

Employee MediCare



Care for your people. Protect your business.

Employee MediCare is a comprehensive medical insurance solution that helps employers fulfill regulatory requirements to foreign workers (S-Pass and Work-Permit holders) while providing valuable protection. From hospitalisation and surgical expenses to personal accident and repatriation benefits, it offers meaningful coverage designed for both workforce wellbeing and business continuity.

Coverage Highlights

- **Hospitalisation and surgical** – Up to \$100,000 per year for eligible hospital expenses.
- **Emergency outpatient dental treatment** – Up to \$300 per year for accidental injuries or damage to the natural teeth.
- **Repatriation expenses** – Up to \$2,000 for conveyance of the worker or mortal remains back to home country .
- **Personal accident** – Lump sum payout up to \$10,000 for accidental death or permanent disablement.

Benefits		Classic Plus Plan	Classic Plan	Basic Plan
Section 1	Medical Expenses			
	Overall Maximum Annual Limit	\$100,000	\$60,000	\$60,000
1.1	Room & Board	B1 ward (Government Restructured Hospital)	B1 ward (Government Restructured Hospital)	B2 ward (Government Restructured Hospital)
1.2	Hospital and Related Services	As charged	As charged	As charged
1.3	Pre-Hospital Specialist & Diagnostic Services (within 90 days prior to admission)			
1.4	Post-Hospital Follow up Treatment (up to 90 days from date of discharge)			
1.5	Outpatient Emergency Dental Cover following an Accident	\$300	\$300	\$150
1.1 to 1.4	Co-insurance Section 1 item 1.1 to 1.4 (For eligible claim above \$15,000 per year)	25% or 0%	25% or 0%	25% or 0%

Benefits		Classic Plus Plan	Classic Plan	Basic Plan
Section 2	Repatriation Expenses	\$2,000	\$2,000	Nil
Section 3	Special Grant	\$2,000	\$2,000	\$1,000
Section 4	Personal Accident A. Death or B. Permanent Disablement as a result of an Accident	\$10,000	\$10,000	\$5,000

Pro-ration Factor

Upgrade into higher ward or private hospital (including day surgery)	Policy Pays
Private hospital in Singapore	50%
Singapore Government/ Restructured Hospital	75%



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

This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance requirements¹:

	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 ²	Yes
Age-differentiated premiums are in 2 age bands: (1) <50 years old and (2) >50 years old	Yes
Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim	Yes

¹Scan the QR code for MOM's press release on the enhanced medical insurance.

²Refer to [Annex](#) of the press release for list of allowable exclusions.



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Important notes:

1. Premium is not guaranteed. MSIG may at its sole discretion increase the premium from time to time depending on the claims experience of this portfolio.
2. If policy is cancelled, refund premium is subject to a minimum premium of \$200 plus the applicable Goods and Services Taxes to be retained by us.
3. This policy contract does not qualify for the Transferable Medical Insurance Scheme (TMIS).
4. The Free Look Clause is not applicable to this Policy.
5. This is not a contract of insurance. Full details of the terms, conditions and exceptions 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 the limits of coverage, where applicable, please contact MSIG or visit the GIA/ LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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