

Frequently Asked Questions

- **Compulsory Medical Insurance for Foreign Workers (Work Permit and S Pass holders) Extracted from Ministry of Manpower's website. For more information please refer to www.mom.gov.sg**
- **Tenet's Group MediWell Classic**

Compulsory Medical Insurance for Foreign Workers (Work Permit and S Pass holders)

Rationale for Foreign Workers Medical Insurance

1. What is the new policy requirement on medical insurance for Foreign Workers (FW), including Foreign Domestic Workers (FDWs)?

From 1 January 2008, employers will be required to purchase and maintain insurance for the medical expenses of their FWs. The requirement will apply to:

- All new and existing FWs on Work Permit (WP) or S Pass from 1 January 2008.
- All new FDWs, and existing FDWs when employers renew their Work Permits, from 1 January 2008.

The medical insurance coverage must be at least \$5,000 a year for each FW's inpatient care and day surgery. The requirement will be a Condition of Work Permits/S Pass.

2. Does the Ministry of Manpower (MOM) require employers to purchase and maintain insurance for the medical expenses of Employment Pass holders?

No. This requirement applies only to WP and S Pass holders. This is in line with the employers' existing responsibility for the upkeep and maintenance of their FWs, including the provision of medical treatment.

3. Why is MOM requiring employer-paid medical insurance for FWs (including FDWs)?

The Ministry of Health (MOH) will withdraw hospital subsidies for all foreigners, including FWs, from 1 January 2008. The medical insurance requirement will help employers manage the potentially high medical bills of their FWs.

4. Why is the minimum medical insurance coverage required for FWs set at \$5,000 for inpatient care and day surgery only?

The insurance coverage is set at a basic level, to keep premiums affordable. Based on statistics from MOH, \$5,000 will sufficiently cover 9 out of 10 hospital bills for FWs from all ward classes.

5. How is the medical insurance requirement for FWs different from the other employer-financed insurance requirements by MOM?

Under the Workmen's Compensation Act, employers are required to purchase Workmen's Compensation Insurance (WCI), to cover the medical costs and compensation for work-related injuries suffered by their workers. This applies to both local and foreign workers.

Employers of FDWs are required to purchase Personal Accident Insurance (PAI) for their

worker. PAI insures against accidental death and permanent disablement. The minimum sum assured is \$10,000 and any compensation payable will be made to the FDW or her beneficiaries.

The medical insurance requirement serves a different purpose. It provides basic cover for the FW's medical expenses, including hospital bills that may not be work-related.

6. Would the medical insurance for FWs result in duplication with the Workmen's Compensation Insurance in terms of insurance coverage?

Workmen's Compensation Insurance covers the medical costs for work-related injuries suffered by the worker. The medical insurance will help cover employers for medical expenses not claimable under the Workmen's Compensation Insurance.

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Details of Medical Insurance Requirement

1. Employers of existing Foreign Domestic Workers (FDWs) need only purchase medical insurance when they renew the Work Permits (WP) for their FDWs, whereas employers of existing Foreign Workers (FWs) must have medical insurance for their existing FWs by 1 January 2008. Why is there the difference in the requirement for FW and FDW employers?

Employers of FWs have provided feedback to us that it is more convenient for the insurance to commence from 1 January 2008, as they also renew their other insurance policies annually. FW employers are also likely to have purchased group policies, covering all their FWs.

For existing FDW employers, requiring medical insurance to be purchased on renewal of WPs will be a more convenient arrangement.

2. Why are employers not required to purchase medical insurance for Employment Pass Holders?

Many foreign professionals and executives, who are on Employment Passes here, already have some form of insurance coverage.

3. Are employers responsible for the medical expenses of their FWs/FDWs that exceed the insurance benefit limit? Can employers arrange for their FWs/FDWs to bear the cost of the co-payment/deductible component of the medical insurance?

Under the Conditions of Work Permits, employers are responsible for and shall bear the costs of the upkeep and maintenance of their FWs, including the provision of medical treatment.

4. Can employers arrange for the FW to share the costs of purchasing the medical insurance?

Employers are required to purchase medical insurance for their FW and should not pass on such cost to their FWs.

5. What penalty would the employer of FW/FDW face if he/she fails to meet the medical insurance requirement?

Any employer who contravenes the Condition of Work Permits/S Pass to purchase medical insurance shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$5,000 or to imprisonment for a term not exceeding six months or to both.

6. Can an employer be exempted from the requirement to purchase medical insurance for their FW/FDW?

All employers are required to purchase and maintain medical insurance for their WP and S Pass holders, including FDW, in accordance to the stipulated requirement from 1 January 2008.

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Employers with Existing Medical Insurance

1. My company has existing medical insurance for all employees, including Foreign Workers (FWs). Does my company need to purchase another new insurance plan for the Work Permit (WP) and S Pass holders?

Employers with existing medical insurance plans for their WP and S Pass holders do not need to purchase a new plan as long as the existing plan meets the Ministry of Manpower (MOM)'s stipulated requirement by 1 January 2008. If the coverage provided by the existing insurance plan is inadequate, the employer will have to adjust the coverage to meet the requirement.

2. Does it matter if the employer's medical insurance coverage for his FWs comes in the form of a group plan, an individual plan or as a rider/add-on to another type of insurance?

All forms of insurance directly financed by the employer are acceptable, as long as the coverage meets MOM's requirement.

3. Would a medical insurance plan with total sub-limits for inpatient care and/or day surgery meet MOM's requirement?

A medical insurance with total sub-limits for inpatient care and day surgery respectively would meet MOM's requirement if each sub-limit is at least equivalent to \$5,000 a year.

4. Would a medical insurance plan with daily sub-limits for inpatient care and/or day surgery meet MOM's requirement?

A medical insurance with daily sub-limits for inpatient care and/or day surgery would meet MOM's requirement if the total claims can still be made up to the overall benefit limit of at least \$5,000 a year.

5. What should an employer do if he/she is unclear if the medical insurance plan for the FW/FDW meets MOM's requirement?

MOM would consider the medical insurance plan to have met the requirement if it includes a clause specifying that that underwriter/insurance company guarantees that the benefits of the insurance coverage will not be worse than MOM's requirement.

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Submission of Insurance Details

1. What are the procedures for employers of Foreign Workers (FW) to furnish the details of the medical insurance for their Work Permit (WP) or S Pass holders?

From 5 November 2007, business employers can furnish the medical insurance details for their WP and S Pass holders via Work Permit Online (WPOL). The employer is required to furnish the following information:

- a) Name of Insurer;
- b) Insurance Policy Number;
- c) Insurance Policy Commencement Date; and
- d) Insurance Policy Expiry Date.

Employers are encouraged to furnish the details of the medical insurance early, before 1 January 2008.

2. What are the procedures for employers of Foreign Domestic Workers (FDW) to furnish the details of the medical insurance for their domestic workers?

Employers of FDWs will be required to furnish the medical insurance when applying for new issuance and renewal of the Work Permits for their foreign domestic workers from 1 January 2008.

The employer are required to furnish the following information via Work Permit Online (WPOL):

- a) Name of Insurer;
- b) Insurance Policy Number;
- c) Insurance Policy Commencement Date; and
- d) Insurance Policy Expiry Date.

Employers are also required to purchase Personal Accident Insurance (PAI) for FDWs. Hence, a medical insurance rider plan to the PAI that meets the Ministry's stipulated requirement will also be acceptable. Alternatively, employers may choose to purchase separate insurance plans.

3. If an employer does not furnish the medical insurance details to the Ministry of Manpower (MOM), will the WP/S Pass be issued or renewed?

The medical insurance details shall be a requirement for the issuance and renewal of Work Permits and S Pass. MOM will not issue the Work Permit or S Pass without the necessary insurance details.

4. I am not a WPOL user. How can I furnish details of the medical insurance for my WP or S Pass holders to MOM?

For greater convenience, all employers are encouraged to use the web-based WPOL facility to furnish the medical insurance details. To access WPOL, you need a Singapore Personal Access (SINGPASS). With the SINGPASS, you can proceed to register for a WPOL account via MOM's website. Registration for a WPOL account is free of charge. You can access a broad range of other Work Permit services, including Work Permit application, issuance and renewal.

Alternatively, employers can authorise an Employment Agency to furnish the medical insurance details via WPOL.

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Tenet's Group MediWell Classic

Eligibility

1. Can I sell Group MediWell Classic to a new prospect i.e. not an existing Tenet's corporate client?

Yes, you may only if the other classes come in together with the medical insurance subject to our usual underwriting criteria. We will not write Group MediWell Classic on a standalone basis.

2. Does the plan provide cover for foreigner with Employment Pass?

Yes.

3. Can the cover be extended to the Policyholder's subcontractor workers?

No. Only workers who are in the direct employment of the policyholder will be eligible for cover under this plan.

4. What if my client does not have Workmen's Compensation Insurance with Tenet?

You can still offer the Group MediWell Classic to your client (if the other classes of insurance is with Tenet) but the Extended Benefit for Work-related Accident & Illness will NOT be applicable for this client.

Group size

1. What is the minimum group size required to enroll into this plan?

The plan is subject to a minimum group size of 3 employees.

2. What if the client has only less than 3 employees?

For a group size of less than 3 employees, a minimum policy premium of S\$210 per annum will be charged.

3. For a large group size, can the policy be issued on unnamed (headcount) basis?

No. This plan is solely offered on named basis regardless of the group size.

Premium

1. Does the premium vary according to occupation?

No. The premiums are for standard lives only and no premium loading on occupation.

2. How will the premium be charged for new addition of employee?

Any addition of employee to be covered during the policy period will have to be notified in writing and additional premium will apply as follows:

- i) full annual premium for coverage of 180 days or more; or
- ii) 50% of annual premium for coverage of less than 180 days.

3. Will there be a refund for cancellation of coverage of an employee before the policy expiry?

Premium refund for early termination of insurance of any insured member shall be accorded as follows:

Reason / Period of Cover	% of Annual Premium Refund	Terms & Conditions
Due to cancellation of insured member's work permit within 5 days of issuance	100%	i) Subject to submission of documentation evidences; and ii) Provided no claim has been paid or is payable under the policy.
For a period of cover less than 180 days	50%	i) Subject to notification in writing; and ii) Provided no claim has been paid or is payable under the policy.
For a period of cover of 180 days or more	0%	

Health Declaration

1. Does each insured member need to submit a Health Declaration form?

No health declaration is required up to last entry age 60 years old. However, renewal for insured member of age 61 to 70 years old is subject to annual completion of Health Declaration form.

{Age refers to age next birthday}.

Group Fact-Finding

1. Does the client need to do a group fact-finding?

A supplementary group fact-finding form need to be submitted together with the product application form only if the application cover Singapore citizen and/or Singapore permanent resident.

General Exclusions

1. Is pre-existing condition excluded?

Pre-existing condition is excluded unless the insured member affected by the condition, with the exception on congenital anomalies, has been insured under the Policy for twelve (12) months.

2. Does the policy cover work-related injuries?

No, except as provided under the Extended Benefit for Work-related Accident & Illness. Please refer to the terms and conditions as specified on the product summary.

Examples,

A total cost of treatment of S\$15,000 was incurred due to an injury sustained by an insured member in the course of work.

(a) If the policyholder's Workmen's Compensation Policy is insured with other insurer. No amount claimable under Group MediWell Classic.

(b) *If the policyholder's Workmen's Compensation Policy is insured with Tenet and a claim is lodged and paid under the Workmen's Compensation Policy. The Group MediWell Classic will cover up to 50% of the costs of treatment in excess of the prevailing statutory limit of S\$10,000 (correct as at 5 October 2007) under the Workmen's Compensation Act. In this instance, the policyholder may claim up to a maximum of S\$2,500 from the policy, subject to the plan annual overall limit.*

Others

1. Will medical cards be issued?

No.

2. Do I need to provide the details of the workers to be insured?

Yes, we shall require the details (name, work-permit or S pass number, nationality, date of birth). Even though there are more than 100 workers, we still require the information. The list should be submitted in Excel spreadsheet format and ideally a soft copy to be provided.