

# Group Healthcare International



## Your employees deserve the best medical care.

Employees are a company's key assets. In today's business environment, employers face the on-going challenge of competing to attract and retain good staff. A key consideration when designing an employee package is the provision of comprehensive healthcare benefits.

Group Healthcare International, a comprehensive international medical and surgical insurance plan, is the ideal solution for discerning employers seeking premier protection for their employees. Designed specially for corporations, the benefits offered are flexible and highly customisable to meet your company's needs and budget.

### Coverage Highlights

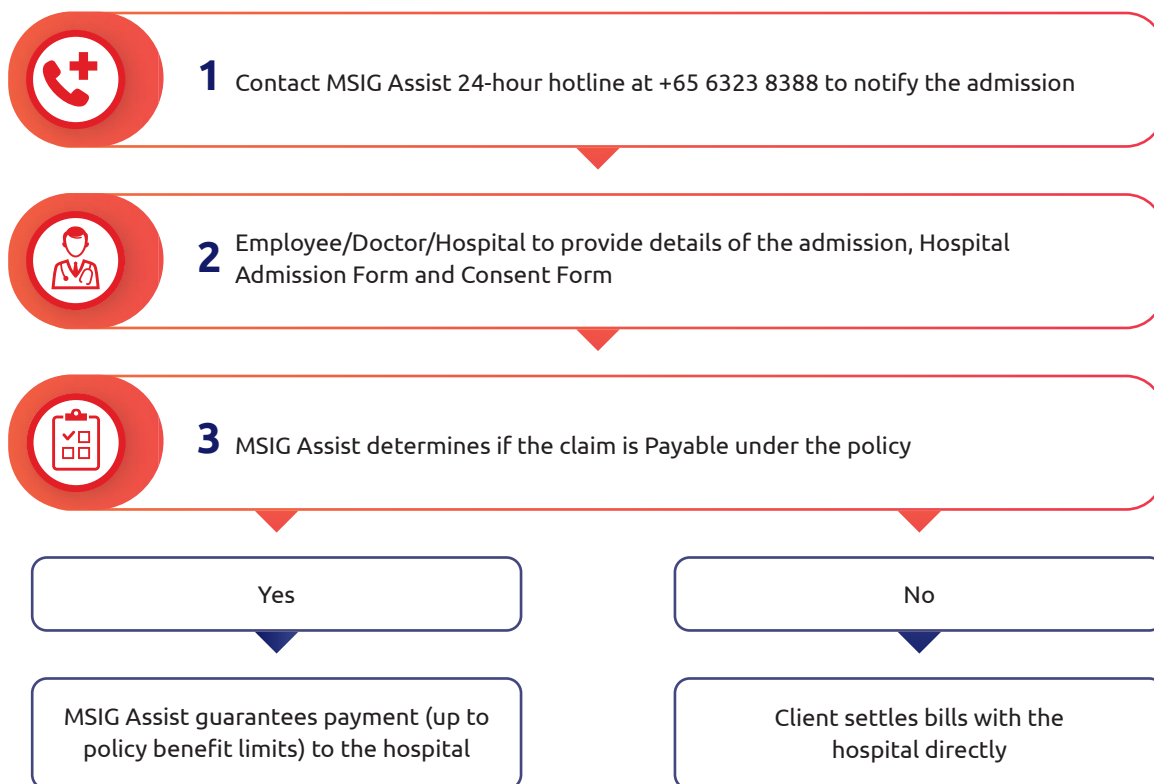
- Employees and their covered dependents enjoy absolute freedom of choice for their treatment, doctors, surgeons and hospitals. Cover starts from as few as 5 employees, and can be extended to employees based abroad.
- For large employee groups of 20 and more, the usual requirement of providing the medical histories of individual employees is waived and pre-existing conditions are covered 12 months after the policy commencement date or date of employee inclusion, subject to terms and conditions.
- Automatic increase of hospital and related services limit when an insured person travels outside of the country of residence and home country.
- Up to \$1 million for overseas emergency medical evacuation and repatriation
- Optional benefits such as coverage for outpatient services, dental and maternity can be customised accordingly.

Benefits	Coverage Limits
Hospital Related Services	From \$15,000 to \$1 million
Room & Board	Up to Standard Single Bed
Outpatient Cancer Treatment	Covered under Hospital Related Services
Outpatient Kidney Dialysis	Covered under Hospital Related Services
Organ Transplantation	Covered under Hospital Related Services
Increased International Cover	From \$300,000 to \$1 million
Emergency Medical Assistance and Evacuation Services	Up to \$1 million
Repatriation or Local Burial of Mortal Remains	Up to \$100,000
<b>Optional Benefits</b>	
<b>Outpatient Services</b>	<b>Coverage Limits</b>
General Practitioner and Specialist consultations with prescribed treatment	Annual limit applies
Diagnostic services and prescription drugs	Annual limit applies
<b>Dental Benefits*</b>	<b>Coverage Limits</b>
Consultation & Oral Examination Tooth scaling & polishing Medically Necessary Dental Services: <ul style="list-style-type: none"> <li>• X-Ray</li> <li>• Amalgamation/Composite/Resin Restoration - Fillings</li> <li>• Extraction</li> <li>• Oral Surgery</li> <li>• Periodontal Treatment Root Planning</li> <li>• Pulp/Root Canal Treatment</li> <li>• Crowning, Bridges</li> </ul>	Annual limit applies
<b>Maternity Benefits</b>	<b>Coverage Limits</b>
Ante-natal, childbirth and post-natal treatment for the mother. Applicable to insured member who is covered for at least 12 months prior to the date of delivery. <ul style="list-style-type: none"> <li>• Normal Delivery</li> <li>• Complicated Delivery as defined in the policy</li> </ul>	Annual limit applies

\* Available for groups of 20 and more employees

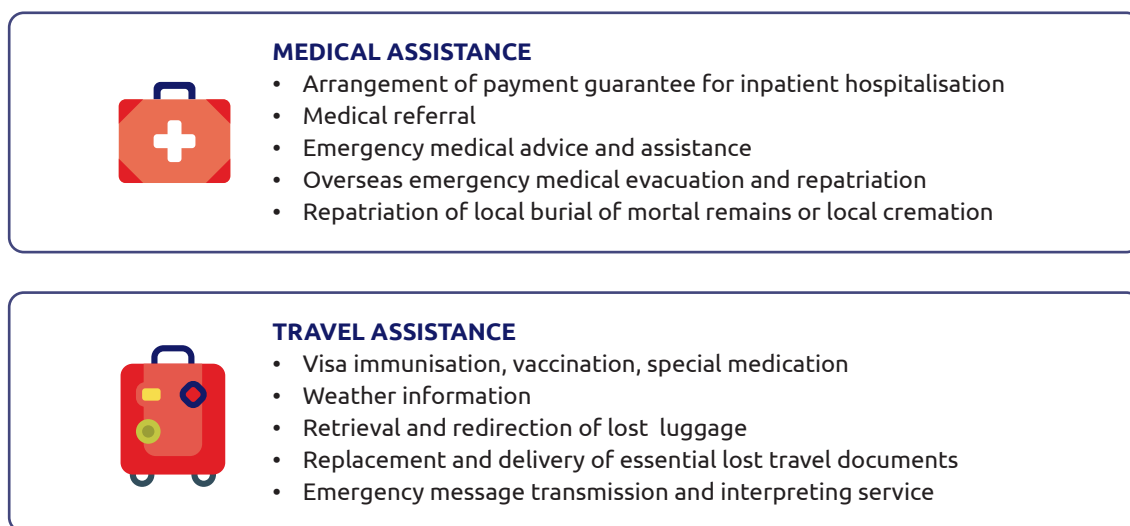
## MSIG Worldwide Payment Guarantee Procedure

The Payment Guarantee relieves your insured employee from the financial outlay at the time of a hospital admission. The activation process takes a few simple steps.



## Peace of Mind with 24-hour MSIG Assist

Check out the Medical and Travel Assistance services below.



### 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. For more information on the types of benefits that are covered under the scheme as well as limits of coverage, where applicable, please contact MSIG or visit the GIA or SDIC websites.