

Pre-contract disclosure for medical insurance plans for Work Permit and S Pass Holders

PRODUCT NAME: FOREIGN WORKER MEDICAL INSURANCE

This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance requirements:

| | Yes/No |
|--|--------|
| Annual claim limit of at least \$60,000, inclusive of a first-dollar cover of \$15,000 | Yes |
| For portion of the bill above \$15,000, the employer must co-pay up to 25% (to the hospital) | Yes* |
| Exclusions are in line with MOM's list of allowable exclusions | Yes |
| Age-differentiated premiums are in 2 age bands: (1) ≤50 years old and (2) >50 years old | No** |
| Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim | No** |

* Applicable to policies with Co payment

** This feature will be implemented latest by 1 July 2025 according to MOM's requirement