

Group Hospitalisation and Surgical



Smart Health Protection for SMEs.

Our Group Hospitalisation and Surgical is tailored for small and medium-sized enterprises (SMEs), offering flexible and affordable coverages options to suit your company's size and budget. Whether you are a start-up or a growing enterprise, you can safeguard your employees' health with comprehensive benefits, 24/7 cover and guaranteed hospital payment arrangements.

Coverage Highlights

- Employees enjoy round-the-clock medical coverage for local and overseas emergency hospitalisation.
- No paperwork stress with our 24-hour assistance and payment guarantees for hospital admissions.
- Access to a wide panel of GPs, Specialists, TCM and teleconsultation services.
- Tailor your plan with optional add-ons for outpatient services including teleconsultation, A&E services and dental coverage.
- Continuous coverage for employees transitioning from existing health insurance plans.

Customise your benefits from these core plans

Benefit Description		Plan A	Plan B	Plan C
1. (a)	Daily Hospital Room & Board	A1 Ward	B1 Ward	B2 Ward
(b)	Daily Intensive Care Unit (up to 120 days)	\$500 Government Restructured Hospital (Including NUH)		
2.	Hospital Miscellaneous Services (Limit Per Disability)	\$6,000	\$5,000	\$3,000
3.	Daily In-Hospital Doctor's Visit (up to 120 days)	\$120	\$100	\$80
4.	Surgical Benefit (Limit Per Disability)	\$10,000	\$8,000	\$6,000
5.	Pre Hospitalisation Specialist Consultation (90 days Pre-Hospitalisation, Limit Per Disability)	\$2,500	\$2,000	\$1,800
6.	Diagnostic X-Ray / Laboratory Fees (Limit Per Disability)			
7.	Post Hospitalisation and Surgical Treatment (90 days Post-Hospitalisation, Limit Per Disability)			
8.	Emergency Outpatient Treatment (Accident) (Limit Per Disability)	\$2,500	\$2,000	\$1,800
9.	Ambulance Charges (Limit Per Disability)	\$100	\$100	\$100
10.	Death Benefit (Lump sum)	\$3,000	\$3,000	\$3,000
11.	Outpatient Cancer Treatment & Kidney Dialysis (Limit Per Policy Year)	\$20,000	\$15,000	\$10,000

Benefit Description	Plan A	Plan B	Plan C
Optional Covers			
Outpatient Services	Annual Limit		
Visit to General Practitioner (Panel)	Unlimited		
Visit to General Practitioner (Non-Panel) / Overseas Outpatient Treatment	Up to \$30 to \$100 per visit; Capped at 4 to 6 visits a year		
Visit to Government Polyclinics	Unlimited		
Teleconsultation	Unlimited		
Accident & Emergency Outpatient Treatment	Up to \$100 to \$200 per visit		
Dental Benefits	Annual Limit		
Consultation & Oral Examination, Scaling & Polishing	Maximum 2 times per policy year		
Medically Necessary Dental Services listed below: <ul style="list-style-type: none"> • X-Ray • Bitewing intraoral x-ray • Posterior/anterior or lateral skull, and facial bone survey x-ray • Panoramic x-ray • Amalgamation/Composite/Resin Restoration – Fillings • Extraction • Oral Surgery • Surgical root removal • Surgical removal of wisdom tooth • Periodontal Treatment root planting • Pulp/Root Canal Treatment • Crowning • Bridges 	Up to \$200 to \$800 per year		

Important note:

Seek advice from a qualified advisor if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd. 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.