



## MyBenefits Plus

**Flexible and comprehensive** Group Insurance for employees

*Important. Please read and keep it safe.*



# Support Your Team Where It Matters Most

**What drives employee loyalty and satisfaction?** Beyond meaningful work, it's knowing their employer genuinely cares. With Singlife's MyBenefits Plus, you can offer your team more than just a paycheck - you can give them peace of mind.

MyBenefits Plus is a flexible, cost-effective group insurance plan designed specifically for Small and Medium Enterprises (SMEs). It covers your employees against unexpected health issues and accidents - both on and off the job. With customisable coverage and premium options, you can protect not only your people but also the families they care for.

With the addition of the Foreign Workers Medical Insurance (FWMI) benefit, MyBenefits Plus goes even further. This is available as an optional add-on for employers who want to enhance protection for their foreign workers. FWMI offers comprehensive, 24/7 medical coverage in Singapore, aligned with the Ministry of Manpower's requirements. It includes hospital and surgical coverage, in-hospital consultations, pre-hospital diagnostic tests, and more.

When your employees - local or foreign - know that their health and future are in good hands, it builds trust. It shows that you're invested in their well-being. And that kind of care creates a stronger, more motivated team that's here to stay.

To sign up, simply call your financial adviser representative for assistance. Alternatively, email us at [ebh\\_enquiries@singlife.com](mailto:ebh_enquiries@singlife.com) if you need more details.

## Key Features of MyBenefits Plus



### Guaranteed acceptance

Eligible employees are covered immediately upon enrolment, with no medical examination required<sup>1</sup>.



### Portfolio pricing

Premiums are calculated based on the entire MyBenefits Plus portfolio, so claims by individual companies will not cause their premiums to automatically increase at renewal.



### Affordable for every budget

The premium table shows the exact amount you need to pay yearly for both new and existing employees, local and foreign, allowing you to renew your plan without renegotiating prices.



### Low entry requirement

Activate MyBenefits Plus with just two employees.



### 24/7 coverage

Employees are protected around the clock, whether at work or off-duty.

<sup>1</sup>For Group Term Life and Group Living Care, Sum Assured in excess of S\$150,000 is subject to underwriting.

## MyBenefits Plus - An Overview

Basic Plans	Benefit Type	Coverage	Benefits
	<b>Group Term Life</b>	Death and Total & Permanent Disability due to any cause, i.e. illness or accident	<ul style="list-style-type: none"> <li>Lump sum payable upon death</li> <li>Advanced Payment Benefit</li> <li>Extended Death Benefit</li> <li>First S\$300,000 or full sum assured (whichever is less) payable in lump sum upon Total &amp; Permanent Disability and the balance in three equal annual installments</li> <li>Maximum expiry age extended from age 70 to 75<sup>^</sup>; (Employee aged 71 to 75 is covered with death benefit only)</li> </ul>
	<b>Group Personal Accident</b>	Death, Total & Permanent Disability and Dismemberment resulting from Accidental injuries only	<ul style="list-style-type: none"> <li>Lump sum payable upon death</li> <li>Lump sum benefit payable for any permanent disabilities and dismemberment set out in the Schedule of Indemnity<sup>2</sup></li> <li>Lump sum benefit payable for any dismemberment set out in the Schedule of Indemnity<sup>2</sup></li> <li>Maximum expiry age extended from age 70 to 75<sup>^</sup></li> </ul>
	<b>Group Basic Medical</b>	Reimbursement of medical expenses incurred as a result of hospitalisation or a surgery due to an illness or an accident	<ul style="list-style-type: none"> <li>Lump sum limit per disability excluding room, board and Intensive Care Unit (ICU) charges</li> <li>Covers Outpatient Kidney Treatment and Chemotherapy / Radiotherapy (for cancer) on per annum basis</li> <li>Flexibility of choice of hospitals</li> <li>No Surgical Schedule of Fees</li> <li>Death Benefit</li> <li>ICU benefit extends to cover High Dependency Ward (HDW) and Intermediate Care Area (ICA)</li> <li>Pre &amp; post-hospitalisation benefit has increased from 90 days to 120 days</li> <li>Emergency Accidental Benefit has been extended to cover Accidental Dental Treatment</li> <li>Hospital Cash Benefit is now available to Plan 5 &amp; 6</li> <li>Plan 6 has been introduced catering to Senior Management /corporate clients who prefer to have high annual limit plans. Maximum expiry age extended from 70 to 75<sup>^</sup></li> </ul>
	<b>Foreign Workers Medical Insurance (FWMI)</b>	Hospitalisation coverage for foreign workers working in Singapore due to illness or accident.	<ul style="list-style-type: none"> <li>24-hour coverage for Work Permit and S-Pass holders while they are working in Singapore</li> <li>In-hospital doctor consultations</li> <li>Pre-hospital confinement/surgery diagnostic tests</li> <li>Hospital confinement benefits</li> <li>Surgical benefits</li> <li>Death benefit</li> </ul>

<sup>2</sup> As stated in the policy contract.

<sup>^</sup> Age 71 to 75 – For renewal only.

## MyBenefits Plus - An Overview

Supplementary Plans	Benefit Type	Coverage	Benefits
	<b>Group Living Care</b> (Rider to Group Term Life) (Accelerator)	Diagnosis of one of the 37 Critical Illnesses <sup>3</sup>	Lump sum payment upon diagnosis of one of the 37 Critical Illnesses <sup>3</sup> certified by a Registered Medical Practitioner.  Cover for Group Living Care terminates upon payout of this benefit and cover for Group Term Life will be reduced by the same amount.
	<b>Group Major Medical</b> (Rider to Group Basic Medical)	Reimbursement of medical expenses in excess of Group Basic Medical	Payable if Hospital Confinement exceeds limits in the Group Basic Medical Plan and: <ul style="list-style-type: none"> <li>• Hospitalisation &gt; 20 days or</li> <li>• Surgical Percentage &gt; 70% per incision</li> <li>• Co-insurance of 20% applies</li> </ul>
	<b>Group Outpatient Medical</b> (Rider to Group Basic Medical and FWMI)	Reimbursement of outpatient medical expenses incurred in General Practitioner (GP) or Specialist Practitioner (SP) clinics and Diagnostic Test	<b>General Practitioner (GP)</b> <ul style="list-style-type: none"> <li>• Clinical consultation at limits as stipulated in Schedule</li> <li>• Plan 2 Traditional Chinese Medicine (TCM) Benefit Limit has been increased to S\$35 per visit; maximum of 6 visits per policy year</li> <li>• Overseas Outpatient Treatment Benefit Limit is also increased to S\$100 per visit.</li> <li>• Accident &amp; Emergency (A&amp;E) Benefit Limit is increased to S\$120 per visit</li> <li>• Plan 2 Paediatrician visit for children up to 3 years old (without the need for referral) covering up to S\$35 per visit</li> </ul> <b>Specialist Practitioner (SP)</b> <ul style="list-style-type: none"> <li>• Specialist consultation at limits as stipulated in Schedule subject to referral by GP</li> <li>• Diagnostic Test, X-Ray &amp; Laboratory Test and Physiotherapy at limits as stipulated in Schedule subject to referral by GP or SP</li> <li>• Plan 5 &amp; 6 catering to Specialist visit with annual limit up to S\$2,000</li> </ul>
	<b>Group Dental</b> (Rider to Group Basic Medical and FWMI)	Cashless visits to panel dental clinics	<b>Panel Dentist</b> <ul style="list-style-type: none"> <li>• Dental services at limits as stipulated in Schedule</li> <li>• Plan 3 catering a higher annual limit of S\$800</li> </ul>

<sup>3</sup> As stated in the policy contract.

Plan options for you to choose from

<sup>4</sup> Sum Assured in excess of S\$150,000 is subject to underwriting

Group Basic Medical							
Benefits / Plan Type	Government/ Restructured <sup>5</sup>		Private				
	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)	Plan 5 (S\$)	Plan 6 (S\$)	
<b>1. Room and board (R&amp;B)</b> a. Daily room & board (Maximum 120 days, inclusive of ICU, HDW & ICA) b. i) Intensive Care Unit (per disability) ii) High Dependancy Ward (HDW) iii) Intermediate Care Area (ICA)	4-Bedded  10,000	1-Bedded  10,000	4-Bedded  10,000	2-Bedded  10,000	1-Bedded  10,000	1-Bedded  10,000	
<b>2. Hospitalisation</b> Other In-patient benefits: – Hospital Miscellaneous Services – Surgical fees – In-hospital doctor consultation	Maximum Limit per disability (excluding R&B, ICU, HDW & ICA)					250,000 per policy year	
<b>3. Outpatient Benefits</b> a. Pre-hospital Confinement/Surgery – Diagnostic X-Ray and laboratory test (leads to hospitalisation within 120 days) b. Pre-hospital Confinement/Surgery – Specialist consultation (leads to hospitalisation within 120 days) c. Post-hospital Confinement/Surgery Follow-up Treatment (maximum 120 days after discharge)	15,000	20,000	15,000	20,000	25,000		
<b>4. Inpatient Psychiatric Treatment</b> (Subject to 10 months waiting period)							2,000
<b>5. Rehabilitation Benefit</b> (Up to maximum 31 days)							5,000
<b>6. Home Nursing Care</b> (Up to maximum 26 weeks per annum)						Not Applicable	

# Basic Plans

Plan options for you to choose from

Group Basic Medical						
Benefits / Plan Type	Government/ Restructured <sup>5</sup>		Private			
	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)	Plan 5 (S\$)	Plan 6 (S\$)
7. Overseas Hospitalisation Due to Accident (for items 1,2,3)	150% of In-patient Benefits					
8. Emergency Accident Treatment (including Accidental Dental) Maximum limit per disability	1,000	1,000	1,000	1,000	1,000	2,000
9. Death Benefit	5,000	5,000	5,000	5,000	5,000	5,000
10. Miscarriage Benefit	1,000	1,000	1,000	1,000	1,000	1,000
11. Outpatient Cancer & Kidney Kidney dialysis, Erythropoietin and Cyclosporin, Chemotherapy, Radiotherapy (limit per year)	12,000	24,000	12,000	18,000	24,000	24,000
12. Hospital Cash Benefit	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Applicable	Applicable

<sup>5</sup> If an insured person under Plan 1 or 2 is hospitalised in a Private hospital, a 75% pro-ration factor will apply to both Group Basic Medical and Group Major Medical Benefits. Pro-ration factor is applied to reduce private hospital bills to Singapore Restructured Hospital equivalent in the claims computation of Plan 1 and 2 except for admission or surgery caused by Medical Emergency and/or Accident.



## Basic Plan - Foreign Workers Medical Insurance (FWMI)

Plan options for you to choose from

Part 1. Foreign Workers Medical Insurance - Hospital & Surgical Coverage		
Plan	1	2
<b>(Maximum Per Policy Year Unless Specified)</b>		
<b>1. Hospital Confinement Benefits</b> A. Daily Room and Board Benefit B. Intensive Care Unit Benefit (ICU) C. Hospital Miscellaneous Services D. Surgical Benefit E. In-Hospital Doctor Consultation F. Pre Hospital Confinement/Surgery Diagnostic X-Ray and Laboratory Test (within 120 days prior to admission) G. Pre Hospital Confinement/Surgery Specialist Consultation (within 120 days prior to admission) H. Post Hospital Confinement/Surgery Follow-Up Treatment (within 120 days of discharge)	As charged in <b>ANY</b> hospitals in Singapore subject to overall maximum <b>S\$15,000 Per Policy Year</b>	As charged in <b>ANY</b> hospitals in Singapore subject to overall maximum <b>S\$15,000 Per Policy Year</b>
<b>2. Accidental In-Patient Dental Treatment</b>	1,000	1,000
<b>3. Death Benefit</b> (No double indemnity if death due to accident)	3,000	3,000
<b>Pro-Ration Factor (Applicable To Benefits Under Part 1. 1A To 1H)</b>		
<b>A. Private Hospital / Medical Institution in Singapore</b>	40%	40%
<b>B. Singapore Government or Restructured Hospital (includes NUH)</b>		
(i) Restructured A1 Ward (1 Bed)	65%	65%
(ii) Restructured A2 Ward (2 Bed)	75%	75%
<b>Deductible or Co-Insurance (Applicable to Benefits under Part 1. 1A to 1H)</b>		
<b>Co-Insurance by Policyholder (Per Policy Year)</b>	Not Applicable	Not Applicable

## Basic Plan - Foreign Workers Medical Insurance (FWMI)

Plan options for you to choose from

Part 2. Foreign Workers Medical Insurance - Group Major Medical Coverage		
Plan	1	2
<b>(Maximum Per Policy Year Unless Specified)</b>  <b>1. Hospital Confinement Benefits</b> A. Daily Room and Board Benefit B. Intensive Care Unit Benefit (ICU) C. Hospital Miscellaneous Services D. Surgical Benefit E. In-Hospital Doctor Consultation F. Pre Hospital Confinement/Surgery Diagnostic X-Ray and Laboratory Test (within 120 days prior to admission) G. Pre Hospital Confinement/Surgery Specialist Consultation (within 120 days prior to admission) H. Post Hospital Confinement/Surgery Follow-Up Treatment (within 120 days of discharge)	As charged in <b>ANY</b> hospitals in Singapore subject to overall maximum <b>S\$45,000 Per Policy Year</b>	As charged in <b>ANY</b> hospitals in Singapore subject to overall maximum <b>S\$45,000 Per Policy Year</b>
<b>Pro-Ration Factor (Applicable To Benefits Under Part 1. 1A To 1H)</b>		
<b>A. Private Hospital / Medical Institution in Singapore</b>	40%	40%
<b>B. Singapore Government or Restructured Hospital (includes NUH)</b>		
(i) Restructured A1 Ward (1 Bed)	65%	65%
(ii) Restructured A2 Ward (2 Bed)	75%	75%
<b>Deductible or Co-Insurance (Applicable to Benefits under Part 1. 1A to 1H)</b>		
<b>Co-Insurance by Policyholder (Per Policy Year)</b>	25%	0%
<b>Annual Premium (S\$) Before GST</b>	<b>Age Last Birthday 50 &amp; below</b>	
<b>Per Insured</b>	163.00	217.00
<b>Annual Premium (S\$) Before GST</b>	<b>Age Last Birthday 51 &amp; above</b>	
<b>Per Insured</b>	446.00	596.00



## Supplementary Plans

Plan options for you to choose from

Group Living Care						
Benefits / Plan Type	Plan 1 (\$)	Plan 2 (\$)	Plan 3 (\$)	Plan 4 (\$)	Plan 5 (\$)	Plan 6 (\$)
<b>Group Living Care<sup>6</sup></b>	50,000	100,000	150,000	200,000	300,000	Not Applicable

<sup>6</sup> Sum Assured in excess of \$150,000 is subject to underwriting

Group Major Medical						
Benefits / Plan Type	Government/ Restructured <sup>5</sup>		Private			
	Plan 1 (\$)	Plan 2 (\$)	Plan 3 (\$)	Plan 4 (\$)	Plan 5 (\$)	Plan 6 (\$)
<b>Group Major Medical<sup>7</sup> (Optional Cover)</b>						
a. Maximum In-patient limit payable (per disability per year)	60,000	100,000	60,000	80,000	100,000	Not
b. Co-insurance	20%	20%	20%	20%	20%	Applicable

<sup>7</sup> Group Major Medical Benefit pays if eligible expenses with respect to Hospital Confinement exceed the limits in the Basic Medical Plan subject to: a) Hospitalisation > 20 days, or b) Surgical Percentage > 70% surgical procedure. Co-insurance applies.

Group Outpatient Medical		
A) General Practitioner (GP) Benefits		
Benefits / Plan Type	Plan 1 (\$)	Plan 2 (\$)
Per Visit (Panel)	As charged	As charged
Per Visit Per Day (Non-Panel)	Not Applicable	35
Per Visit (Polyclinic)	As charged	As charged
Per Visit Per Day (Traditional Chinese Medicine) Benefit – maximum 6 visits per policy year	Not Applicable	35
Per Visit Per Day (Accident & Emergency (A&E) Department)	120	120
Per Visit (Overseas Outpatient Treatment)	100	100
Per Visit (Paediatrician Direct Access) – up to 3 years old	Not Applicable	35

## Supplementary Plans

Plan options for you to choose from

Group Outpatient Medical						
B) General Practitioner (GP), Specialist Practitioner (SP) & Diagnostic, X-ray & Laboratory Test (DXL) Benefits						
Benefits / Plan Type	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)	Plan 5 (S\$)	Plan 6 (S\$)
<b>General Practitioner (GP) Benefit</b>						
Per Visit (Panel)	As charged	As charged	As charged	As charged	As charged	As charged
Per Visit Per Day (Non-Panel)	Not Applicable	35	Not Applicable	35	Not Applicable	35
Per Visit (Polyclinic)	As charged	As charged	As charged	As charged	As charged	As charged
Per Visit Per Day (Traditional Chinese Medicine) Benefit – maximum 6 visits per policy year	Not Applicable	35	Not Applicable	35	Not Applicable	35
Per Visit Per Day (Accident & Emergency (A&E) Department)	120	120	120	120	120	120
Per Visit (Overseas Outpatient Treatment)	100	100	100	100	100	100
Per Visit (Paediatrician Direct Access) - up to 3 years old	Not Applicable	35	Not Applicable	35	Not Applicable	35
<b>Non-Panel Specialist Practitioner (NSP) &amp; Diagnostic, X-Ray &amp; Laboratory Test (DXL) Benefit</b>						
Non-Panel Specialist Practitioner (NSP), Diagnostic, X-Ray & Laboratory Test (DXL), Physiotherapy Benefit Per Policy Year (subject to referral by GP or SP)	1,000	1,000	1,500	1,500	2,000	2,000
Includes cover for all other Diagnostic Scans such as Magnetic Resonance Imaging (MRI), Computer Tomography Scan (CT Scan) and Positron Emission Tomography (PET)	Not Applicable	Not Applicable	Yes	Yes	Yes	Yes

## Supplementary Plans

Plan options for you to choose from

Group Dental			
Basic Plan			
Benefits / Plan Type	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)
<b>1. Consultation and Oral Examination</b> (Up to three times per policy year)	✓	✓	✓
<b>2. X-Rays</b> i) Periapical Film ii) Bite-wing (each) iii) Occlusal Film iv) Orthopantograph	✓	✓	✓
<b>3. Scaling &amp; Polishing</b> (Up to three times per policy year)	✓	✓	✓
<b>4. Amalgam Restoration</b> i) One surface ii) Two surfaces iii) Three surfaces iv) Retentive Pin	✓	✓	✓
<b>5. Tooth - Coloured Restoration</b> i) One surface ii) Two surfaces iii) Three surfaces	✓	✓	✓
<b>6. Extraction (inclusive of Local Anaesthesia)</b> i) Anterior Tooth ii) Posterior Tooth	✓	✓	✓
<b>7. Oral Surgery (inclusive of Local Anaesthesia)</b> i) Incision and drainage ii) Excision of hyper plastic tissue, cyst iii) Surgical root removal (per tooth) iv) Surgical root removal (so tissue) v) Surgical removal of wisdom tooth (simple bony impaction)	✓	✓	✓
<b>8. Periodontal Treatment Root Planing</b> i) Per Tooth ii) Subject to per quadrant	✓	✓	✓
<b>9. Pulp/Root Canal Treatment (inclusive of temporary fillings/dressings)</b> i) Pulp Capping ii) Root Canal Treatment - One Canal - Two Canals	✓	✓	✓
<b>10. Miscellaneous Treatment</b> i) Analgesics (oral only) ii) Antibiotics (oral only) iii) Administration of Local Anaesthesia (excluding extraction and oral surgery)	✓	✓	✓

## Supplementary Plans

Plan options for you to choose from

Group Dental (continued)			
Superior Plan			
Benefits / Plan Type	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)
<b>11. Preprosthetic Alveoloplasty</b>	Not Applicable	✓	✓
<b>12. Root Canal Treatment</b> (inclusive of temporary fillings / dressing)	Not Applicable	✓	✓
<b>13. Dentures</b> i) Acrylic complete upper ii) Acrylic complete lower iii) Acrylic immediate dentures (Additional cost to denture) iv) Acrylic Partial Denture – Base only – Per tooth v) Metal Partial Denture – Base only – Per tooth	Not Applicable	✓	✓
<b>14. Crowns</b> (excludes precious metals)	Not Applicable	✓	✓
<b>15. Surgical removal of wisdom tooth</b> (complicated bony impaction)	Not Applicable	✓	✓
<b>Maximum Limit Per Year (Basic Plan)</b>	200	Not Applicable	Not Applicable
<b>Maximum Limit Per Year (Basic + Superior Plan)</b>	Not Applicable	500	800

## Premium Rates

Annual Premium Rates. Per Person in S\$

Group Term Life*											
Attained Age		30 & Below	31 – 35	36 – 40	41 – 45	46 – 50	51 – 55	56 – 60	61 – 65	66 – 70	71 – 75^
Plan	Sum Assured										
1	50,000	40.00	40.00	47.50	77.50	111.00	188.00	360.00	572.00	989.00	1,821.00
2	100,000	80.00	80.00	95.00	155.00	222.00	376.00	720.00	1,144.00	1,978.00	3,642.00
3	150,000	120.00	120.00	142.50	232.50	333.00	564.00	1,080.00	1,716.00	2,967.00	5,463.00
4	200,000	160.00	160.00	190.00	310.00	444.00	752.00	1,440.00	2,288.00	3,956.00	7,284.00
5	300,000	240.00	240.00	285.00	465.00	666.00	1,128.00	2,160.00	3,432.00	5,934.00	10,926.00
6	500,000	400.00	400.00	475.00	775.00	1,110.00	1,880.00	3,600.00	5,720.00	9,890.00	18,210.00

Group Living Care* (Rider to Group Term Life)											
Attained Age		30 & Below	31 – 35	36 – 40	41 – 45	46 – 50	51 – 55	56 – 60	61 – 65	66 – 70	
Plan	Sum Assured										
1	50,000	35.00	48.50	78.00	126.50	228.50	397.00	615.00	937.50	1,307.00	
2	100,000	70.00	97.00	156.00	253.00	457.00	794.00	1,230.00	1,875.00	2,614.00	
3	150,000	105.00	145.50	234.00	379.50	685.50	1,191.00	1,845.00	2,812.50	3,921.00	
4	200,000	140.00	194.00	312.00	506.00	914.00	1,588.00	2,460.00	3,750.00	5,228.00	
5	300,000	210.00	291.00	468.00	759.00	1,371.00	2,382.00	3,690.00	5,625.00	7,842.00	

Group Personal Accident**								
Attained Age		17 – 70			71 – 75^			
Plan	Sum Assured	Class 1	Class 2	Class 3	Class 1	Class 2	Class 3	
1	50,000	22.50	30.00	40.00	57.50	70.00	90.00	
2	100,000	45.00	60.00	80.00	115.00	140.00	180.00	
3	150,000	67.50	90.00	120.00	172.50	210.00	270.00	
4	200,000	90.00	120.00	160.00	230.00	280.00	360.00	
5	300,000	135.00	180.00	240.00	345.00	420.00	540.00	
6	500,000	225.00	300.00	400.00	575.00	700.00	900.00	

Maximum expiry age: 75 (except for Group Living Care)

Occupation Class 1: Occupations which are sedentary in nature, e.g. Accountants

Occupation Class 2: Occupations involving outdoor activities, e.g. Outdoor sales persons

Occupation Class 3: Occupations involving the handling of light equipment, e.g. Building & construction workers

\* GST exempted

\*\* Premium Rates exclude prevailing GST

^ Age band 71 – 75 (for renewal only)

## Premium Rates

Annual Premium Rates. Per Person in S\$

Benefit	Attained Age	Plan	30 & Below	31 – 35	36 – 40	41 – 45	46 – 50	51 – 55	56 – 60	61 – 65	66 – 70	71 – 75^
Group Basic Medical**		1	157.00	186.00	186.00	215.00	254.00	390.00	507.00	731.00	969.00	1,341.00
		2	274.00	293.00	293.00	342.00	390.00	507.00	809.00	975.00	1,291.00	1,788.00
		3	196.00	225.00	225.00	240.00	371.00	488.00	634.00	877.00	1,162.00	1,609.00
		4	244.00	274.00	274.00	332.00	449.00	566.00	780.00	975.00	1,291.00	1,788.00
		5	361.00	390.00	390.00	420.00	605.00	731.00	897.00	1,267.00	1,678.00	2,324.00
		6	686.00	741.00	741.00	797.00	1,148.00	1,389.00	1,703.00	2,406.00	3,188.00	4,415.00
Group Major Medical** (Rider to Group Basic Medical)		1	9.00	10.00	10.00	12.00	14.00	21.00	28.00	39.00	52.00	72.00
		2	15.00	16.00	16.00	19.00	21.00	28.00	44.00	52.00	69.00	95.00
		3	11.00	13.00	13.00	14.00	20.00	27.00	34.00	47.00	63.00	86.00
		4	14.00	15.00	15.00	18.00	25.00	30.00	42.00	52.00	69.00	95.00
		5	20.00	21.00	21.00	23.00	33.00	39.00	48.00	68.00	90.00	124.00
Foreign Workers Medical Insurance** (FWMI)		1	163.00					446.00				
		2	217.00					596.00				
Group Outpatient (GP Benefit**) (Rider to Group Basic Medical and FWMI)		1	235.00					260.00			344.00	476.00
		2	285.00					330.00			436.00	604.00
Group Outpatient (GP, SP & DXL Benefit**) (Rider to Group Basic Medical and FWMI)		1	345.00					585.00			774.00	1,071.00
		2	395.00					655.00			866.00	1,199.00
		3	373.00					667.00			881.00	1,220.00
		4	423.00					737.00			973.00	1,348.00
		5	380.00					687.00			908.00	1,257.00
		6	430.00					757.00			1,000.00	1,385.00
Group Dental** (Rider to Group Basic Medical and FWMI)		1	154.00									
		2	272.00									
		3	313.00									

^ Age 71 to 75 - For renewal only

\*\* Premium Rates exclude prevailing GST



## Protect your employees against financial burden

of unexpected health challenges and accidents  
with **MyBenefits Plus** today.

For more details, talk to your financial adviser  
representative or insurance intermediary, or  
email **[ebh\\_enquiries@singlife.com](mailto:ebh_enquiries@singlife.com)**.



## MyBenefits Plus Underwriting Guidelines

### Period of Insurance

- Duration of coverage is for 12 months, renewable annually.

### Territorial Limits

- 24 hours, worldwide coverage for Group Term Life, Group Living Care, Group Personal Accident, Group Basic Medical, Group Major Medical and Group Outpatient GP.
- 24 hours coverage for claims incurred in Singapore only for Foreign Workers Medical Insurance, Group Outpatient Specialist and Group Dental.

### Eligibility

- All full-time, permanent and actively at-work employees, directors, partners and proprietors who are Singaporeans, Permanent Residents (PR), or with valid employment pass are eligible.
- All benefits are applicable to employees aged 16 to 70, renewable up to age 75.
- Dependants of employees are also eligible for coverage:
  - a) Spouse who is not divorced or legally separated from the Eligible Person at policy commencement date or at policy renewal.
  - b) Unmarried or unemployed children who are between the ages of 15 days (and discharged from hospital) and 25 years at policy commencement date or at policy renewal.
- Dependant Plan shall be the same as Employee Plan. If dependant's coverage is taken, it will apply to all eligible employees in the company within the same basis of coverage.
- Foreign Workers Medical Insurance is available only to employees holding a Singapore Ministry of Manpower S-Pass or Work Permit. It can only be purchased if there are local employees covered under the Group Basic Medical plan.

### Occupational Class

- All benefits are available to Occupational Class 1 to 3 only.

### Premium

- Premium rate is based on the individual's attained age (age last birthday).
- Mode of payment is Annual.
- Prevailing GST applies to all plans except Group Term Life & Group Living Care.

### Benefit Plan Crossovers

- Crossing of plans for different benefits is allowed. For example, employees, including foreign employees, can be covered under Plan 1 for Group Term Life and Plan 2 for Group Basic Medical.
- Group Basic Medical (GBM) and Group Major Medical (GMM) plans must be the same i.e, if Plan 1 for GBM is chosen, the GMM plan must be Plan 1 as well.
- Group Term Life (GTL) and Group Living Care (GLC) plans must be the same i.e., if Plan 2 for GTL is chosen, the GLC plan must be Plan 2 as well. However, if insured is covered under Plan 6 for GTL, GLC will only be covered up to S\$300,000.

## MyBenefits Plus Underwriting Guidelines *(continued)*

### Exclusions<sup>#</sup>

- For Group Term Life
  - a) All pre-existing conditions are excluded for first 18 months of coverage, unless Insured Person has been fully underwritten by Singlife.
  - b) Suicide is excluded for the first 12 months.
- For Group Basic Medical and Foreign Worker Medical Insurance
  - All pre-existing conditions are excluded for first 12 months of coverage, except for Outpatient Cancer & Kidney Treatment, for which pre-existing conditions will be permanently excluded.
- For Group Major Medical
  - All pre-existing conditions are excluded permanently.
- For Group Living Care
  - a) All pre-existing conditions are excluded permanently.
  - b) Suicide is excluded for the first 12 months.
- For Group Personal Accident
  - Suicide or any attempted suicide or self-injury whether the Insured Person is sane or insane is excluded.

<sup>#</sup> Please refer to the relevant policy contract for full list and details of exclusions.

The policy is underwritten by Singapore Life Ltd.

This is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. A copy of the Product Summary may be obtained from Singapore Life Ltd. and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. The benefits of the policy will only be payable upon an accident occurring. Before replacing an existing personal accident policy with a new one, you should consider whether the switch is detrimental as there may be potential disadvantages with switching. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same costs. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. This is not a contract of insurance. Full details of the standard terms and conditions of this policy can be found in the relevant policy contract. Information is accurate as at June 2025. COMP/2025/06/MKT/341.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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 Singapore Life Ltd. or visit the Life Insurance Association Singapore or SDIC websites ( [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg) ).



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