Liberty



Foreign Workers Medical

Safeguard your liabilities for foreign workers' medical expenses



Protect your staff during their employment in Singapore

Effective 1 July 2023, employers are legally required to buy and maintain minimum medical insurance coverage of S$60,000 per year for each foreign worker. This includes foreign domestic workers and S Pass holders. Liberty's Foreign Workers Medical insurance protects employers like you against large medical bills while fullfilling your legal obligations.

Benefits at a glance

- No exclusion of specific illness imposed
- Repatriation expenses of mortal remains
- No minimum hours required for hospital confinement
- Personal accident (due to non-work related injury)
- Provides Covid-19 cover for new workers entering Singapore

Summary of Benefits

Description of Benefits	Basic Plan	Basic Plus Plan
A. Hospitalisation		
Limit Per Insured Person	S$60,000 Per Disability	S$60,000 Per Disability
Co-Insurance i) Applicable to eligible claim amount exceeding S$15,000 limit Per Disability ii) Applicable to item no. 1 to 10 under Section A	25%	0%
1. Hospital Room & Board (Based on 4 Bedded Singapore Government/Restructured Hospital charges) 2. Intensive Care Unit 3. Hospital Miscellaneous Services 4. Surgical Fee 5. In-Hospital Physician's Visit 6. Pre-Hospitalisation Diagnostic X-ray & Lab Test (Within 90 days prior to hospitalisation or day surgery) 7. Pre-Hospitalisation Specialist Consultation Fees (Within 90 days prior to hospitalisation or day surgery) 8. Post-Hospitalisation Treatment (Within 90 days following discharge from Hospital) 9. Claim Medical Report Fees 10. Rehabilitation in Community Hospital	As Charged Up To Per Disability Limit	As Charged Up To Per Disability Limit
11. Pre-Exisiting Conditions	Covered	Covered
B. Additional Benefits		
1. Special Grant Per Person	S$3,000	S$3,000
2. Repatriation Expenses of Mortal Remains	S$2,000	S$2,000
3. Personal Accident (due to non-work related)	S$10,000	S$10,000

Pro-ration Factors

Admitted into a higher ward or Private hospital	Insured Pays
Private Hospital	45% of the eligible claim amount
A1 Class in Singapore Government/Restructured Hospitals	35% of the eligible claim amount
A2 Class in Singapore Government/Restructured Hospitals	25% of the eligible claim amount

Annual Premium - Premium Per Insured Person

Applicable to Insured Person age 50 years old and below

Total Headcount/Group Size	Basic Plan	Basic Plus Plan
1 to 10	S$218.00	S$272.50
11 to 30	S$210.37	S$263.78
31 to 50	S$204.92	S$256.15
51 to 100	S$200.56	S$250.70

Applicable to Insured Person age 51 to 65 years old

Total Headcount/Group Size	Basic Plan	Basic Plus Plan
1 to 10	S$218.00	S$272.50
11 to 30	S$210.37	S$263.78
31 to 50	S$204.92	S$256.15
51 to 100	S$200.56	S$250.70

Premiums include prevailing GST

Applicable to proposals with no claims experience for the past three years

Policy Administration

1. For Group size 5 and below, policy will be administered on named basis.
   To provide updated name list upon commencement or renewal of the policy. Written declaration must be given to the Company for the inclusion/deletion of workers.
2. For Group size 6 and above, policy will be administered on headcount basis.
   To provide a copy of the MOM Foreign Worker Levy Statement or updated name list upon commencement or renewal of the policy and at expiry of the policy. Foreign workers joining the Policyholder during the period of insurance will be automatically covered under the policy.

Persons Eligible to Apply

Available only to Work Permit or S Pass Holders whose entry age is 65 years & below (at last birthday).

Major Exclusions

The exclusions are in line with Ministry of Manpower's (MOM) list of allowable exclusions. You are advised to read the policy wordings for the full list of exclusions.

Key Product Provisions

The following are key provisions found in the actual policy wordings of this plan.

Cancellation Clause	The Company reserves the right to terminate the coverage at any time giving 30 days' notice in writing to the Insured. 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.
Terms of Renewal	Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium up to the age limit of 69 years old.
Non-Guaranteed Premium	Premiums payable for this coverage are not guaranteed and may be revised at policy renewal at the full discretion of the Company.
Geographical Cover	24 hours coverage within Singapore

Switching of medical policies may result in having to pay a different premium amount and different policy terms and conditions.

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 (MI) requirements:

	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	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

The information provided here is a summary. Please refer to the actual policy wordings for the terms & conditions.

More information about Foreign Workers Medical is available at libertyinternational.com/sg

The Total Distribution Cost of this product is between 15% to 20% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the Total Distribution Cost is not an additional cost to you, as it was already accounted in the calculation of your premium.

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).

Underwritten by **Liberty Pte. Limited** (UEN | GST Reg. No. 201538069C)
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