

PRODUCT SUMMARY FOR GROUP MEDIWELL CLASSIC INSURANCE

SCHEDULE OF BENEFITS	C1 (S\$)	C2 (S\$)	C3 (S\$)
Room & Board	Government/Restructured Hospital (6-bedded)		
In-Patient Benefits	As Charged <ul style="list-style-type: none"> • Intensive Care Unit • Surgical Fees (including Day Surgery) • Hospitalisation Miscellaneous Expenses • Pre-hospitalisation (30 days) and Post-hospitalisation (90 days) treatment expenses 		
Special Grant		\$1,000 #	\$3,000 #
Out-patient Kidney Dialysis & Cancer Treatment		\$5,000 #	\$5,000
Emergency Accidental Out-Patient Treatment			\$300
PER DISABILITY LIMIT	\$5,000	\$5,000	\$7,500
ANNUAL OVERALL LIMIT (exclude #)	\$10,000	\$10,000	\$15,000
PREMIUM per employee (before GST)	C1 (S\$)	C2 (S\$)	C3 (S\$)
~ up to age 60 years old	\$70	\$108	\$121
~ age 61 to 70 years old (for renewals only, subject to annual health declaration)	\$84	\$130	\$145

The above annual premiums are based on the Insured Employee's age next birthday at the time of application and renewal, and for standard lives only. The premium rates may be revised at each renewal date, depending on the policy claims experience and at the discretion of the Company.

EXTENDED BENEFIT

Notwithstanding anything contained in the Policy to the contrary, the Policy extends to indemnify the Policyholder up to 50% of the costs of treatment to an Insured Member, arising out of an accident or illness in the course of employment, which is in excess of the statutory limits under the Work Injury Compensation Act, provided that:-

- Tenet Insurance is the Insurer for the Work Injury Compensation Policy, and
 - the costs of treatment constitute a valid and payable claim under the Work Injury Compensation Policy.
- Subject always to the Policy terms and conditions.

KEY PRODUCT PROVISIONS

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are required to refer to the actual terms and conditions in the contract. Please consult your intermediaries should you require further explanation.

1. Eligibility

- The maximum age for enrolment is 60 years old.
- All Employees must be under the payroll of a Singapore-based office.
- Employees must be Singapore Citizens or Singapore Permanent Residents who are domiciled in Singapore, or foreigners who are holding valid Work Permit / S Pass.
- Minimum group size of 3 Employees.

2. Terms of Renewal

Coverage may be renewed on the Policy Anniversary Date by the payment of the annual premium, submission of an updated name list for record update to the Policy and health declaration forms for Insured Employees above age 60 years old.

3. Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the contract. You are advised to read the policy contract for the full list of exclusions.

- (a) Any Pre-existing conditions unless the Insured Member affected by these conditions has been insured under this Policy for 12 months with the exception on congenital anomalies which will be considered as permanent exclusions under this Policy.
- (b) Treatment arising from pregnancy, miscarriage or childbirth (including diagnostic tests for pregnancy), tests to do with and treatment for sub-fertility, and charges for abortion or sterilization, and contraception including any complications relating thereto.
- (c) Accident or injury occurring while the Insured Employee is engaged in or practising for or taking part in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, underwater activities involving the use of underwater breathing apparatus, bungee jumping, sky diving, hang-gliding, paragliding, parachuting or any activities in aerial balloon whilst airborne, motor rallies or any kind of racing other than on foot or any sports in a professional capacity unless otherwise agreed in writing by the Company.
- (d) Expenses incurred for work related illness/sickness or accident, except as provided under Extended Benefit for Work-related Accident & Illness.

4. Waiting Period

No benefits will be payable if any illness or sickness, which commences within the first thirty (30) days from the effective date of cover of the Insured Employee, except for accidental injuries.

5. Geographical Scope

Singapore only.

6. Addition of New Employee

Additional premium for addition of Insured Employee in between period of insurance will be charged as follows:

- (a) full annual premium for period of cover of 180 days or more till the policy expiry;
- (b) 50% of annual premium for period of cover of less than 180 days till the policy expiry.

7. Short Period Refund of Premium

Period of Cover	% of Annual Premium Refund	Terms & Conditions
Not exceeding 5 days	100%	(i) due to cancellation of the Insured Employee's work permit within 5 days of issuance; (ii) subject to submission of documentation evidences; and (iii) provided no claim has been paid or is payable under the Policy.
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.
180 days or more	0%	Nil

8. Termination

Cover ceases for the Insured Employee:-

- (a) on the date this policy is terminated;
- (b) on the 70th birthday of the Employee;
- (c) on the date of termination of employment;
- (d) on the date in which an Employee is retired or pensioned; or
- (e) on the premium due date if the Policyholder fails to pay the required premium for the Insured Employee.

The liability of this policy shall cease on the last day of cover for the Insured Employee.

The Company will also not pay for any benefit in respect of expenses incurred by any Insured Employee whose insurance has terminated, for treatment provided to the Insured Employee on or after the effective date of such termination.