

RAFFLES CORPORATE CARE

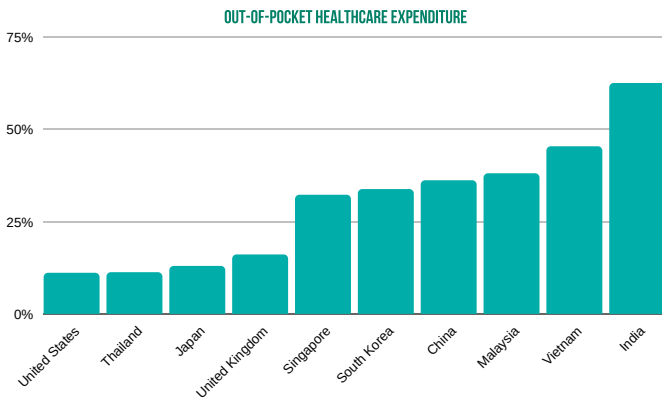
Protecting Your Employees



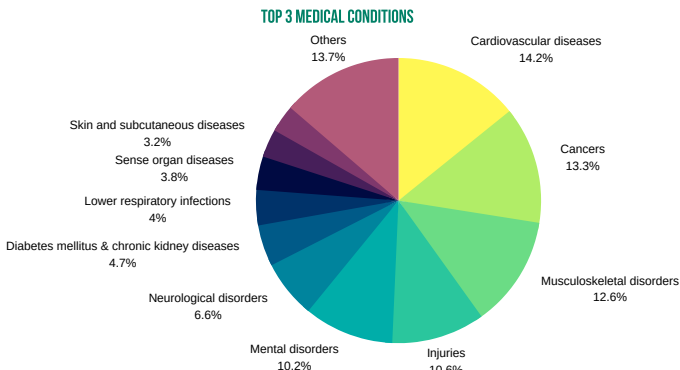
HELPING SMES COMPETE IN TALENT ACQUISITION AND RETENTION BY PROVIDING EMPLOYEE BENEFITS AT AN AFFORDABLE COST

Your employees are the backbone of your business. Apart from remuneration and career growth, investing in their health and well-being can help to boost overall morale and productivity. Provide a flexible Employee Benefits Solution to your team to shield them from the financial impact of unforeseen illnesses and accidents. When your employees feel appreciated, it helps you to not only retain quality talent but attract new ones too.

Let Raffles Corporate Care provide your employees with the right coverage in an easy and cost-effective way.



Source: The World Bank (2017)



Source: Ministry of Health, Singapore (2017)

RAFFLES CORPORATE CARE

Raffles Corporate Care is a comprehensive corporate insurance plan that is designed with SMEs in mind. It helps to relieve the costs of your employees' hospitalisation, surgical and other medical needs. Our solution provides flexibility together with comprehensive coverage to ensure that your employees receive the right treatment and support in the event of unforeseen illnesses and accidents. Employer may choose to extend the coverage to your employees' dependants.



Small Group Size

Start with 2 employees at an affordable premium.



Flexibility

Choice of plans to suit company's needs and budget.



Convenience

Fuss-free experience with our mobile app and enjoy cashless payment at RHI's panel clinics.



Raffles Hospital Option

Access to private healthcare services at a lower cost.



Portfolio Pricing

Premium rates are determined based on the claims experience of the entire Raffles Corporate Care portfolio.

BENEFITS AT A GLANCE

Basic Plan	
Group Hospital & Surgical (GHS)	Reimburses medical expenses incurred as a result of hospitalisation or surgery due to sickness or injury.
Group Term Life (GTL)	Provides lump sum payout upon death, Total Permanent Disability or diagnosis of a Terminal Illness. Sum Assured shall be either amount stated in the Benefit Table or 24 times of Insured's Basic Monthly Salary, whichever is lower. Dependants coverage is 50% of the sum assured in Benefit Table.
Rider	
Group Major Medical (GMM)	Reimburses eligible expenses in excess of benefits payable under GHS where: <ul style="list-style-type: none"> - Hospitalisation is more than 20 days; or - Surgical procedures of at least 75% of the benefit payable under the Schedule of Surgical Fees
Group Outpatient General Practitioner and Specialist (GPSP)	Covers eligible outpatient expenses incurred at general practitioner (GP) clinics, polyclinics or specialist clinics in Singapore. Provides access to cashless visits at RH's panel clinics.
Group Critical Illness (GCI)	Provides accelerated lump sum payout upon diagnosis of any of the 37 Critical Illnesses. Sum Assured shall be either amount stated in the Benefit Table or 24 times of Insured's Basic Monthly Salary, whichever is lower. Dependants coverage is 50% of the sum assured in Benefit Table. The coverage shall cease upon payout.
Group Personal Accident (GPA)	Provide lump sum payout in the event of Death or Permanent Disability due to an accident. Sum Assured shall be either amount stated in the Benefit Table or 24 times of Insured's Basic Monthly Salary, whichever is lower. Dependants coverage is 50% of the sum assured in Benefit Table.

PLAN SELECTION

Basic Plan/Rider	GMM	GPSP	GCI	GPA
GHS	✓	✓		✓
GTL			✓	✓
Requires same plan type as basic plan	Yes	No	Yes	No



RECOMMENDATION OF PLANS

For a company who would like to protect its employees against unexpected medical bills, loss of income due to death and/or critical illness, you may consider the following plans.

Budget less than \$300 per pax, per annum			Budget less than \$550 per pax, per annum		
Medical Coverage			Medical Coverage		
Plan	Plan Type	Premium	Plan	Plan Type	Premium
GHS	4	\$187	GHS	4	\$187
GMM	4	\$15	GMM	4	\$15
Total		\$202	GPSP (with co-pay)	3	\$345
			Total		\$547
Protection Coverage			Protection Coverage		
Plan	Plan Type	Premium	Plan	Plan Type	Premium
GTL	3	\$118	GTL	2	\$196
GCI	3	\$70	GCI	2	\$116
GPA	3	\$56	GPA	2	\$93
Total		\$244	Total		\$405
Medical + Protection Coverage			Medical + Protection Coverage		
Plan	Plan Type	Premium	Plan	Plan Type	Premium
GHS	4	\$187	GHS	5	\$112
GMM	4	\$15	GPSP (with co-pay)	3	\$345
GTL	4	\$78	GTL	5	\$39
Total		\$280	GCI	5	\$23
			GPA	5	\$19
			Total		\$538

- Premiums are based on employees age 31-35 next birthday
- Premiums for GPA are based on Class 1 occupation



BASIC PLAN - GROUP HOSPITAL AND SURGICAL

BENEFITS/PLAN TYPE	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Benefits apply on a per disability basis, unless otherwise stated.					
Type of Hospital	PTE	RH/GRH	GRH	GRH	GRH
Daily Room & Board (up to 120 days)	1-Bedded	1-Bedded	1-Bedded	4-Bedded	6-Bedded
Intensive Care Unit (up to 30 days)	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
High Dependency Unit (up to 30 days)					
Inpatient/Day Surgery Benefits					
Surgeon's Fee	\$25,000	\$20,000	\$20,000	\$15,000	\$15,000
In-Hospital Physician's Visit (up to 120 days)					
Hospital Miscellaneous Charges					
Outpatient Benefits					
Pre-Hospitalisation Specialist Consultation, Diagnostic Services (up to 90 days)	\$2,500	\$2,000	\$2,000	\$1,500	\$1,500
Post-Hospitalisation Follow-up Treatment (up to 90 days)					
Overseas Hospitalisation due to Accident	150% of room & board and inpatient/day surgery benefits				
Emergency Accidental Outpatient Treatment	\$3,000				
Miscarriage	\$1,000				
Surgical Implants	\$3,000	\$2,000	\$2,000	\$1,500	\$1,500
Inpatient Psychiatric Treatment	\$5,000	\$3,000	\$3,000	\$2,000	\$2,000
Outpatient Kidney Dialysis Treatment (per policy year)	\$20,000	\$20,000	\$20,000	\$15,000	\$15,000
Outpatient Cancer Treatment (per policy year)					
Rehabilitation Benefit	\$5,000				
Special Grant	\$5,000				
Pro-ration Factor					
Private Hospital	100%	60%	60%	50%	25%
Singapore GRH (Class A)	100%	100%	100%	80%	40%
Singapore GRH (Class B1)	100%	100%	100%	100%	50%
Singapore GRH (Class B2/C)	100%				
Hospital Cash (up to 90 days)					
Singapore GRH (Class B1)	\$100	\$100	\$75	-	-
Singapore GRH (Class B2)	\$200	\$200	\$150	\$100	-
Singapore GRH (Class C)	\$250	\$250	\$200	\$150	\$50

Note: PTE refers to Private Hospital, RH refers to Raffles Hospital and GRH refers to Government Restructured Hospital. Hospital Cash is applicable for Singapore Citizen and Permanent Resident only.

RIDER - GROUP MAJOR MEDICAL

BENEFITS/PLAN TYPE	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Surgical Implants	\$8,000	\$5,000	\$5,000	\$3,000	\$3,000
Annual Limit	\$80,000	\$80,000	\$80,000	\$40,000	\$40,000
Co-insurance	20%	20%	20%	20%	20%

Note: Where hospitalisation is more than 20 days or surgical procedure of at least 75% of the benefit payable under the surgical table.

RIDER - GROUP OUTPATIENT

BENEFITS/PLAN TYPE	Without Co-payment			With Co-payment		
	PLAN 1	PLAN 2	PLAN 3	PLAN 1	PLAN 2	PLAN 3
General Practitioner						
Panel GP (per visit)	As charged, co-payment applies if chosen					
Polyclinic (per visit)	As charged, co-payment applies if chosen					
Co-payment (per visit)	NIL	NIL	NIL	\$5	\$5	\$5
Non-panel GP (per visit)	Up to \$30, co-payment does not apply					
Teleconsultation (Raffles Connect only)	As charged Maximum of 4 calls per policy year					
Traditional Chinese Medicine	Up to \$30 per visit Maximum of 6 visits per policy year					
Specialist						
Panel SP (per visit)	As charged, co-payment applies if chosen					
GRH SP (per visit)	As charged, co-payment applies if chosen					
Non-Panel SP (per visit)	As charged, co-payment applies if chosen Subject to additional 20% co-payment					
X-ray & Laboratory Tests	As charged, co-payment applies if chosen					
MRI/CT and PET Scan	As charged, co-payment applies if chosen					
Physiotherapy	As charged, co-payment applies if chosen					
Co-payment (per visit)	NIL	NIL	NIL	\$20	\$20	\$20
Accident & Emergency (GRH & RH only)	Up to \$100 per visit, maximum of 2 visits per policy year					
Overseas Outpatient Treatment	Up to \$30 per visit					
Annual Limit for GPSP	\$2,000	\$1,500	\$1,000	\$2,000	\$1,500	\$1,000

BASIC PLAN - GROUP TERM LIFE

BENEFITS/PLAN TYPE	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Sum Assured	\$500,000	\$250,000	\$150,000	\$100,000	\$50,000

RIDER - GROUP CRITICAL ILLNESS (ACCELERATED)

BENEFITS/PLAN TYPE	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Sum Assured	\$250,000	\$125,000	\$75,000	\$50,000	\$25,000

LIST OF 37 CRITICAL ILLNESSES

1. Major Cancers	21. Motor Neurone Disease
2. Heart Attack of Specified Severity	22. Primary Pulmonary Hypertension
3. Stroke	23. HIV due to Blood Transfusion and Occupational Acquired HIV
4. Coronary Artery By-Pass Surgery	24. Benign Brain Tumour
5. Kidney Failure	25. Viral Encephalitis
6. Aplastic Anaemia	26. Bacterial Meningitis
7. End Stage Lung Disease	27. Angioplasty & Other Invasive Treatment for Coronary Artery
8. End Stage Liver Disease	28. Blindness (Loss of Sight)
9. Coma	29. Major Head Trauma
10. Deafness (Loss of Hearing)	30. Paralysis (Loss of use of Limbs)
11. Heart Valve Surgery	31. Terminal Illness
12. Loss of Speech	32. Progressive Scleroderma
13. Major Burns	33. Apallic Syndrome
14. Major Organ/Bone Marrow Transplant	34. Systemic Lupus Erythematosus with Lupus Nephritis
15. Multiple Sclerosis	35. Other Serious Coronary Artery Disease
16. Muscular Dystrophy	36. Poliomyelitis
17. Parkinson's Disease	37. Loss of Independant Existence
18. Surgery to Aorta	
19. Alzheimer's Disease/Severe Dementia	
20. Fulminant Hepatitis	

RIDER - GROUP PERSONAL ACCIDENT

BENEFITS/PLAN TYPE	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Sum Assured	\$500,000	\$250,000	\$150,000	\$100,000	\$50,000

OCCUPATIONAL CLASS

Class 1	Clerical, administrative or other similar non-hazardous occupations
Class 2	Occupations where some degree of risk is involved, e.g. supervision of manual workers, totally administrative job in an industrial environment
Class 3	Occupations involving regular light to medium manual work but no substantial hazard which may increase the risk of sickness or accident
Class 4	Not covered

UNDERWRITING GUIDELINES

Period of Insurance

- Duration of coverage is for 12 months. Coverage starts from stated effective date upon clearance of required MAS 314 and compliance checks.

Eligibility of Employees

The Insured must be a full-time employee who is

- A Singapore Citizen; or
- A Singapore Permanent Resident; or
- Foreigner who has an eligible valid pass with Foreign Identification Number (FIN)
- The minimum entry age is 16 years old and maximum entry age is 65 years old based on the Insured's age at his or her age next birthday. The policy can be renewed up to age 70 next birthday.

Eligibility of Dependants

- Spouse who is not legally separated from the employee is eligible to be on the same benefits as the employee.
- Spouse must fulfill the same eligibility criteria as the employee.
- Unmarried or unemployed child(ren), who is/are between the ages of 15 days and 25 years is/are eligible to be on the same benefits as the employee, if enrolled in an accredited full-time educational institution and not serving full-time national service.
- Dependant must be enrolled on the same plan and rider as the employee.

Underwriting Requirements

Number of Employees and Dependant(s)	Maximum Number of Plan Types for Selection Within One Benefit Plan	Plan Type	GHS, GMM, GPSP	GTL, GCI		GPA
				Within Free Cover Limit: \$150,000 for GTL \$75,000 for GCI	Exceed Free Cover Limit	
2 – 4	2	Requirements to fill in Personal Health Declaration Form for Underwriting	No*	Yes	Yes	No
5 – 9	2		No*	No*	Yes	No
≥ 10	No restriction		No*	No*	Yes	No

*Dependant is required to fill in Health Declaration Form for underwriting.

*All employees or dependant(s) who exceed age 60 next birthday.

Administrative Fee

- For a group with less than 5 headcounts but a minimum of 2 full-time employees, additional fixed fee based on the table below will be charged or dependants can be added to make up the minimum number of 5 headcounts.

Group Size	Administrative Fee	Total Premium Chargeable
2	\$150	Premium based on age band of the employees and/or dependants + Administrative Fee
3	\$100	
4	\$50	

Premium & Payment Method

- Payment of premium is to be made annually.
- We accept payment via cheque, electronic funds transfer or PayNow.
- Cheques should be crossed and made payable to "Raffles Health Insurance Pte Ltd" with the policy number and invoice number on the back of the cheque.

Application Documents

- Application Form
- Member Enrolment Listing
- List of names, identification numbers and signatory of authorised personnel appointed to act for and on behalf of the company. Each authorised personnel is to provide a clear copy (front and back) of the NRIC or valid work pass.
- Business Profile report from the Account & Corporate Regulatory Authority (ACRA) (within 6 months validity)
- Health Declaration Form (if required)

KEY EXCLUSIONS

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy conditions. You are advised to read the policy contract for the full list of exclusions. Please see the following list below for some of the exclusions:

Group Hospital & Surgical and Group Major Medical

- Pre-existing medical conditions existing prior to the first 12 months of continuous coverage.
- Pre-existing kidney dialysis and all cancer treatment are permanently excluded.

Group Outpatient

- Special investigations (e.g. MRI, CT Scan, Barium Test, Contrast Studies) Medication, investigations or treatment requested by the Insured. Drugs purchased without doctor's prescription. Special nursing care, general physical or medical check-up or test not incidental to the treatment of diagnosis or not medically necessary.
- Routine physical examination, medical check-ups, health screening or any other test or treatment which are not medically necessary and any preventive treatment such as vaccination, pap smears and preventive medication.

Group Term Life

- Attempted suicide or self-inflicted injuries is excluded during the first 12 months of the coverage or reinstatement date.
- Any loss or disability due to the pre-existing medical conditions which have existed during the last 12 months preceeding the entry date.

Group Critical Illness

- All pre-existing medical conditions excluded under this Rider or any endorsements issued by Us.
- Attempted suicide or self-inflicted injuries under the influence of narcotics or drugs.

Group Personal Accident

- Attempted suicide or self-inflicted injuries is excluded during the first 12 months of the coverage or reinstatement date.
- If the disablement of an Insured Person directly or indirectly contributed by the Insured Person's own criminal act.

ABOUT RAFFLES HEALTH INSURANCE

Raffles Health Insurance ("RHI") was incorporated in 2004, commenced operations on 2 January 2005 as a general insurer and converted into a life insurer in March 2006 under the purview of the Monetary Authority of Singapore. RHI is a wholly-owned subsidiary of Raffles Medical Group ("RMG") - a leading integrated healthcare service provider in Singapore. Prior to its inauguration in October 2012, Raffles Health Insurance was known as International Medical Insurers Pte. Ltd. ("IMI"). We are a leading healthcare insurance specialist in Singapore, supported by RMG's wide network of family medicine clinics and tertiary care private hospital, Raffles Hospital, to provide fully integrated and coordinated healthcare for our policy owners and members. We strive to be the preferred healthcare partner and service provider, specialising in providing you a healthcare financing solution to cater your healthcare needs.

IMPORTANT NOTES

This product information is provided by Raffles Health Insurance Pte Ltd. You should seek advice from a qualified adviser if in doubt. Otherwise, you may end up buying a plan that does not meet your expectation or needs. This brochure is for reference only and is not a contract of insurance. The standard terms and conditions of this plan are provided in the relevant policy contract. Details are correct at the time of printing and may be subject to change in future.

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 your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

GET IN TOUCH

If you would like to find out more about Raffles Corporate Care, speak to a member of our sales team or intermediaries.



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