | 344.00 | 476.00 | |
| | | 2 | 285.00 | | | | 330.00 | | | 436.00 | 604.00 | |
| Group Outpatient (CP, SP & DXL Benefit**) (Rider to Group Basic Medical) | | 1 | 345.00 | | | | 585.00 | | | 774.00 | 1,071.00 | |
| | | 2 | 395.00 | | | | 655.00 | | | 866.00 | 1,199.00 | |
| | | 3 | 373.00 | | | | 667.00 | | | 881.00 | 1,220.00 | |
| | | 4 | 423.00 | | | | 737.00 | | | 973.00 | 1,348.00 | |
| | | 5 | 380.00 | | | | 687.00 | | | 908.00 | 1,257.00 | |
| | | 6 | 430.00 | | | | 757.00 | | | 1,000.00 | 1,385.00 | |
| Group Dental** (Rider to Group Basic Medical) | | 1 | 154.00 | | | | | | | | | |
| | | 2 | 272.00 | | | | | | | | | |
| | | 3 | 313.00 | | | | | | | | | |

[^] Age 71 to 75 - For renewal only

** Premium Rates exclude prevailing GST

Underwriting Guidelines

MyBenefits Plus Underwriting Guidelines

Period of Insurance

- Duration of coverage is for 12 months, renewable annually

Territorial Limits

- 24 hours, worldwide coverage

Eligibility

- All full-time, permanent and actively at-work employees, directors, partners and proprietors who are Singaporeans, Permanent Residents (PR), or with valid employment pass are eligible.
- All benefits are applicable to employees aged 16 to 70, renewable up to age 75.
- Dependants of employees are also eligible for coverage:
 - a) Spouse who is not divorced or legally separated from the Eligible Person at policy commencement date or at policy renewal
 - b) Unmarried or unemployed children who are between the ages of 15 days (and discharged from hospital) and 25 years at policy commencement date or at policy renewal
- Dependant Plan shall be the same as Employee Plan. If dependant's coverage is taken, it will apply to all eligible employees in the company within the same basis of coverage.

Occupational Class

- All benefits are available to Occupational Class 1 to 3 only

Premium

- Premium rate is based on the individual's attained age (age last birthday)
- Mode of payment is Annual
- Prevailing GST applies to all plans except Group Term Life & Group Living Care

Benefit Plan Crossovers

- Crossing of plans for different benefits is allowed. For example, employees can be covered under Plan 1 for Group Term Life and Plan 3 for Group Basic Medical
- Group Basic Medical (GBM) and Group Major Medical (GMM) plans must be the same i.e, if Plan 1 for GBM is chosen, the GMM plan must be Plan 1 as well
- Group Term Life (GTL) and Group Living Care (GLC) plans must be the same i.e., if Plan 2 for GTL is chosen, the GLC plan must be Plan 2 as well. However, if insured is covered under Plan 6 for GTL, GLC will only be covered up to S\$300,000

Underwriting Guidelines

MyBenefits Plus Underwriting Guidelines *(continued)*

Exclusions[#]

- For Group Term Life
 - a) All pre-existing conditions are excluded for first 18 months of coverage, unless Insured Person has been fully underwritten by Singlife
 - b) Suicide is excluded for the first 12 months
- For Group Basic Medical

All pre-existing conditions are excluded for first 12 months of coverage, except for Outpatient Cancer & Kidney Treatment, for which pre-existing conditions will be permanently excluded
- For Group Major Medical

All pre-existing conditions are excluded permanently
- For Group Living Care
 - a) All pre-existing conditions are excluded permanently
 - b) Suicide is excluded for the first 12 months
- For Group Personal Accident

Suicide or any attempted suicide or self-injury whether the Insured Person is sane or insane is excluded

[#]Please refer to the relevant policy contract for full list and details of exclusions.

Important Notes

The policy is underwritten by Singapore Life Ltd.

This is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. A copy of the Product Summary may be obtained from Singapore Life Ltd. and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. The benefits of the policy will only be payable upon an accident occurring. Before replacing an existing personal accident policy with a new one, you should consider whether the switch is detrimental as there may be potential disadvantages with switching. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same costs. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract. Information is accurate as at June 2022.

Ref: COMP/2022/06/MKT/551

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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 Singapore Life Ltd. or visit the Life Insurance Association Singapore or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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