



proMedico

Protect the health of you and your loved ones
with comprehensive plans



Greater assurance with the right health plans

With constant growth of medical costs, having the right medical insurance is something you cannot ignore. proMedico, our medical insurance, offers you a wide range of benefits to cover all your needs. Enhance your coverage and protection by opting for additional riders according to your needs.

Benefits at a glance



Five plan options with wide range of coverage



Extended age eligibility



More optional riders with comprehensive benefits



Family discount



Portfolio pricing that assure you will not be penalised due to your personal claims experience



Teleconsultation

Summary of Benefits

Hospital & Surgical Coverage

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
Overall Annual Limit	S\$100,000	S\$250,000	S\$500,000	S\$1,000,000	S\$1,500,000
Daily Hospital Room & Board	Standard 2 bedded Singapore Private Hospital or Standard 1 bedded Singapore Government/Restructured Hospital	Standard 2 bedded Singapore Private Hospital or Standard 1 bedded Singapore Government/Restructured Hospital	Standard 1 bedded Singapore Private Hospital	Standard 1 bedded Singapore Private Hospital	Standard 1 bedded Singapore Private Hospital
Parent's Accommodation as companion for Child (below 12 years old)	As charged	As charged	As charged	As charged	As charged
ICU (per day)	As charged	As charged	As charged	As charged	As charged
Hospital Services	As charged	As charged	As charged	As charged	As charged
Surgeon's Fees	As charged	As charged	As charged	As charged	As charged
Day Surgery	As charged	As charged	As charged	As charged	As charged
Minor Surgical Procedure in an Outpatient Clinic	As charged	As charged	As charged	As charged	As charged
Anaesthetist's Fee	As charged	As charged	As charged	As charged	As charged
Daily In-hospital Physician's Visit	As charged	As charged	As charged	As charged	As charged
Pre-hospitalisation/Surgery Diagnostic Services (within number of days preceding Hospital admission)	As charged (90 days)	As charged (90 days)	As charged (90 days)	As charged (120 days)	As charged (120 days)
Pre-hospitalisation/Surgery Specialist's Consultation includes medication (within number of days preceding Hospital admission)	As charged (90 days)	As charged (90 days)	As charged (90 days)	As charged (120 days)	As charged (120 days)

Summary of Benefits

Hospital & Surgical Coverage

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
Post-hospitalisation/Surgery Treatment (up to number of days following discharge from Hospital)	As charged (90 days)	As charged (90 days)	As charged (90 days)	As charged (120 days)	As charged (120 days)
Home Nursing (up to 26 weeks per policy)	N.A.	N.A.	As charged	As charged	As charged
Surgical Implants	S\$2,000	S\$3,500	S\$5,000	As charged	As charged
Inpatient, Day Patient or Outpatient Cancer Treatment - Surgery, Chemotherapy, Radiotherapy, Immunotherapy, Hormone Therapy (treatment related to active cancer treatment following a confirmed diagnosis of cancer)	S\$50,000	S\$100,000	As charged	As charged	As charged
Inpatient, Day Patient or Outpatient Kidney dialysis	S\$50,000	S\$100,000	As charged	As charged	As charged
Miscarriage due to Accident (per pregnancy)	S\$1,000	S\$2,000	S\$3,000	As charged	As charged
Rehabilitation Benefit	N.A.	N.A.	N.A.	S\$15,000	S\$30,000
Local Ambulance Fee	As charged	As charged	As charged	As charged	As charged
Taxi Fare for Travelling to and from Hospital within Singapore (arising from a day surgery or hospital admission)	As charged	As charged	As charged	As charged	As charged
Mobility Aids and Medical Appliances	S\$250	S\$500	S\$1,500	S\$2,000	S\$2,500
Inpatient Psychiatric Treatment	S\$500	S\$1,250	S\$1,750	S\$2,250	S\$3,500
Organ transplantation - Bone marrow, Heart, Kidney, Liver, Lung or bone marrow including the donor cost up to 20% of transplantation costs to remove organ - 24 months waiting period	As charged	As charged	As charged	As charged	As charged

Summary of Benefits

Hospital & Surgical Coverage

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
Emergency Outpatient Accidental Treatment (within 24 hours of accident)	As charged	As charged	As charged	As charged	As charged
Emergency Outpatient Dental Treatment following accident (within 24 hours of accident)	S\$2,500	S\$5,000	S\$7,500	As charged	As charged
Outpatient Alternative Treatment (registered chiropractor, podiatrist, dietician, naturopath, physiotherapist, acupuncturist, homeopath, osteopath, TCM following Inpatient treatment)	N.A.	N.A.	S\$500	S\$1,000	S\$2,000
Daily Hospital Cash Allowance (per day if admitted to Singapore Restructured Hospital, payable up to 30 days)					
<ul style="list-style-type: none"> • B1 Ward • B2/B2+ Ward • C Ward 	S\$100 S\$150 S\$200	S\$100 S\$200 S\$300	S\$100 S\$200 S\$300	S\$200 S\$250 S\$300	S\$200 S\$250 S\$300
Medical Report Fees	As charged	As charged	As charged	As charged	As charged
Dread Disease Recuperation Benefit - Coronary Artery By-Pass Surgery, Heart Attack, Cancer, Stroke (one-time lump sum payment)	S\$1,000	S\$2,500	S\$5,000	S\$7,500	S\$10,000
Special Grant (one-time lump sum payment)	S\$3,000	S\$5,000	S\$8,000	S\$10,000	S\$10,000
Congenital Conditions Benefit	N.A.	N.A.	N.A.	S\$10,000 lifetime benefit limit	S\$15,000 lifetime benefit limit
Permanent Total Disability	N.A.	N.A.	N.A.	S\$40,000 (reduced to 50% when Insured Person is a manual worker)	S\$50,000 (reduced to 50% when Insured Person is a manual worker)

Summary of Benefits

Hospital & Surgical Coverage

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
Overseas Emergency Services (Annual Overall Limits do not apply)					
Emergency Medical Evacuation/Repatriation (per occurrence)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Repatriation of Mortal Remains (per occurrence)	S\$10,000	S\$15,000	S\$20,000	S\$30,000	S\$50,000
Emergency Medical Advice & Travel Assistance	Provided	Provided	Provided	Provided	Provided
Compassionate Visit	N.A.	N.A.	N.A.	Return economy class airline ticket	Return economy class airline ticket
Return of dependent child(ren)	N.A.	N.A.	N.A.	Single trip economy class airline ticket	Single trip economy class airline ticket

Premiums Saving Options

Deductible Limits Per Person Per Disability ¹	Discount
S\$2,500	15%
S\$5,000	30%
S\$7,500	40%
S\$10,000	50%

¹ Deductible does not apply to Outpatient Cancer Treatment, Outpatient Kidney Dialysis, Organ Transplantation and Permanent Total Disability. Discount applies only on basic Hospital and Surgical coverage



Optional Cover

Outpatient Services - Rider to Basic Hospital & Surgical Coverage

Description of Benefits	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
Outpatient General Practitioner (GP) rider		
Outpatient Panel GP Visits (including consultation and medications)	As charged	As charged
Outpatient Panel GP Teleconsultation (including consultation and medications)	As charged	As charged
Outpatient Non-Panel GP Visits (including consultation and medications)	Up to S\$35 per visit	Up to S\$50 per visit
Outpatient Laboratory and X-Rays Services (for diagnostic purposes only) referred by panel GP or Singapore Polyclinics	As charged	As charged
Accident & Emergency (A&E) in Singapore Government/Restructured Hospitals	Up to S\$120 per visit	Up to S\$150 per visit
Panel of Traditional Chinese Medicine (TCM)	N.A.	Up to S\$50 per visit
Overseas Outpatient GP Visits	Up to S\$30 per visit	Up to S\$50 per visit
Exclusions	<ul style="list-style-type: none"> Routine physical examinations and health check-ups Pregnancy or childbirth Treatment performed by a Specialist Special investigations (e.g. MRI, CT Scan, PET Scan, Barium Test etc) 	
Special Features	<ul style="list-style-type: none"> Cashless transactions at more than 500 panel network GP clinics in Singapore and Malaysia and more than 25 panel network TCM clinics Insureds will be able to submit their non-panel medical claims online through a mobile application and web portal 	
Outpatient Specialist (SP) rider		
Panel & non-panel SP (Consultation, outpatient diagnostic scan, x-ray and lab test)	S\$4,000 (maximum amount per person per Policy Year, subject to 20% co-insurance applicable to non-panel Specialist)	S\$5,000 (maximum amount per person per Policy Year, subject to 20% co-insurance applicable to non-panel Specialist)
Paediatrician Consultation	S\$500 per year (waiver of GP referral letter for child below 36 months)	S\$1,000 per year (waiver of GP referral letter for child below 36 months)

Optional Cover

Outpatient Services - Rider to Basic Hospital & Surgical Coverage

Description of Benefits	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
Outpatient Specialist (SP) rider		
Physiotherapy and Chiropractic Treatment	N.A.	Up to S\$500 per Policy Year (referred by Physician or Specialist)
Medical Appliances	N.A.	Rental of medical appliances (up to S\$500 per Policy Year) prescribed by Physician or Specialist
Hearing Aids	N.A.	Up to S\$300 per Policy Year
Exclusions	<ul style="list-style-type: none"> Routine physical examinations and health check-ups Pregnancy or childbirth 	
Special Features	<ul style="list-style-type: none"> Cashless transactions at over 150 panel network Specialist clinics Insureds will enjoy concierge referral services to panel network Specialist clinics Insured will be able to submit their non-panel medical claims online through a mobile application and web portal 	
General Information	<ul style="list-style-type: none"> A referral letter is required for Specialist consultations A referral letter from the Physician or Specialist is required for the outpatient physiotherapy or chiropractic benefit 	
Wellness and Optical Benefits		
Medical check-up and Vaccinations	N.A.	Up to S\$350 per Policy Year
Hearing Test, Eye Exam and Corrective Vision Aids	N.A.	Up to S\$350 per Policy Year

Optional Cover

Dental Care - Rider to Basic Hospital & Surgical Coverage and available only if you have selected Outpatient Services cover

Description of Benefits	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
Annual Limit	S\$750	S\$1,500
Oral Examination, Scaling and Polishing (twice per Policy Year)	Covered (no co-payment)	Covered (no co-payment)
Dental Treatment (with 6 months waiting period)	Covered (no co-payment)	Covered (no co-payment)
<ul style="list-style-type: none"> Intra Oral X-ray Impaction Emergency Treatment to relief dental pain (palliative) - fillings Medication/Drugs Root Canal Treatment Extraction (including wisdom tooth) Periodontal treatment 		
Major Restorative Dental Treatment (with 12 months waiting period)	80% reimbursement	Covered (no co-payment)
<ul style="list-style-type: none"> Dentures, Crowns and Bridges Inlays Implants (surgical implant placement/implant abutments) 		
Orthodontic Treatment (12 months waiting period)	N.A.	50% reimbursement
<ul style="list-style-type: none"> For dependent child aged below 18 		

Optional Cover

Maternity Care² - Rider to Basic Hospital & Surgical Coverage³

Description of Benefits ⁴	
First year overall annual limit	N.A.
Second year overall annual limit	S\$6,000
Third year and thereafter overall limit	S\$13,500

² Maternity benefits including
a) prenatal and post-natal services up to 45 days following birth:
Physician consultation fees, diagnostic scans and tests, medicines and drugs
b) normal or complicated delivery

³ Applicable for proMedico Prime, Prestige and Prestige Plus

⁴ Available to women between 19-45 years of age who have selected a proMedico Prime or Prestige or Prestige Plus Basic Hospital and Surgical coverage on a NIL deductible basis

Annual Premium for Standard Lives Only (in SGD)

Basic Hospital & Surgical Coverage - Singapore only

Important Notes:

- The rates apply to Insured Persons domiciled in Singapore
- If the Insured Person lives/travels outside Singapore for a continuous period of more than 90 days, eligible expenses subsequently incurred outside Singapore will be limited to reasonable and customary charges as if such expenses were incurred in Singapore
- Premium below includes prevailing GST

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
15 days old	S\$964	S\$1,156	S\$1,325	S\$1,590	S\$1,906
1	S\$927	S\$1,110	S\$1,273	S\$1,528	S\$1,835
2	S\$897	S\$1,075	S\$1,230	S\$1,477	S\$1,774
3	S\$870	S\$1,044	S\$1,196	S\$1,433	S\$1,722
4	S\$850	S\$1,018	S\$1,166	S\$1,399	S\$1,679
5	S\$836	S\$1,002	S\$1,148	S\$1,378	S\$1,653
6	S\$823	S\$986	S\$1,130	S\$1,358	S\$1,630
7	S\$810	S\$973	S\$1,115	S\$1,337	S\$1,605
8	S\$799	S\$959	S\$1,098	S\$1,319	S\$1,581
9	S\$787	S\$945	S\$1,082	S\$1,297	S\$1,558
10	S\$775	S\$931	S\$1,065	S\$1,279	S\$1,535
11	S\$788	S\$945	S\$1,083	S\$1,298	S\$1,560
12	S\$801	S\$960	S\$1,099	S\$1,322	S\$1,582
13	S\$811	S\$975	S\$1,116	S\$1,339	S\$1,607
14	S\$824	S\$990	S\$1,134	S\$1,360	S\$1,634
15	S\$837	S\$1,007	S\$1,150	S\$1,382	S\$1,659
16	S\$876	S\$1,049	S\$1,203	S\$1,443	S\$1,730
17	S\$889	S\$1,065	S\$1,220	S\$1,464	S\$1,756
18	S\$901	S\$1,081	S\$1,238	S\$1,486	S\$1,782
19	S\$914	S\$1,095	S\$1,256	S\$1,507	S\$1,808
20	S\$927	S\$1,110	S\$1,273	S\$1,527	S\$1,833
21	S\$932	S\$1,119	S\$1,281	S\$1,538	S\$1,844
22	S\$946	S\$1,135	S\$1,300	S\$1,561	S\$1,872
23	S\$960	S\$1,152	S\$1,322	S\$1,584	S\$1,902
24	S\$975	S\$1,173	S\$1,339	S\$1,608	S\$1,932
25	S\$990	S\$1,189	S\$1,362	S\$1,634	S\$1,959
26	S\$1,004	S\$1,206	S\$1,382	S\$1,659	S\$1,989
27	S\$1,020	S\$1,221	S\$1,400	S\$1,683	S\$2,017
28	S\$1,034	S\$1,239	S\$1,420	S\$1,703	S\$2,048
29	S\$1,048	S\$1,258	S\$1,441	S\$1,728	S\$2,075
30	S\$1,062	S\$1,277	S\$1,460	S\$1,754	S\$2,105
31	S\$1,150	S\$1,382	S\$1,584	S\$1,900	S\$2,278
32	S\$1,191	S\$1,427	S\$1,633	S\$1,962	S\$2,355
33	S\$1,229	S\$1,474	S\$1,688	S\$2,026	S\$2,430
34	S\$1,266	S\$1,521	S\$1,739	S\$2,089	S\$2,508
35	S\$1,305	S\$1,566	S\$1,792	S\$2,152	S\$2,582
36	S\$1,329	S\$1,596	S\$1,828	S\$2,193	S\$2,632
37	S\$1,368	S\$1,641	S\$1,882	S\$2,256	S\$2,708
38	S\$1,408	S\$1,687	S\$1,932	S\$2,320	S\$2,782
39	S\$1,443	S\$1,735	S\$1,984	S\$2,382	S\$2,858
40	S\$1,482	S\$1,777	S\$2,036	S\$2,444	S\$2,933
41	S\$1,596	S\$1,914	S\$2,191	S\$2,630	S\$3,156
42	S\$1,668	S\$2,001	S\$2,293	S\$2,753	S\$3,301
43	S\$1,740	S\$2,088	S\$2,393	S\$2,870	S\$3,444
44	S\$1,814	S\$2,176	S\$2,491	S\$2,991	S\$3,590
45	S\$1,886	S\$2,264	S\$2,594	S\$3,112	S\$3,734
46	S\$1,978	S\$2,374	S\$2,720	S\$3,264	S\$3,917
47	S\$2,052	S\$2,464	S\$2,821	S\$3,386	S\$4,064
48	S\$2,128	S\$2,552	S\$2,924	S\$3,505	S\$4,209
49	S\$2,200	S\$2,642	S\$3,025	S\$3,631	S\$4,356
50	S\$2,274	S\$2,730	S\$3,126	S\$3,751	S\$4,500

Annual Premium for Standard Lives Only (in SGD) Basic Hospital & Surgical Coverage - Singapore only

(Premium below includes prevailing GST)

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
51	S\$3,344	S\$4,011	S\$4,593	S\$5,515	S\$6,618
52	S\$3,475	S\$4,172	S\$4,779	S\$5,736	S\$6,885
53	S\$3,615	S\$4,341	S\$4,970	S\$5,963	S\$7,159
54	S\$3,757	S\$4,514	S\$5,169	S\$6,204	S\$7,443
55	S\$3,910	S\$4,694	S\$5,374	S\$6,452	S\$7,743
56	S\$4,107	S\$4,932	S\$5,645	S\$6,774	S\$8,128
57	S\$4,271	S\$5,129	S\$5,868	S\$7,046	S\$8,455
58	S\$4,441	S\$5,335	S\$6,102	S\$7,329	S\$8,791
59	S\$4,619	S\$5,547	S\$6,347	S\$7,621	S\$9,144
60	S\$4,805	S\$5,771	S\$6,603	S\$7,927	S\$9,511
61	S\$5,895	S\$7,077	S\$8,096	S\$9,721	S\$11,668
62	S\$6,130	S\$7,359	S\$8,419	S\$10,109	S\$12,132
63	S\$6,377	S\$7,659	S\$8,755	S\$10,514	S\$12,617
64	S\$6,633	S\$7,966	S\$9,108	S\$10,935	S\$13,121
65	S\$6,899	S\$8,281	S\$9,473	S\$11,372	S\$13,647
66	S\$7,241	S\$8,691	S\$9,945	S\$11,941	S\$14,325
67	S\$7,529	S\$9,044	S\$10,345	S\$12,419	S\$14,901
68	S\$7,830	S\$9,404	S\$10,754	S\$12,913	S\$15,497
69	S\$8,139	S\$9,781	S\$11,189	S\$13,428	S\$16,118
70	S\$8,467	S\$10,174	S\$11,633	S\$13,966	S\$16,767
71	S\$9,216	S\$11,075	S\$12,667	S\$15,207	S\$18,248
72	S\$9,583	S\$11,516	S\$13,171	S\$15,812	S\$18,980
73	S\$9,968	S\$11,977	S\$13,700	S\$16,443	S\$19,741
74	S\$10,367	S\$12,459	S\$14,249	S\$17,098	S\$20,530
75	S\$10,779	S\$12,956	S\$14,813	S\$17,787	S\$21,353
76	S\$11,318	S\$13,598	S\$15,555	S\$18,668	S\$22,414
77	S\$11,768	S\$14,143	S\$16,173	S\$19,414	S\$23,307
78	S\$12,237	S\$14,711	S\$16,817	S\$20,191	S\$24,237
79	S\$12,729	S\$15,299	S\$17,490	S\$20,994	S\$25,211
80	S\$13,236	S\$15,907	S\$18,187	S\$21,837	S\$26,215
81	S\$13,894	S\$16,696	S\$19,095	S\$22,917	S\$27,518
82	S\$14,447	S\$17,361	S\$19,855	S\$23,835	S\$28,616
83	S\$15,029	S\$18,059	S\$20,650	S\$24,787	S\$29,760
84	S\$15,628	S\$18,782	S\$21,475	S\$25,780	S\$30,953
85	S\$16,254	S\$19,533	S\$22,334	S\$26,807	S\$32,193
86	S\$16,906	S\$20,315	S\$23,232	S\$27,881	S\$33,478
87	S\$17,581	S\$21,126	S\$24,161	S\$28,993	S\$34,818
88	S\$18,285	S\$21,973	S\$25,126	S\$30,149	S\$36,208
89	S\$19,018	S\$22,848	S\$26,135	S\$31,363	S\$37,656
90	S\$19,779	S\$23,764	S\$27,178	S\$32,614	S\$39,168

Annual Premium for Standard Lives Only (in SGD)

Basic Hospital & Surgical Coverage - Worldwide excluding USA

Important Notes:

- The rates apply to Insured Persons (Singapore Citizens only) domiciled anywhere in the world except USA
- Premium below includes prevailing GST

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
15 days old	S\$1,399	S\$1,676	S\$1,922	S\$2,306	S\$2,765
1	S\$1,343	S\$1,612	S\$1,849	S\$2,214	S\$2,660
2	S\$1,302	S\$1,559	S\$1,784	S\$2,140	S\$2,571
3	S\$1,262	S\$1,514	S\$1,732	S\$2,081	S\$2,496
4	S\$1,231	S\$1,478	S\$1,689	S\$2,031	S\$2,435
5	S\$1,211	S\$1,456	S\$1,663	S\$2,000	S\$2,397
6	S\$1,192	S\$1,434	S\$1,644	S\$1,969	S\$2,363
7	S\$1,176	S\$1,414	S\$1,618	S\$1,940	S\$2,328
8	S\$1,160	S\$1,392	S\$1,594	S\$1,913	S\$2,294
9	S\$1,140	S\$1,371	S\$1,568	S\$1,882	S\$2,261
10	S\$1,125	S\$1,349	S\$1,545	S\$1,856	S\$2,226
11	S\$1,144	S\$1,371	S\$1,569	S\$1,884	S\$2,263
12	S\$1,162	S\$1,393	S\$1,596	S\$1,915	S\$2,298
13	S\$1,177	S\$1,415	S\$1,619	S\$1,944	S\$2,333
14	S\$1,196	S\$1,435	S\$1,645	S\$1,972	S\$2,370
15	S\$1,217	S\$1,459	S\$1,669	S\$2,003	S\$2,404
16	S\$1,270	S\$1,523	S\$1,746	S\$2,095	S\$2,511
17	S\$1,290	S\$1,544	S\$1,771	S\$2,124	S\$2,551
18	S\$1,306	S\$1,568	S\$1,795	S\$2,153	S\$2,584
19	S\$1,325	S\$1,590	S\$1,822	S\$2,183	S\$2,622
20	S\$1,343	S\$1,615	S\$1,847	S\$2,214	S\$2,660
21	S\$1,351	S\$1,622	S\$1,856	S\$2,228	S\$2,671
22	S\$1,373	S\$1,647	S\$1,886	S\$2,264	S\$2,717
23	S\$1,393	S\$1,670	S\$1,915	S\$2,299	S\$2,757
24	S\$1,415	S\$1,698	S\$1,946	S\$2,334	S\$2,800
25	S\$1,437	S\$1,724	S\$1,975	S\$2,370	S\$2,841
26	S\$1,458	S\$1,750	S\$2,003	S\$2,404	S\$2,884
27	S\$1,478	S\$1,771	S\$2,033	S\$2,438	S\$2,926
28	S\$1,498	S\$1,799	S\$2,061	S\$2,473	S\$2,967
29	S\$1,522	S\$1,824	S\$2,090	S\$2,507	S\$3,009
30	S\$1,543	S\$1,850	S\$2,119	S\$2,544	S\$3,051
31	S\$1,724	S\$2,066	S\$2,367	S\$2,840	S\$3,406
32	S\$1,782	S\$2,133	S\$2,444	S\$2,935	S\$3,519
33	S\$1,835	S\$2,203	S\$2,525	S\$3,029	S\$3,636
34	S\$1,893	S\$2,272	S\$2,603	S\$3,122	S\$3,746
35	S\$1,952	S\$2,342	S\$2,680	S\$3,217	S\$3,860
36	S\$1,985	S\$2,386	S\$2,734	S\$3,280	S\$3,933
37	S\$2,046	S\$2,451	S\$2,810	S\$3,374	S\$4,049
38	S\$2,103	S\$2,521	S\$2,889	S\$3,467	S\$4,161
39	S\$2,158	S\$2,593	S\$2,970	S\$3,560	S\$4,271
40	S\$2,217	S\$2,659	S\$3,043	S\$3,653	S\$4,386
41	S\$2,434	S\$2,920	S\$3,344	S\$4,013	S\$4,818
42	S\$2,547	S\$3,054	S\$3,498	S\$4,198	S\$5,035
43	S\$2,656	S\$3,189	S\$3,652	S\$4,381	S\$5,259
44	S\$2,770	S\$3,323	S\$3,806	S\$4,568	S\$5,480
45	S\$2,880	S\$3,457	S\$3,957	S\$4,750	S\$5,699
46	S\$3,021	S\$3,624	S\$4,150	S\$4,984	S\$5,977
47	S\$3,132	S\$3,758	S\$4,303	S\$5,169	S\$6,202
48	S\$3,246	S\$3,897	S\$4,462	S\$5,352	S\$6,425
49	S\$3,357	S\$4,033	S\$4,616	S\$5,539	S\$6,647
50	S\$3,472	S\$4,168	S\$4,771	S\$5,725	S\$6,869

Annual Premium for Standard Lives Only (in SGD) Basic Hospital & Surgical Coverage - Worldwide excluding USA

(Premium below includes prevailing GST)

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
51	S\$6,173	S\$7,411	S\$8,485	S\$10,179	S\$12,221
52	S\$6,416	S\$7,707	S\$8,821	S\$10,589	S\$12,709
53	S\$6,677	S\$8,011	S\$9,176	S\$11,016	S\$13,219
54	S\$6,944	S\$8,333	S\$9,542	S\$11,453	S\$13,750
55	S\$7,219	S\$8,672	S\$9,925	S\$11,912	S\$14,294
56	S\$7,582	S\$9,104	S\$10,421	S\$12,507	S\$15,010
57	S\$7,885	S\$9,474	S\$10,838	S\$13,008	S\$15,605
58	S\$8,202	S\$9,848	S\$11,266	S\$13,531	S\$16,232
59	S\$8,528	S\$10,243	S\$11,717	S\$14,072	S\$16,885
60	S\$8,870	S\$10,656	S\$12,186	S\$14,635	S\$17,558
61	S\$10,482	S\$12,586	S\$14,395	S\$17,283	S\$20,741
62	S\$10,904	S\$13,090	S\$14,971	S\$17,976	S\$21,570
63	S\$11,338	S\$13,613	S\$15,570	S\$18,694	S\$22,435
64	S\$11,792	S\$14,160	S\$16,194	S\$19,443	S\$23,331
65	S\$12,262	S\$14,730	S\$16,843	S\$20,218	S\$24,264
66	S\$12,872	S\$15,461	S\$17,683	S\$21,226	S\$25,474
67	S\$13,387	S\$16,078	S\$18,387	S\$22,083	S\$26,494
68	S\$13,918	S\$16,718	S\$19,123	S\$22,958	S\$27,557
69	S\$14,477	S\$17,390	S\$19,890	S\$23,880	S\$28,656
70	S\$15,056	S\$18,090	S\$20,693	S\$24,829	S\$29,803
71	S\$15,802	S\$18,989	S\$21,710	S\$26,064	S\$31,285
72	S\$16,435	S\$19,747	S\$22,587	S\$27,106	S\$32,534
73	S\$17,088	S\$20,538	S\$23,490	S\$28,194	S\$33,838
74	S\$17,773	S\$21,354	S\$24,426	S\$29,318	S\$35,197
75	S\$18,478	S\$22,210	S\$25,405	S\$30,490	S\$36,605
76	S\$19,397	S\$23,312	S\$26,659	S\$32,005	S\$38,419
77	S\$20,178	S\$24,248	S\$27,730	S\$33,283	S\$39,960
78	S\$20,981	S\$25,214	S\$28,837	S\$34,613	S\$41,557
79	S\$21,821	S\$26,232	S\$29,986	S\$35,995	S\$43,218
80	S\$22,690	S\$27,272	S\$31,186	S\$37,434	S\$44,942
81	S\$23,813	S\$28,630	S\$32,734	S\$39,288	S\$47,179
82	S\$24,768	S\$29,768	S\$34,037	S\$40,862	S\$49,064
83	S\$25,765	S\$30,960	S\$35,405	S\$42,494	S\$51,019
84	S\$26,794	S\$32,202	S\$36,816	S\$44,194	S\$53,067
85	S\$27,867	S\$33,488	S\$38,285	S\$45,960	S\$55,189
86	S\$28,982	S\$34,827	S\$39,829	S\$47,798	S\$57,398
87	S\$30,139	S\$36,219	S\$41,422	S\$49,707	S\$59,691
88	S\$31,347	S\$37,670	S\$43,080	S\$51,691	S\$62,078
89	S\$32,602	S\$39,171	S\$44,798	S\$53,763	S\$64,560
90	S\$33,910	S\$40,738	S\$46,592	S\$55,914	S\$67,142

Annual Premium for Standard Lives Only (in SGD) - Outpatient Services - Rider to Basic Hospital & Surgical Coverage

(Premium below includes prevailing GST)

Singapore Only			Worldwide excluding USA		
Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)	Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
15 days old	S\$1,165	S\$1,649	15 days old	S\$1,694	S\$2,391
1	S\$1,122	S\$1,584	1	S\$1,627	S\$2,299
2	S\$1,084	S\$1,531	2	S\$1,572	S\$2,221
3	S\$1,052	S\$1,486	3	S\$1,527	S\$2,154
4	S\$1,025	S\$1,449	4	S\$1,489	S\$2,103
5	S\$1,011	S\$1,430	5	S\$1,466	S\$2,074
6	S\$996	S\$1,408	6	S\$1,445	S\$2,040
7	S\$982	S\$1,388	7	S\$1,422	S\$2,011
8	S\$968	S\$1,366	8	S\$1,402	S\$1,982
9	S\$953	S\$1,348	9	S\$1,380	S\$1,952
10	S\$940	S\$1,325	10	S\$1,362	S\$1,923
11	S\$954	S\$1,349	11	S\$1,383	S\$1,957
12	S\$969	S\$1,368	12	S\$1,404	S\$1,985
13	S\$984	S\$1,390	13	S\$1,428	S\$2,015
14	S\$998	S\$1,410	14	S\$1,449	S\$2,046
15	S\$1,012	S\$1,433	15	S\$1,470	S\$2,078
16	S\$1,028	S\$1,454	16	S\$1,491	S\$2,108
17	S\$1,043	S\$1,474	17	S\$1,514	S\$2,138
18	S\$1,057	S\$1,496	18	S\$1,536	S\$2,168
19	S\$1,072	S\$1,517	19	S\$1,556	S\$2,201
20	S\$1,089	S\$1,539	20	S\$1,578	S\$2,231
21	S\$1,106	S\$1,564	21	S\$1,604	S\$2,265
22	S\$1,123	S\$1,587	22	S\$1,630	S\$2,303
23	S\$1,139	S\$1,611	23	S\$1,653	S\$2,336
24	S\$1,157	S\$1,637	24	S\$1,677	S\$2,373
25	S\$1,174	S\$1,662	25	S\$1,703	S\$2,410
26	S\$1,190	S\$1,685	26	S\$1,728	S\$2,444
27	S\$1,209	S\$1,710	27	S\$1,755	S\$2,479
28	S\$1,227	S\$1,734	28	S\$1,779	S\$2,515
29	S\$1,244	S\$1,757	29	S\$1,804	S\$2,552
30	S\$1,260	S\$1,783	30	S\$1,829	S\$2,587
31	S\$1,353	S\$1,912	31	S\$2,021	S\$2,859
32	S\$1,399	S\$1,976	32	S\$2,092	S\$2,954
33	S\$1,443	S\$2,041	33	S\$2,158	S\$3,050
34	S\$1,488	S\$2,103	34	S\$2,227	S\$3,145
35	S\$1,533	S\$2,167	35	S\$2,293	S\$3,239
36	S\$1,577	S\$2,229	36	S\$2,358	S\$3,334
37	S\$1,623	S\$2,293	37	S\$2,427	S\$3,429
38	S\$1,668	S\$2,359	38	S\$2,492	S\$3,527
39	S\$1,712	S\$2,423	39	S\$2,562	S\$3,620
40	S\$1,758	S\$2,484	40	S\$2,628	S\$3,714
41	S\$1,892	S\$2,674	41	S\$2,886	S\$4,081
42	S\$1,978	S\$2,797	42	S\$3,019	S\$4,268
43	S\$2,065	S\$2,919	43	S\$3,151	S\$4,455
44	S\$2,149	S\$3,041	44	S\$3,284	S\$4,641
45	S\$2,239	S\$3,165	45	S\$3,418	S\$4,830
46	S\$2,325	S\$3,287	46	S\$3,549	S\$5,017
47	S\$2,412	S\$3,410	47	S\$3,683	S\$5,203
48	S\$2,499	S\$3,532	48	S\$3,812	S\$5,389
49	S\$2,585	S\$3,654	49	S\$3,946	S\$5,577
50	S\$2,673	S\$3,775	50	S\$4,079	S\$5,764

Annual Premium for Standard Lives Only (in SGD) - Outpatient Services - Rider to Basic Hospital & Surgical Coverage

(Premium below includes prevailing GST)

Singapore Only			Worldwide excluding USA		
Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)	Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
51	S\$3,852	S\$5,446	51	S\$6,405	S\$9,048
52	S\$3,966	S\$5,610	52	S\$6,592	S\$9,320
53	S\$4,086	S\$5,777	53	S\$6,790	S\$9,602
54	S\$4,211	S\$5,951	54	S\$6,998	S\$9,886
55	S\$4,336	S\$6,131	55	S\$7,206	S\$10,187
56	S\$4,463	S\$6,314	56	S\$7,422	S\$10,493
57	S\$4,599	S\$6,505	57	S\$7,645	S\$10,811
58	S\$4,739	S\$6,700	58	S\$7,874	S\$11,131
59	S\$4,880	S\$6,900	59	S\$8,110	S\$11,467
60	S\$5,026	S\$7,110	60	S\$8,355	S\$11,816
61	S\$6,111	S\$8,643	61	S\$9,778	S\$13,826
62	S\$6,295	S\$8,903	62	S\$10,074	S\$14,243
63	S\$6,484	S\$9,169	63	S\$10,374	S\$14,675
64	S\$6,680	S\$9,446	64	S\$10,685	S\$15,114
65	S\$6,877	S\$9,728	65	S\$11,003	S\$15,566
66	S\$7,086	S\$10,020	66	S\$11,338	S\$16,032
67	S\$7,295	S\$10,321	67	S\$11,677	S\$16,515
68	S\$7,514	S\$10,629	68	S\$12,029	S\$17,010
69	S\$7,738	S\$10,950	69	S\$12,386	S\$17,522
70	S\$7,972	S\$11,278	70	S\$12,758	S\$18,046
71	S\$8,516	S\$12,048	71	S\$13,139	S\$18,587
72	S\$8,771	S\$12,410	72	S\$13,534	S\$19,149
73	S\$9,034	S\$12,786	73	S\$13,941	S\$19,728
74	S\$9,306	S\$13,166	74	S\$14,360	S\$20,317
75	S\$9,583	S\$13,563	75	S\$14,786	S\$20,928
76	S\$9,871	S\$13,971	76	S\$15,235	S\$21,552
77	S\$10,167	S\$14,391	77	S\$15,690	S\$22,200
78	S\$10,475	S\$14,822	78	S\$16,158	S\$22,867
79	S\$10,790	S\$15,266	79	S\$16,646	S\$23,555
80	S\$11,112	S\$15,723	80	S\$17,144	S\$24,259
81	S\$11,442	S\$16,195	81	S\$17,661	S\$24,984
82	S\$11,788	S\$16,681	82	S\$18,189	S\$25,739
83	S\$12,144	S\$17,182	83	S\$18,738	S\$26,510
84	S\$12,510	S\$17,700	84	S\$19,302	S\$27,307
85	S\$12,886	S\$18,231	85	S\$19,880	S\$28,130
86	S\$13,272	S\$18,777	86	S\$20,478	S\$28,973
87	S\$13,667	S\$19,342	87	S\$21,093	S\$29,840
88	S\$14,081	S\$19,921	88	S\$21,723	S\$30,734
89	S\$14,503	S\$20,520	89	S\$22,378	S\$31,659
90	S\$14,937	S\$21,136	90	S\$23,045	S\$32,614

Annual Premium for Standard Lives Only (in SGD) - Optional Cover Maternity Care² - Rider to Basic Hospital & Surgical Coverage³

(Premium below includes prevailing GST)

Age	Singapore Only	Age	Worldwide excluding USA
19 - 30 years old	S\$2,436	19 - 30 years old	S\$3,291
31 - 39 years old	S\$2,903	31 - 39 years old	S\$3,918
40 - 45 years old	S\$4,064	40 - 45 years old	S\$5,484

Annual Premium for Standard Lives Only (in SGD) - Optional Cover Dental Care - Rider to Basic Hospital & Surgical Coverage

(Premium below includes prevailing GST)

Singapore Only		Worldwide excluding USA	
Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime) Per Insured Person	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus) Per Insured Person	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime) Per Insured Person	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus) Per Insured Person
S\$486	S\$1,009	S\$657	S\$1,363

Important Note: Not applicable to newborn age 1 & below (current age)

Persons Eligible to Apply

- Adults from 18 to 69 years old (inclusive) on next birthday
- Children from 15 days old to 17 years old (inclusive) on next birthday
- Residents of Singapore (Singapore Citizens, Permanent Residents of Singapore, Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Holders), who are residing in Singapore - Annual Premium Table for Singapore Only applies
- Singapore citizen residing in countries outside Singapore excluding USA - Annual Premium Table for Worldwide Excluding USA applies
- Persons who are permanently residing (more than 60 days) in USA are not eligible
- Employment Pass Holders, Student Pass Holders, Dependant Pass Holders and Work Permit Holders must supply a copy of their respective pass or work permit and a bona fide residential address in Singapore

Terms and Conditions

- Premiums may be loaded for more hazardous occupations e.g. work on board offshore oil rigs; and occupations involving frequent air travel
- Premium payment at commencement and renewal are based on age next birthday
- Dependent's cover must be under the same plan and coverage level as the proposed Insured Member except Maternity Care benefit
- Proposal for children must include at least one parent and the choice of plan and coverage for child must be equal than that of the parent(s)
- Family Discount (Discount will apply only at policy inception/renewal date. Discount is not applicable to mid-term inclusion/deletion of family members)
 - A 5% discount is allowed for coverage taken up by Insured Person and Spouse and a 10% Family discount on a Family-unit basis (Insured Person, Spouse and all their legal children) under one Policy
 - No discount if Policy is taken up by one parent and one child
 - Family discount does not apply to Outpatient benefits

Major Exclusions

- Pre-existing conditions as defined or Injuries before the Policy Inception Date of this Policy
- Treatment for wilfully self-inflicted or grossly negligent Bodily Injury, Sickness, Accident, suicide, or attempted suicide or any attempt threat whether sane or insane
- Treatment relating to birth defect, Congenital Conditions and congenital illnesses unless otherwise explicitly provided and endorsed in the Policy or Schedule. Birth defects are deemed to include, but not limited to, hereditary conditions, treatment for learning problems or speech defects of a dependent child and foetal surgery
- Genetic tests, nor for any counselling made necessary following genetic tests, even when those tests are undertaken to establish whether or not Insured member may be genetically disposed to the development of a medical condition in the future
- Experimental and yet to be scientifically proven medical treatment
- Please refer to the policy for detailed list of exclusions

Key Product Provisions

The following are some key provisions found in the actual policy wordings of this plan. This is a product summary and you are advised to refer to the actual terms and conditions in the policy wordings before deciding to purchase the Policy.

- **Geographical Cover**
Worldwide, 24 hours (there is no cover available for all persons domicile permanently in USA of whatever nationalities)
- **Pre-Authorisation For Hospitalisation in Private Hospitals**
Pre-authorisation must be obtained for any In-patient or Day Surgery procedure in Private Hospitals, including overseas admission, otherwise 20% co-insurance shall impose on all eligible medical expenses covered under the Policy. This co-insurance will not apply in the event of an emergency and Insured Person must contact us within 24 hours after admission
- **Co-insurance**
Treatments received in USA are subject to a 20% co-insurance on the eligible medical expenses
- **Medical Insurance for S Pass and Work Permit holders**
This product does not meet the enhanced Medical Insurance requirements by Ministry of Manpower (MOM) applicable to foreign workers who are S Pass and Work Permit holders'
- **Policy Period**
Insurance will only commence when the proposal is accepted, the premium paid and accepted by Liberty Pte Limited
- **Terms of Renewal**
Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium
- **Non-Guarantee Premium**
Premiums payable for this coverage are not guaranteed and may be revised at Policy renewal at the full discretion of the Company. The premium payable at commencement and renewal of cover is based on age next birthday
- **Cancellation Clause**
This is a short-term accident and health policy and the insurer is not required to renew this Policy. The insurer may terminate this policy by giving you 30 days notice in writing. Whenever such cancellation occurs, the Company shall return the unearned portion of premium based on the short rated table (refer to actual policy wordings). No premium will be refunded if claims have already been made by the Insured. Cancellation shall be without prejudice to any claim origination prior to the effective date of cancellation
- **Change in Circumstances**
In the event of a change in circumstances affecting the risk, You must notify the Company in writing particular changes in occupation/Country of Residence, or health affecting You or any Insured Person. The Company shall increase or reduce the premium rates according to the risk classification of the new occupation/Country of Residence or to decline the coverage.
- **Reasonable & Customary Charges**
Benefits payable are limited to Reasonable and Customary charges for the treatments provided and to the limits of the Plan chosen
- **Free Look Period**
In the event that the Insured is not satisfied with the Policy for any reasons, it may be returned to the Company for cancellation within 14 days from date of receipt and any premium paid or billed will be refunded in full
 - Switching of medical policies may result in having to pay a different premium amount and different policy terms and conditions
 - This Policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this Policy
 - To submit a claim, please complete the Medical claim form and submit together with all original documents, supporting invoices and receipts within 30 days starting from the first date of the treatment

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 us (sgservicecenter@libertymutual.com) or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about proMedico is available on our website libertyinternational.com/sg.