



Singlife

# MINDEF & MHA Group Insurance

Product Summaries

# MINDEF & MHA Group Insurance Product Summaries

This booklet contains summaries of the below plans and riders.

You may refer to your **Certificate of Insurance** for the **plans and/or riders** that you have bought.

## Contents

Plans / Riders	Page
1. Group Term Life	2
2. Group Personal Injury	8
3. Living Care	17
4. Living Care Plus	22
5. Disability Income	27
6. Outpatient Medicare	33
7. Claims and Enquiries	37

# Group Term Life

## MINDEF & MHA GROUP INSURANCE VOLUNTARY SCHEME (GROUP POLICY NO: G007500)

The Group Term Life insurance provides coverage in the event of Death or Total and Permanent Disability, at affordable premium rates. The coverage we offer is up to age 70 next birthday (ANB) and continues even after you have:

- Retired or left the employment of MINDEF or MHA
- Been released from NS liability
- Completed Operationally Ready National Service (ORNS) training cycle or reached statutory age for completion of ORNS
- Left volunteer service

### Key Features

- Be insured up to a maximum coverage of S\$1,000,000 at S\$0.83<sup>1</sup> per day
  - Pay the same premium rate up to age 65 (ANB)
  - No medical check-up and underwriting required for up to S\$300,000 coverage
  - If your medical grading (at the time of employment or enlistment) is PES A or PES B or its equivalent, you will not require medical underwriting if the application is made within the first thirty (30) days of employment or enlistment for full-time national service
  - Receive daily hospital cash benefit<sup>2</sup>
  - Receive 100% Advance Payment Benefit up to S\$400,000 if diagnosed with Terminal Illness<sup>3</sup>
  - 24/7 worldwide coverage
  - In the event that the main Insured Person passes away, the spouse can continue to receive coverage
- (For details on the plan benefits, please refer to [singlife.com/mindef-and-mha](http://singlife.com/mindef-and-mha))

### Eligible Members

- Full-Time National Servicemen (NSFs)
- Operationally Ready National Servicemen (NSmen)\*

\*You must be an active NSman to apply for cover under this plan

This is tied to the statutory age for NS liability – age 40 for non-officer ranks and age 50 for officer ranks

### **Eligible Members (continued)**

- Regular servicemen (Full-time, Part-time and Contract Service) in the:
  - MINDEF/SAF [including Defence Executive Officers (DXOs)]
  - Singapore Police Force (SPF)
  - Singapore Civil Defence Force (SCDF)
  - Singapore Prison Service (SPS)
  - Central Narcotics Bureau (CNB)
  - Immigration & Checkpoints Authority (ICA)
- Public Officers working with MINDEF and MHA
- Volunteers:
  - SAF Volunteer Corps (SAF VC)
  - NS Volunteers (or equivalent)
  - Reservist On Voluntary Extended Reserve Service (ROVERS)
  - SPF Volunteer Special Constabulary (VSC)
  - SCDF Civil Defence Auxiliary Unit (CDAU)

### **Affiliate Members**

- Employees (Full-time, Part-time and Contract Service) of Authority-affiliated entities including:
  - Defence Science & Technology Agency (DSTA)/DSTA-affiliated entities
  - MINDEF-related Organisations (MROs)
  - Casino Regulatory Authority (CRA)
  - Yellow Ribbon Singapore (YRSG)
  - Home Team Science and Technology Agency (HTX)
  - MHA-related Organisations

### **Eligible Dependants**

A person who is related to an Eligible Member or Affiliate Member in any of the following ways:

- Spouse
- Child(ren) whether biological or legally adopted

### **Age Limits**

- Maximum entry age: 65 (ANB)
- For child(ren), the coverage will cease at age 45 (ANB) or when he/she gets married, whichever is earlier

### Protection Cover and Premium Rates

You, your spouse/child(ren) may choose to take up any amount of protection cover from a minimum amount of S\$10,000 to a maximum amount of S\$1,000,000 in multiples of S\$10,000.

Coverage amount (S\$)	Monthly premium rates (S\$) Member/Affiliate Member/Spouse/Child(ren)					
	ANB 65 and below	ANB 66*	ANB 67*	ANB 68*	ANB 69*	ANB 70*
100,000	2.50	35.30	40.10	48.30	57.40	63.60
200,000	5.00	70.60	80.20	96.60	114.80	127.20
300,000	7.50	105.90	120.30	144.90	172.20	190.80
400,000	10.00	141.20	160.40	193.20	229.60	254.40
500,000	12.50	176.50	200.50	241.50	287.00	318.00
600,000	15.00	211.80	240.60	289.80	344.40	381.60
700,000	17.50	247.10	280.70	338.10	401.80	445.20
800,000	20.00	282.40	320.80	386.40	459.20	508.80
900,000	22.50	317.70	360.90	434.70	516.60	572.40
1,000,000	25.00	353.00	401.00	483.00	574.00	636.00

\*For renewal only

### Insurance Benefits

(For details on the plan benefits, please refer to [singlife.com/mindef-and-mha](http://singlife.com/mindef-and-mha))

Death	100% of Sum Insured
Total and Permanent Disability Benefit <sup>4</sup> (TPD)	100% of Sum Insured
Advance Payment Benefit <sup>3</sup>	100% of Sum Insured (up to S\$400,000)
Daily Hospital Cash Benefit	S\$30 per day from the 11 <sup>th</sup> day onwards. Max: 30 days of continuous hospitalisation

## **Exclusions**

- No Benefit is payable under Daily Hospital Cash Benefit for hospitalisation directly or indirectly due to self-inflicted injuries (including due to suicide/ attempted suicide) and/or pregnancy/maternity reasons.
- No Benefit is payable under Death, TPD and/or Advance Payment Benefit in respect of any death, loss, injury or disability caused directly or indirectly, wholly or partly, by suicide or any attempted suicide or self-inflicted injury or illness while sane or insane within the first 12 months from the date of inception or reinstatement of a lapsed policy.
- For persons insured up to S\$300,000 without medical check-up and underwriting (or reinstated for coverage), no Benefit is payable under Death, TPD and/or Advance Payment Benefit should any death, loss, injury or disability be caused directly or indirectly, wholly or partly by any condition which existed prior to the Policy's effective date. However, this exclusion does not apply if the Insured Person has already been insured continuously for 12 months under this policy.

## **Limitations to policy cover (Group Risk)**

- In the event of claims arising from any number of Insured Persons as a result of Acts of Terrorism, Singlife's maximum liability is subject to the sub-limit of 1.5% of the Aggregate Sum Insured per policy year.
- In the event of War resulting in claims from any number of Insured Persons, Singlife's maximum liability is subject to the sub-limit of 1.5% of the Aggregate Sum Insured per policy year.
- Note: No limitations will apply to claims arising from Sea, Land and Air Conveyance.

## **Renewal & Termination of Coverage**

- Insurance coverage will automatically be renewed every policy year (at the prevailing rates) until the Insured Member/Insured Affiliate Member/Insured Spouse has attained age 70 (ANB) and/or their children have attained age 45 (ANB) or get married, whichever is earlier. If you have attained the maximum age stated during the policy year, the insurance will only be terminated at the end of the prevailing policy year. The insured spouse and insured dependent's coverages will cease together with the Insured Member when the Insured Member/Insured Affiliate Member's coverage ceases due to the attainment of maximum ANB.
- In the event of a divorce, your former spouse will no longer be eligible for coverage under this scheme. The Insured Member/Insured Affiliate Member will need to notify Singlife to terminate the policy accordingly after the divorce.

## Renewal & Termination of Coverage (continued)

- The Insured Member/Insured Affiliate Member may give notice in writing directly to Singlife during a policy year stating that he/she wishes to terminate one or more of the insurance covers set out in the Certificate of Insurance issued to him/her. The cover will terminate at the end of the same month upon Singlife's receipt of the notice.
- Coverage for an Insured Person will cease immediately in any of the following events:
  - (a) The 30-day Grace Period for premium payment expires;
  - (b) The full Sum Insured is paid out;
  - (c) The entire policy is terminated;
  - (d) The full Sum Insured under MINDEF & MHA GTL and/or GPI Policy for an Insured Member/Insured Affiliate Member is paid out, subject to all other Policy terms and conditions.
- However, in the event that insurance coverage for an Insured Member/Insured Affiliate Member is terminated upon payment of full Sum Insured under clause (b) above subject to all other terms and conditions of the Policy, the insurance coverage of an Insured Dependant who is a:
  - (a) Spouse, will continue as if the Spouse is the Insured Member/Insured Affiliate Member (as the case may be), provided that payment of the prevailing premium rate for the Insured Member/Insured Affiliate Member continues to be made; and
  - (b) Child, will continue at the prevailing premium rate applicable to the child; or
  - (c) The legal guardian in the absence of the Child's parents will be able to continue the cover for the Child at the prevailing premium rate applicable to the Child.
- Any premium received after the termination of the policy or the insurance in respect of that Insured Person, is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the policy or insurance in respect of that Insured Person. Any such premium received shall be returned to the Insured Person (as the case may be).
- If you decide that this policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to you upon receipt of your written notification of cancellation to Singlife at its Registered Office within 14 days from the date you receive your policy.

**Important Notes:**

1. Premium shown is based on monthly rate (rounding off to the nearest cent) for an Insured Person, aged 65 and below at next birthday.
2. S\$30 per day Hospital Cash Benefit is payable from 11th to 40th day of the hospital stay. The Benefit can only be claimed either under the Core Scheme or Voluntary Scheme.
3. Singlife will make an advance payment of 100% of the Sum Assured, up to a maximum of S\$400,000 in the event that an Insured Person is diagnosed with any disease which is probable to lead to death within the next 12 months, provided no other Benefit has been paid to the Insured Person under this policy or the attached riders.
4. The disability referred to in this policy must be total and permanent, such that either Part 1 or Part 2 is met:

Part 1: There is neither at the time it is first sustained nor at any time thereafter, any work, occupation or profession that the Insured Person can ever sufficiently do or follow to earn or obtain any wages, compensation or profit; or

Part 2: The total and irrecoverable:

- i. loss of the sight of both eyes; or
- ii. loss by severance of or total and permanent loss of use of both hands at or above the wrists; or
- iii. loss by severance of or total and permanent loss of use of both feet at or above the ankles; or
- iv. loss by severance of or total and permanent loss of use of one hand at or above the wrist and one foot at or above the ankle; or
- v. loss of sight of one eye and loss by severance of or total and permanent loss of use of one hand at or above the wrist or one foot at or above the ankle.

In the event of the Insured Person becomes totally and permanently disabled under Part 1 or Part 2 (as defined above), the Company will pay the entire amount in one lump sum.

# Group Personal Injury

## MINDEF & MHA GROUP INSURANCE VOLUNTARY SCHEME

(GROUP POLICY NO: G007500)

The Group Personal Injury Insurance provides coverage in the event of an accident, and provides you and your family with greater assurance and peace of mind.

The coverage we offer is up to age 70 next birthday (ANB) and continues even after you have:

- Retired or left the employment of MINDEF or MHA
- Been released from NS liability
- Completed Operationally Ready National Service (ORNS) training cycle or reached statutory age for completion of ORNS
- Left volunteer service

### Key Features

- Be insured up to a maximum coverage of S\$1,000,000 at S\$0.17<sup>1</sup> per day
- Receive 150% of your coverage amount if Total and Permanent Disability<sup>2</sup> is due to an accident
- Pay the same premium rate up to age 70 (ANB)
- Coverage for simple fracture or other fracture due to accident
- Reimbursement of ambulance cost
- 24/7 worldwide coverage
- In the event that the main Insured Person passes away, the spouse can continue to receive coverage  
(For details on the plan benefits, please refer to [singlife.com/mindef-and-mha](http://singlife.com/mindef-and-mha))

### Eligible Members

- Full-Time National Servicemen (NSFs)
- Operationally Ready National Servicemen (NSmen)\*  
\*You must be an active NSman to apply for cover under this plan  
This is tied to the statutory age for NS liability – age 40 for non-officer ranks and age 50 for officer ranks
- Regular servicemen (Full-time, Part-time and Contract Service) in the:
  - > MINDEF / SAF [including Defence Executive Officers (DXOs)]
  - > Singapore Police Force (SPF)
  - > Singapore Civil Defence Force (SCDF)
  - > Singapore Prison Service (SPS)
  - > Central Narcotics Bureau (CNB)
  - > Immigration & Checkpoints Authority (ICA)

### Eligible Members (continued)

- Public Officers working with MINDEF and MHA
- Volunteers:
  - > SAF Volunteer Corps (SAF VC)
  - > NS Volunteers (or equivalent)
  - > Reservist On Voluntary Extended Reserve Service (ROVERS)
  - > SPF Volunteer Special Constabulary (VSC)
  - > SCDF Civil Defence Auxiliary Unit (CDAU)

### Affiliate Members

- Employee (Full-time, Part-time and Contract Service) of Authority-affiliated entities including:
  - > Defence Science & Technology Agency (DSTA)/DSTA-affiliated entities
  - > MINDEF-related Organisations (MROs)
  - > Casino Regulatory Authority (CRA)
  - > Yellow Ribbon Singapore (YRSG)
  - > Home Team Science and Technology Agency (HTX)
  - > MHA-related Organisations

### Eligible Dependants

A person who is related to an Eligible Member or Affiliate Member in any of the following ways:

- Spouse
- Child(ren) whether biological or legally adopted

### Age Limits

- Maximum entry age: 65 (ANB)
- For child(ren), the coverage will cease at age 45 (ANB) or when he/she gets married, whichever is earlier

### Protection Cover and Premium Rates

- You, your spouse/child(ren) may choose to take up any amount of protection cover from a minimum amount of S\$10,000 to a maximum amount of S\$1,000,000 in multiples of S\$10,000.
- This policy is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

Coverage amount (S\$)	Monthly premium rates (S\$)	Coverage amount (S\$)	Monthly premium rates (S\$)
100,000	0.50	600,000	3.00
200,000	1.00	700,000	3.50
300,000	1.50	800,000	4.00
400,000	2.00	900,000	4.50
500,000	2.50	1,000,000	5.00

Note: The monthly premium rates exclude prevailing GST.

## Insurance Benefits

(For details on the plan benefits, please refer to [singlife.com/mindef-and-mha](http://singlife.com/mindef-and-mha))

- Death due to Accident 100% of Sum Insured
- Total and Permanent Disablement<sup>2</sup> due to Accident 150% of Sum Insured
- Total and Permanent Dismemberment due to Accident

If any Insured Person sustains bodily injury as a result of an Accident of which (except in the case of drowning or internal injury revealed by autopsy) there is evidence of a visible contusion or wound on the exterior of the body which within 365 days from the date of the Accident, directly and independently of all other causes, results in permanent dismemberment as provided in the Schedule of Indemnities below, Singlife will on receipt of satisfactory proof, pay the Insured Person the relevant percentage (%) of the Sum Insured as shown in the Schedule of Indemnities below:

Schedule of Indemnities	Compensation (% of Sum Insured)
1. Loss of or Permanent Total Loss of use of at least one limb	100%
2. Permanent Total Loss of (a) Sight in at least one eye (b) Whole eye (c) Sight in one eye, except perception of light (d) Lens of one eye	100% 100% 50% 50%
3. Permanent and Incurable Insanity	100%
4. Loss of arm (at shoulder, between shoulder and elbow, at elbow, between elbow and wrist)	100%
5. Loss of leg (at hip, between knee and hip, at knee, between knee and ankle)	100%
6. Loss of hand at wrist	100%
7. Loss of or Permanent Total Loss of both hands	100%
8. Loss of or Permanent Total Loss of use of four fingers and thumb (a) Both Hands (b) Right Hand (c) Left Hand	100% 70% 50%
9. Loss of or Permanent Total Loss of all fingers and both thumbs	100%
10. Loss of or Permanent Total Loss of use of four fingers of (a) Right Hand (b) Left Hand	40% 30%

**Insurance Benefits (continued)**

(For details on the plan benefits, please refer to [singlife.com/mindef-and-mha](http://singlife.com/mindef-and-mha))

Schedule of Indemnities	Compensation (% of Sum Insured)
11. Loss of or Permanent Total Loss of use of (a) Right Thumb (b) Left Thumb (c) One Phalanx of Right Thumb (d) One Phalanx of Left Thumb	30% 15% 20% 10%
12. Loss of or Permanent Total Loss of use of fingers (a) Three Right Phalanges (b) Two Right Phalanges (c) One Right Phalanx (d) Three Left Phalanges (e) Two Left Phalanges (f) One Left Phalanx	20% 15% 10% 15% 10% 5%
13. Loss of one phalanx of (a) Right index finger (b) Left index finger	12% 7.5%
14. Loss of or Permanent Total Loss of use of any other finger (a) Right hand (b) Left hand	6% 5%
15. Loss of or Permanent Total Loss of one phalanx of any other finger	4%
16. Loss of or Permanent Total Loss of use of a great toe	5%
17. Loss of or Permanent Total Loss of use of a great toe (a) Two Phalanges (b) One Phalanx	5% 3%
18. Loss of any toe other than great toe	3%
19. Loss of all toes on either foot	20%
20. Loss of or Permanent Total Loss of hearing in both ears	75%
21. Loss of or Permanent Total Loss of hearing one ear	25%
22. Loss of speech	50%
Note: If the Insured Person is left-handed, the percentage of the various disabilities of right hand and left hand shall be transposed.	

**Insurance Benefits (continued)**

(For details on the plan benefits, please refer to [singlife.com/mindef-and-mha](http://singlife.com/mindef-and-mha))

- Injury due to Accident

If while this policy is in force, an Insured Person sustains an Accidental bodily injury and suffers from any of the results described in the Schedule below, Singlife upon receipt and approval of satisfactory proof, indemnify the Insured Person according to the Schedule below:

Schedule	Compensation (% of Sum Insured)
Fractured leg or patella with established non-union	20%
Shortening of leg by at least 5cm	10%
Third Degree Burns	
Area Damage as a Percentage of Total Body Surface Area	
Head - Equals to or greater than 2% but less than 5%	50%
- Equals to or greater than 5% but less than 8%	75%
- Equals to or greater than 8%	100%
Body - Equals to or greater than 10% but less than 15%	50%
- Equals to or greater than 15% but less than 20%	75%
- Equals to or greater than 20%	100%
Second Degree Burns	
Area Damage as a Percentage of Total Body Surface Area	
Head - Equals to or greater than 10%	100%
Body - Equals to or greater than 15% but less than 25%	30%
- Equals to or greater than 25% but less than 40%	40%
- Equals to or greater than 40%	50%

### Insurance Benefits (continued)

(For details on the plan benefits, please refer to [singlife.com/mindef-and-mha](http://singlife.com/mindef-and-mha))

- Simple Fracture due to Accident  
If an Insured Person sustains bodily injury as a result of an Accident, which results in a Simple Fracture of the nature mentioned in the table below, we will pay the relevant amount specified in the table below:

Simple Fracture Benefit Limit: S\$5,000	
Schedule	Compensation (% of S\$5,000)
Neck (including fifth cervical vertebrae, Skull or Spine (Full Break))	100%
Hip	75%
Jaw, Pelvis, Leg (including fibula)^, Ankle or Knee	50%
Cheekbone, Shoulder or Hairline Fracture of Skull or Spine	30%
Arm (including lower end of radius)#, Elbow, Wrist or Ribs	25%

^ For the avoidance of doubt, any fractures of toe and foot are not covered

# For the avoidance of doubt, any fractures of thumb, finger and palm are not covered

- Disappearance 100% of Sum Insured
- Ambulance Cost\* Up to S\$500 per incident
- Mobility aid upon Accidental Total & Permanent Disablement\* Up to S\$10,000
- Home Rehabilitation Renovation Expenses\* Up to S\$10,000
- Accidental Hospital Recuperation Benefit\* S\$250
- Child Education Fund Benefit\* S\$5,000 per child (up to 2 children)
- Compassionate Death Allowance Benefit\* Up to S\$2,000
- Comatose State Lump Sum Benefit 15% of Sum Insured or up to S\$50,000, whichever is lesser
- Death due to natural catastrophe 15% of Sum Insured or up to S\$50,000, whichever is lesser

\*This Benefit can only be claimed either under the Core Scheme or Voluntary Scheme.

## Exclusions

No Benefit is payable in respect of any death, loss, injury or disability caused directly or indirectly, wholly or partly, by:

- (a) Suicide or any attempted suicide or self-inflicted injury while sane or insane;
- (b) Participation in competitive racing on wheels except for those sanctioned by the Authority;
- (c) Pregnancy or childbirth or any illness or disease of any kind relating to venereal diseases, AIDs and all illnesses or diseases associated with the Human Immuno-deficiency Virus (HIV) except for blood transfusion/ occupationally acquired HIV; or
- (d) The Insured Person being in or on or entering into or descending from any aircraft (other than a fully licensed passenger carrying aircraft and not as a member of the crew and not for the purpose of undertaking any trade or technical operation on the aircraft); except, flights for the purpose of the Authority's training, exercises, operations and other activities sanctioned by the Authority.

For the avoidance of doubt, the existence of any Pre-existing Condition shall not result in exclusion.

## Limitations to policy cover (Group Risk)

- In the event of claims arising from any number of Insured Persons as a result of Acts of Terrorism, Singlife's maximum liability is subject to the sub-limit of 1.5% of the Aggregate Sum Insured per policy year.
- In the event of War resulting in claims from any number of Insured Persons, Singlife's maximum liability is subject to the sub-limit of 1.5% of the Aggregate Sum Insured per policy year.
- Note: No limitations will apply to claims arising from Sea, Land and Air Conveyance.

## Renewal & Termination of Coverage

- Insurance coverage will automatically be renewed every policy year (at the prevailing rates) until the Insured Member/Insured Affiliate Member/Insured Spouse attains age 70 (ANB) and/or their children attain age 45 (ANB) or get married, whichever is earlier.
- If you have attained the maximum age stated during the policy year, the insurance will only be terminated at the end of the prevailing policy year.
- In the event of a divorce, your former spouse will no longer be eligible for coverage under this scheme. The Insured Member/Insured Affiliate Member will need to notify Singlife to terminate the policy accordingly after the divorce.
- The Insured Member/Insured Affiliate Member may give notice in writing directly to Singlife during a policy year stating that he/she wishes to terminate one or more of the insurance covers set out in the Certificate of Insurance issued to him/her. The cover will terminate at the end of the same month upon Singlife's receipt of the notice.

## Renewal & Termination of Coverage (continued)

- Coverage for an Insured Person will cease immediately in any of the following events:
  - (a) The 30-day Grace Period for premium payment expires;
  - (b) The full Sum Insured is paid out;
  - (c) The entire policy is terminated;
  - (d) The full Sum Insured under MINDEF & MHA GTL and/or GPI Policy for an Insured Member/Insured Affiliate Member is paid out, subject to all other Policy terms and conditions.
- However, in the event that insurance coverage for an Insured Person is terminated, insurance coverage of an Insured Dependant who is a Spouse or Child may continue as listed below:
  - (a) For Spouse: Coverage will continue as if the Spouse is the Insured Member/Insured Affiliate Member (as the case may be), provided payment continues to be made at the prevailing premium rate for the Insured Member/Insured Affiliate Member;
  - (b) For Child: Coverage will continue at the prevailing premium rate for the Child; and in the absence of the Child's parents, a legal guardian can continue the cover for the Child on the same terms.
- Any premium received after the termination of the policy or the insurance in respect of that Insured Person, is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the policy or insurance in respect of that Insured Person. Any such premium received shall be returned to the Insured Person (as the case may be).
- If you decide that this policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to you upon receipt of your written notification of cancellation to Singlife at its Registered Office within 14 days from the date you receive your policy.

**Important Notes:**

1. Premium shown is based on monthly rate (rounding off to the nearest cent) for an Insured Person, aged 65 and below at next birthday.
2. The disability referred to in this policy must be total and permanent, such that either Part 1 or Part 2 is met:

Part 1: There is neither at the time it is first sustained nor at any time thereafter, any work, occupation or profession that the Insured Person can ever sufficiently do or follow to earn or obtain any wages, compensation or profit; or

Part 2: The total and irrecoverable:

- (i) loss of the sight of both eyes; or
- (ii) loss by severance of or total and permanent loss of use of both hands at or above the wrists; or
- (iii) loss by severance of or total and permanent loss of use of both feet at or above the ankles; or
- (iv) loss by severance of or total and permanent loss of use of one hand at or above the wrist and one foot at or above the ankle; or
- (v) loss of sight of one eye and loss by severance of or total and permanent loss of use of one hand at or above the wrist or one foot at or above the ankle.

If the sum payable in respect of a valid claim is above S\$200,000 the Company will first pay a lump sum of S\$200,000 and pay the balance in three (3) equal annual instalments. The first annual instalment will be paid on the 1st anniversary of the initial lump sum payment and the remaining two instalments will be paid on the 2nd and 3rd anniversary respectively.

# Living Care

## **MINDEF & MHA GROUP INSURANCE VOLUNTARY SCHEME**

(GROUP POLICY NO.: G007500)

Protect yourself and your loved ones from the financial burden against 37 critical illnesses (CI).

### **Eligible Person**

To be covered under Living Care, you must be:

- Insured under MINDEF & MHA Group Term Life (GTL) or Group Personal Injury (GPI)
- Aged 65 and below at next birthday

### **Key Features**

- Coverage up to S\$500,000 against 37 critical illnesses<sup>^</sup>
- Get one lump sum payment of the coverage amount upon diagnosis of any of the critical illnesses
- Payout will not reduce the coverage amount of GTL, GPI and/or other riders
- If your medical grading (at the time of employment or enlistment) is PES A or PES B or its equivalent, you will not require medical underwriting if the application is made within the first thirty (30) days of employment or enlistment for full-time national service

The 37 critical illnesses<sup>^</sup> covered are:

1. Major Cancer
2. Heart Attack of Specified Severity
3. Stroke with Permanent Neurological Deficit
4. Coronary Artery By-pass Surgery
5. End Stage Kidney Failure
6. Irreversible Aplastic Anaemia
7. End Stage Lung Disease
8. End Stage Liver Failure
9. Coma
10. Deafness (Irreversible Loss of Hearing)

## Key Features (continued)

The 37 critical illnesses<sup>^</sup> covered are:

11. Open-Heart Heart Valve Surgery
12. Irreversible Loss of Speech
13. Major Burns
14. Major Organ / Bone Marrow Transplantation
15. Multiple Sclerosis
16. Muscular Dystrophy
17. Idiopathic Parkinson's Disease
18. Surgery to Aorta
19. Alzheimer's Disease / Severe Dementia
20. Fulminant Hepatitis
21. Motor Neurone Disease
22. Primary Pulmonary Hypertension
23. HIV Due to Blood Transfusion and Occupationally Acquired HIV
24. Benign Brain Tumour
25. Severe Encephalitis
26. Severe Bacterial Meningitis
27. Angioplasty & Other Invasive Treatment For Coronary Artery
28. Blindness (Irreversible Loss of Sight)
29. Major Head Trauma
30. Paralysis (Irreversible Loss of Use of Limbs)
31. Terminal Illness
32. Progressive Scleroderma
33. Persistent Vegetative State (Apallic Syndrome)
34. Systemic Lupus Erythematosus with Lupus Nephritis
35. Other Serious Coronary Artery Disease
36. Poliomyelitis
37. Loss of Independent Existence

<sup>^</sup>The Life Insurance Association Singapore (LIA) has Standard Definitions for 37 severe stage Critical Illnesses (Version 2024). These Critical Illnesses fall under Version 2024. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the Standard Definitions (Version 2024).

**Protection Cover and Premium Rates**

- Subject to underwriting, the maximum coverage amount for this rider must not exceed the coverage amount for the GTL or GPI, whichever is higher.
- The monthly premium rate payable is revised on 1 January each year based on your Age Next Birthday (ANB). The prevailing premium rates listed in the table below are subject to change as negotiated with MINDEF & MHA.
- The monthly premium for this supplementary insurance will also be paid using the same payment method and account as the GTL or GPI.
- This policy is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

Monthly premium rates (S\$) based on ANB as of 1 January each year										
ANB	Sum Insured (S\$)									
	50,000	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
1 to 20	1.10	2.20	3.30	4.40	5.50	6.60	7.70	8.80	9.90	11.00
21 to 25	1.30	2.60	3.90	5.20	6.50	7.80	9.10	10.40	11.70	13.00
26 to 30	1.85	3.70	5.55	7.40	9.25	11.10	12.95	14.80	16.65	18.50
31 to 35	2.70	5.40	8.10	10.80	13.50	16.20	18.90	21.60	24.30	27.00
36 to 40	4.50	9.00	13.50	18.00	22.50	27.00	31.50	36.00	40.50	45.00
41 to 45	4.50	9.00	13.50	18.00	22.50	27.00	31.50	36.00	40.50	45.00
46 to 50	12.40	24.80	37.20	49.60	62.00	74.40	86.80	99.20	111.60	124.00
51 to 55	18.90	37.80	56.70	75.60	94.50	113.40	132.30	151.20	170.10	189.00
56 to 60	26.10	52.20	78.30	104.40	130.50	156.60	182.70	208.80	234.90	261.00
61 to 65	36.35	72.70	109.05	145.40	181.75	218.10	254.45	290.80	327.15	363.50
66	47.25	94.50	141.75	189.00	236.25	283.50	330.75	378.00	425.25	472.50
67	52.90	105.80	158.70	211.60	264.50	317.40	370.30	423.20	476.10	529.00
68	59.20	118.40	177.60	236.80	296.00	355.20	414.40	473.60	532.80	592.00
69	66.25	132.50	198.75	265.00	331.25	397.50	463.75	530.00	596.25	662.50
70	74.25	148.50	222.75	297.00	371.25	445.50	519.75	594.00	668.25	742.50

## Protection Cover and Premium Rates (continued)

Payment of Sum Insured is subject to the following clauses:

- i. **Waiting Period**  
Within the first 90 days from the date the policy was first inception or reinstated, Singlife will not pay if the Insured Person is diagnosed with Major Cancer; Coronary Artery By-Pass Surgery; Heart Attack of Specified Severity; Angioplasty and Other Invasive Treatments for Coronary Artery; Other Serious Coronary Artery Disease. However, if these conditions are caused solely and directly by an accident, the Sum Insured is payable.
- ii. **Survival Period**  
Upon diagnosis of any of the 37 critical illnesses, the Insured Person must survive for 30 days before a claim can be admitted.

## Exclusions

No Benefit shall be payable under this policy in respect of any Major Illness directly or indirectly, wholly or partly caused by or arising from or contributed to by any of the following:

- Any condition or illness which is existing (whether or not the Insured Person is aware of the same) or the cause or the symptoms of which are existing or are evident, or any condition or illness which the Insured Person suffered or is suffering from prior to the date on which the insurance in respect of an Insured Person or any reinstatement of such insurance is effective;
- Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except as provided in paragraph 23 of the “Major Illness Benefits” in the MINDEF & MHA Group Insurance Scheme; Living Care Policy for “Aids Due to Blood Transfusion and Occupationally Acquired HIV”;
- Suicide or any attempted suicide or self-inflicted injuries, whether sane or insane;
- Invasion, riot, civil commotion or rebellion, war (declared or undeclared) or act of war or terrorism except MINDEF/SAF/MHA training, exercises, operations and other activities sanctioned by the Authority;
- Inappropriate use of alcohol or drugs, including but not limited to the following:
  - a) Consuming too much alcohol; or
  - b) Taking an overdose of drugs, whether lawfully prescribed or otherwise; or
  - c) Taking Controlled Drugs (as defined by the Misuse of Drugs Act (2001), Singapore) otherwise than in accordance with a lawful prescription.

## Renewal and Termination

- Insurance coverage will automatically be renewed every policy year (at the prevailing rates) until the Insured Member/Insured Affiliate Member/Insured Spouse has attained age 70 (ANB) and/or their children have attained age 45 (ANB) or get married, whichever is earlier.
- If you have attained the maximum age stated during the policy year, the insurance will only be terminated at the end of the prevailing policy year.
- In the event of a divorce, your former spouse will no longer be eligible for coverage under this scheme. The Insured Member/Insured Affiliate Member will need to notify Singlife to terminate the policy accordingly after the divorce.
- The Insured Person/Insured Affiliate Member may give notice in writing directly to Singlife during a policy year stating that he/she wishes to terminate one or more of the insurance covers set out in the Certificate of Insurance issued to him/her. The cover will terminate at the end of the same month upon Singlife's receipt of the notice.
- Coverage for an Insured Person will cease immediately in any of the following events:
  - (a) The 30-day Grace Period for premium payment expires;
  - (b) The full Sum Insured is paid out;
  - (c) The entire policy is terminated;
  - (d) The full Sum Insured under MINDEF & MHA GTL and/or GPI Policy for an Insured Member/Insured Affiliate Member is paid out, subject to all other Policy terms and conditions.
- However, in the event that insurance coverage for an Insured Person is terminated, insurance coverage of an Insured Dependant who is a Spouse or Child may continue as listed below:
  - (a) For Spouse: Coverage will continue as if the Spouse is the Insured Member/Insured Affiliate Member (as the case may be), provided payment continues to be made at the prevailing premium rate for the Insured Member/Insured Affiliate Member;
  - (b) For Child: Coverage will continue at the prevailing premium rate for the Child; and in the absence of the Child's parents, a legal guardian can continue the cover for the Child on the same terms.
- Any premium received after the termination of the policy or the insurance in respect of that Insured Person, is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the policy or insurance in respect of that Insured Person. Any such premium received shall be returned to the Insured Person (as the case may be).
- If you decide that this policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to you upon receipt of your written notification of cancellation to Singlife at its Registered Office within 14 days from the date you receive your policy.

# Living Care Plus

## MINDEF & MHA GROUP INSURANCE VOLUNTARY SCHEME

(GROUP POLICY NO.: G007500)

Your protection against early critical illnesses (CI).

### Eligible Person

To be covered under Living Care Plus, you must be:

- Insured under MINDEF & MHA Group Term Life (GTL) or Group Personal Injury (GPI)
- Aged 65 and below at next birthday

### Key Features

- Coverage up to S\$500,000 against 10 early critical illnesses<sup>^</sup>
- Get one lump sum payment of the coverage amount upon diagnosis of any of the 10 early critical illnesses covered
- Payout will not reduce the coverage amount of GTL, GPI and/or other riders

The early critical illnesses<sup>^</sup> covered are:

1. Early Cancer
2. Large Asymptomatic Aortic Aneurysm Or Minimally Invasive Surgery to the Aorta
3. Cardiac Pacemaker Insertion Or Pericardectomy Or Cardiac Defibrillator Insertion Or Early Cardiomyopathy
4. Primary Pulmonary Hypertension
5. Transmyocardial Laser Revascularisation Or Insertion of Vena-cava Filter
6. Surgical Removal of One Kidney
7. Heart Valve Repair Surgery
8. Small Bowel Transplant Or Corneal Transplant
9. Mild Coronary Artery Disease
10. Brain Aneurysm Surgery Or Cerebral Shunt Insertion

<sup>^</sup> Refer to [at.singlife.com/livingcare-plus-definitions](https://at.singlife.com/livingcare-plus-definitions) for the detailed definition of the early critical illnesses (ECI) admissible for claim, for diagnosis from 1 July 2020. Claims are subject to all other terms and conditions and limitations and exclusions in the Policy.

The Life Insurance Association Singapore (LIA) has Standard Definitions for 37 severe stage Critical Illnesses (Version 2024). These early critical illnesses listed above do not fall under LIA's Standard Definitions for 37 severe stage CI Version 2024. For critical illnesses that do not fall under Version 2024, the definitions are determined by the insurance company. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the Standard Definitions (Version 2024).

**Protection Cover and Premium Rates**

- Subject to underwriting, the maximum coverage amount for this rider must not exceed the coverage amount for the GTL or GPI, whichever is higher.
- The eligible Member and Affiliate Member and any of his/her eligible dependant may each be insured for an amount ranging from a minimum amount of S\$10,000 to a maximum amount of;
  - > S\$500,000 if the application for coverage is made before age 56 years at next birthday or
  - > S\$200,000 if the application for coverage is made at age 56 years old and above at next birthday
- The monthly premium rate payable is revised on 1 January each year based on your Age Next Birthday (ANB). The prevailing premium rates listed in the table below are subject to change as negotiated with MINDEF and MHA.
- The monthly premium for this insurance will be paid using the same payment method and account as the GTL and GPI.
- This policy is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

Monthly premium rates (S\$) for Male based on ANB as of 1 January each year										
ANB	Sum Insured (S\$)									
	50,000	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
1 to 20	1.05	2.10	3.15	4.20	5.25	6.30	7.35	8.40	9.45	10.50
21 to 25	1.05	2.10	3.15	4.20	5.25	6.30	7.35	8.40	9.45	10.50
26 to 30	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
31 to 35	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
36 to 40	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
41 to 45	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
46 to 50	5.80	11.60	17.40	23.20	29.00	34.80	40.60	46.40	52.20	58.00
51 to 55	11.55	23.10	34.65	46.20	57.75	69.30	80.85	92.40	103.95	115.50
56 to 60	18.40	36.80	55.20	73.60	92.00	110.40	128.80	147.20	165.60	184.00
61 to 65	3-25	60.50	90.75	121.00	151.25	181.50	211.75	242.00	272.25	302.50
66 to 70	44.30	88.60	132.90	177.20	221.50	265.80	310.10	354.40	398.70	443.00

Monthly premium rates (S\$) for Female based on ANB as of 1 January each year										
ANB	Sum Insured (S\$)									
	50,000	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
1 to 20	1.05	2.10	3.15	4.20	5.25	6.30	7.35	8.40	9.45	10.50
21 to 25	1.05	2.10	3.15	4.20	5.25	6.30	7.35	8.40	9.45	10.50
26 to 30	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
31 to 35	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
36 to 40	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
41 to 45	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
46 to 50	5.80	11.60	17.40	23.20	29.00	34.80	40.60	46.40	52.20	58.00
51 to 55	6.40	12.80	19.20	25.60	32.00	38.40	44.80	51.20	57.60	64.00
56 to 60	8.25	16.50	24.75	33.00	41.25	49.50	57.75	66.00	74.25	82.50
61 to 65	11.45	22.90	34.35	45.80	57.25	68.70	80.15	91.60	103.05	114.50
66 to 70	16.20	32.40	48.60	64.80	81.00	97.20	113.40	129.60	145.80	162.00

Payment of Sum Insured is subject to the following clauses:

- i. Waiting Period  
The Living Care Plus benefit is not payable if the early critical illness is diagnosed within sixty (60) days from the date the Insured Person is first covered or covered by reinstatement.
- ii. Survival Period  
Upon diagnosis of any of the covered early critical illnesses, the Insured Person must survive for 30 days before a claim can be admitted.

### Exclusions

No Benefit shall be payable under this Policy in respect of any Early Critical Illness directly or indirectly, wholly or partly caused by or arising from or contributed to by any of the following:

- Any condition or illness which is existing (whether or not the Insured Person is aware of the same) or the cause or the symptoms of which are existing or are evident, or any condition or illness which the Insured Person suffered or is suffering from prior to the date on which the insurance in respect of an Insured Person or any reinstatement of such insurance is effective;
- Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immuno-deficiency Virus (HIV) except as provided in paragraph 23 of the “Major Illness Benefits” in the MINDEF & MHA Group Insurance Scheme; Living Care Policy for “Aids Due to Blood Transfusion and Occupationally Acquired HIV”;
- Suicide or any attempted suicide or self-inflicted injuries, whether sane or insane;

### **Exclusions (continued)**

- Invasion, riot, civil commotion or rebellion, war (declared or undeclared) or act of war or terrorism except MINDEF/SAF/MHA training, exercises, operations and other activities sanctioned by the Authority;
- Inappropriate use of alcohol or drugs, including but not limited to the following:
  - a) Consuming too much alcohol; or
  - b) Taking an overdose of drugs, whether lawfully prescribed or otherwise; or
  - c) Taking Controlled Drugs (as defined by the Misuse of Drugs Act (2001), Singapore) otherwise than in accordance with a lawful prescription.

### **Renewal and Termination**

- Insurance coverage will automatically be renewed every policy year (subject to prevailing rates, until the Insured Member/Insured Affiliate Member/Insured Spouse attains age 70 (ANB) and/or their children attain age 45 (ANB) or get married, whichever is earlier.
- If you have attained the maximum age stated during the policy year, the insurance coverage will only be terminated at the end of the prevailing policy year.
- In the event of a divorce, your former spouse will no longer be eligible for coverage under this scheme. The Insured Member/Insured Affiliate Member will need to notify Singlife to terminate the policy accordingly after the divorce.
- The Insured Member/Insured Affiliate Member may give notice in writing directly to Singlife during a policy year stating that he/she wishes to terminate one or more of the insurance covers set out in the Certificate of Insurance issued to him/her. The cover will terminate at the end of the same month upon Singlife's receipt of the notice.
- Coverage for an Insured Person will cease immediately in any of the following events:
  - (a) The 30-day Grace Period for premium payment expires;
  - (b) The full Sum Insured is paid out;
  - (c) The entire policy is terminated;
  - (d) The full Sum Insured under MINDEF & MHA GTL and/or GPI Policy for an Insured Member/Insured Affiliate Member is paid out, subject to all other Policy terms and conditions.
- However, in the event that insurance coverage for an Insured Person is terminated, insurance coverage of an Insured Dependant who is a Spouse or Child may continue as listed below:
  - (a) For Spouse: Coverage will continue as if the Spouse is the Insured Member/Insured Affiliate Member (as the case may be), provided payment continues to be made at the prevailing premium rate for the Insured Member/Insured Affiliate Member;
  - (b) For Child: Coverage will continue at the prevailing premium rate for the Child; and in the absence of the Child's parents, a legal guardian can continue the cover for the Child on the same terms.

**Renewal and Termination (continued)**

- Any premium received after the termination of the policy or the insurance in respect of that Insured Person, is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the Policy or insurance in respect of that Insured Person. Any such premium received shall be returned to the Insured Person (as the case may be).
- If you decide that this policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to you upon receipt of your written notification of cancellation to Singlife at its Registered Office within 14 days from the date you receive your policy.

**Additional Information on Claims Scenario**

	Claims Scenario	Claimable under Living Care (37 severe stage CI)?	Claimable under Living Care Plus (10 early stage CI)?
1	CI is <u>Diagnosed</u> at early stage and Insured Person recovers after medical treatment. Insured Person Claims at early stage.	No	Yes
2	CI is <u>Diagnosed</u> at early stage but complicates to severe stage. Insured Person Claims at early and severe stages.	Yes	Yes
3	CI is <u>Diagnosed</u> at severe stage; no early stage symptoms. Insured Person Claims at severe stage.	Yes	No

Living Care and Living Care Plus have independent Sums Insured that are claimable if the critical illness is one of the covered critical illnesses or early critical illnesses as listed in the respective Product Summaries.

All claims are subjected to assessment and are only payable when admissible.

# Disability Income

## **MINDEF & MHA GROUP INSURANCE VOLUNTARY SCHEME**

(GROUP POLICY NO.: G007500)

Receive a monthly payout in the event of disability<sup>1</sup>.

### **Eligible Person**

To be covered under Disability Income Insurance, you must be:

- Insured under MINDEF & MHA Group Term Life (GTL) or Group Personal Injury (GPI)
- Aged 65 and below at next birthday

### **Key Features**

- Provides you with the security of continuing income in the event of disability<sup>1</sup> up to 70 Age Next Birthday (ANB)
- Enjoy monthly payout that escalates at an annual inflation rate of 3%
- 24/7 worldwide coverage
- Provides you with protection against illnesses or accidents arising from personal/social activities

### **Protection Cover**

- The annual coverage amount is based on 50% of your monthly basic salary<sup>2</sup> multiplied by 12 times up to a maximum annual benefit of S\$120,000.
- Coverage amount can be adjusted according to your latest monthly basic salary, subject to underwriting approval by Singlife.
- You are advised to periodically review your coverage amount when your salary increases or decreases so as to ensure that the coverage is constantly relevant to your current occupation.

**Protection Cover (continued)**

- The monthly premium rate for every S\$10,000 Sum Insured is shown in the table below. The premium is automatically adjusted when your Age Next Birthday (ANB) crosses into the next age band on 1 January of each year.
- This policy is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

Age Next Birthday (ANB) as of 1 January each year	Monthly premium rates per S\$10,000 of Sum Insured (S\$)
Under 26	3.35
26 to 30	3.70
31 to 35	4.00
36 to 40	5.49
41 to 45	8.64
46 to 50	13.96
51 to 55	18.70
56 to 60	25.45
61 to 65	26.30
66 to 70	23.01

Note: The monthly premium rates exclude prevailing GST.

To be entitled to an admissible claim, you must be gainfully employed at the time of the injury or illness and your disability must be medically certified by a Registered Medical Practitioner.

• **Disability Benefit Schedule**

Disability Benefit	One twelfth of Sum Insured
Terminal age	Seventy (70)
Deferred Period	Period of 6 months beginning from the first day of any continuous period of Disability
Benefit Period	Up to Terminal age
Escalation benefits	3% per annum

## Protection Cover (continued)

In the event an Insured Person suffers a Disability for a continuous period exceeding the Deferred Period specified in the Disability Benefit Schedule, the Company will pay to the Insured Person the Disability Benefit stated beginning from the date immediately after the expiry of the Deferred Period until the date of occurrence of any of the following events, whichever is earliest:

- (a) The Benefit Period specified in the Disability Benefit Schedule expires; or
- (b) The Insured Person reaches the Terminal age specified in the above Disability Benefit Schedule; or
- (c) The Insured Person resumes his occupation or engages in any other occupation; or
- (d) The Insured Person is certified by a Registered Medical Practitioner to be medically fit to resume his occupation or engage in any other occupation, as the case may be; or
- (e) The Insured Person dies.

- **Escalation Benefit**

The Disability Benefit payable shall increase annually at the rate of 3%, the first such increase to take effect on the thirteenth (13th) monthly payment of the benefit and subsequent increases every twelve (12) months thereafter, provided that the monthly payments are in respect of the same Disability and are continuous or are deemed to be continuous.

- **Linked Claims**

In the six (6) months after Disability Benefit payments end, should Disability arising directly from the same cause(s) recur following the Insured Person's resumption of their occupation, Singlife may, at its discretion, resume Disability Benefit payments, without the need of a Deferred Period, as if the Disability was continuous.

- **Proportionate/Rehabilitation Benefit**

The Insured Person may with the consent of Singlife resume his occupation or engage in any occupation, whether on a part-time or full-time basis, after a period of Disability exceeding the Deferred Period but as a direct result of the Disability suffers a loss in his pre-disability basic salary, the Insured Person will receive a reduced monthly benefit ("Proportionate Benefit") based on:

$$\frac{(\text{Pre-Disability Basic Salary} - \text{Present Basic Salary})}{\text{Pre-Disability Basic Salary}} \times \text{Disability Benefit}$$

- **Premium Waiver**

Singlife shall waive premium falling due under this policy in respect of an Insured Person during the period in which Benefit is payable under this policy.

- **Residence & Travel**

In the event that a Disability Benefit becomes payable when the Insured Person is residing outside Singapore during the period that the Disability Benefit is payable, the Disability Benefit will be payable only up to the first (6) months of the Insured Person's absence from Singapore. Notwithstanding any other provision to the contrary, Singlife may at its discretion extend the period of six (6) months for a further term, as it deems appropriate.

- **Disability Less Than One Month**

In the event that the period of Disability after the Deferred Period is less than one (1) month, the Company shall pay a pro-rata portion of the Disability Benefit based on a daily rate of one - thirtieth (1/30) of the Disability Benefit.

A Disability shall be deemed to have commenced on the date on which the Insured Person is certified by a Registered Medical Practitioner to be under such a Disability.

### **Limitations**

In the event that a Disability claim arises under this Policy and the Disability Benefit together with:

- (a) The monthly benefit payable under any other insurance against Disability (whether provided by private insurers or the state) including Workmen's Compensation insurance; and
- (b) Any continuing monthly salary, monthly commission or other monthly income derived by the Insured Person from the occupation in which the Insured Person was engaged immediately prior to the commencement of Disability exceed fifty percent (50%) of the Pre-Disability Basic Salary of the Insured Person the Disability Benefit will be reduced by the amount of the excess. No premium paid shall be refunded, as a result of the application of this clause. For the avoidance of doubt, any other form of compensation whether payable monthly or otherwise, shall not apply to the limitation in this clause.

### **Exclusions**

No Benefit is payable in respect of any disability caused directly or indirectly, wholly or partly by:

- (a) Attempted suicide or self-inflicted injury while sane or insane;
- (b) Participation in any aerial activity including parachuting and sky diving; travel in any type of aircraft other than as a fare paying passenger on a regularly scheduled flight of a commercial airline; except, flights for the purpose of the Authority's training, exercises, operations and other activities sanctioned by the Authority;

### **Exclusions (continued)**

- (c) Pregnancy or childbirth or any illness or disease of any kind including, without limitation, venereal diseases, AIDs and all illnesses or diseases associated with the Human Immunodeficiency Virus (HIV) except for blood transfusion/ occupationally acquired HIV;
- (d) The Insured Person being in or on or entering into or descending from any aircraft (other than a fully licensed passenger carrying aircraft and not as a member of the crew and not for the purpose of undertaking any trade or technical operation on the aircraft); except, flights for the purpose of the Authority's training, exercises, operations and other activities sanctioned by the Authority;
- (e) Any act of terrorism including but not limited to (i) the use or threat of force, violence and/or (ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or any action taken in controlling, preventing, suppressing or in any way relating to (i) and (ii); or
- (f) War (declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, revolution, or any war-like operations, military or usurped power, military service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order, including UN Peacekeeping and Humanitarian Missions Overseas.

### **Medical Declaration**

You are required to complete the health questionnaire regardless of your age. You may also be required to undergo specialist medical tests and/or provide medical evidence from your medical specialist. Singlife will formally advise you when the need arises.

### **Renewal and Termination**

- Insurance once incepted will automatically be renewed every policy year (subject to prevailing rates) until you attain the age of 70 (ANB).
- In the event of a divorce, your former spouse will no longer be eligible to be covered under this scheme. The Insured Member/Insured Affiliate Member will need to notify Singlife to terminate the policy accordingly after the divorce.
- The Insured Member/Insured Affiliate Member may give notice in writing directly to Singlife during a policy year stating that he wishes to terminate one or more of the insurance covers set out in the Certificate of Insurance issued to him. The cover will terminate at the end of the same month upon Singlife's receipt of the notice.
- Coverage for an Insured Person will cease immediately in any of the following events:
  - (a) The 30-day Grace Period for premium payment expires;
  - (b) The full Sum Insured is paid out;
  - (c) The entire policy is terminated;
  - (d) The full Sum Insured under Group Term Life and/or Group Personal Injury Policy for an Insured Member/Insured Affiliate Member is paid out, subject to all other Policy terms and conditions.

## Renewal and Termination (continued)

- However, in the event that insurance coverage for an Insured Person is terminated, insurance coverage of an Insured Dependant who is a Spouse or Child may continue as listed below:
  - (a) For Spouse: Coverage will continue as if the Spouse is the Insured Member/ Insured Affiliate Member (as the case may be), provided payment continues to be made at the prevailing premium rate for the Insured Member/Insured Affiliate Member;
  - (b) For Child: Coverage will continue at the prevailing premium rate for the Child; and in the absence of the Child's parents, a legal guardian can continue the cover for the Child on the same terms.
- Any premium received after the termination of the policy or the insurance in respect of that Insured Person, is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the policy or insurance in respect of that Insured Person. Any such premium received shall be returned to the Insured Person (as the case may be).
- If you decide that this policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to you upon receipt of your written notification of cancellation to Singlife at its Registered Office within 14 days from the date you receive your policy.
- This insurance under the Policy will not be valid if the Insured Person is unemployed. The Insured Member is required to notify Singlife (i) to terminate the Policy when he/she is unemployed or (ii) to reassess the coverage under the Policy if he/she has obtained new employment.
- If the Insured Person fails to notify Singlife of his/her change in employment or subsequent re-employment and the Insured Person receives a salary lower than his/her previous drawn salary which results in a lower sum assured, Singlife shall not be liable to re-fund the Insured Person the difference in the premium paid for the Policy.

## Important Notes:

1. Disability means such a state of incapacity that the Insured Person is (i) totally unable, by reason of illness or accident, to follow his own occupation for twenty-four (24) months and thereafter any other occupation to which he is suited by reason of training, education or experience; and (ii) not following any occupation.
2. Basic Salary refers to
  - For Member/Affiliate Member, this shall mean the total sum of the monthly rank pay, the monthly basic pay supplement, monthly variable component, non-pensionable component and non-pensionable variable pay.
  - For non-Member/Affiliate Member, this shall mean the monthly salary only and does not include any special allowance, overtime pay, bonuses, commissions (unless the Insured Person is remunerated by way of commissions only), director's fees and any other emoluments.

# Outpatient Medicare

## MINDEF & MHA GROUP INSURANCE VOLUNTARY SCHEME

(GROUP POLICY NO.: G007500)

Coverage for your family's consultation and treatment expenses.

### Eligible Person

To be covered under Outpatient Medicare, you must be:

- Insured under MINDEF & MHA Group Term Life (GTL) or Group Personal Injury (GPI)
- Aged 65 and below at next birthday

### Benefits

Benefits Limits Per Visit	Plan A (Superior)	Plan B (Deluxe)
	(S\$)	
<b>Primary Care Benefit</b>	As charged	
Panel General Practitioner (includes Tele-consultation with designated provider)		
Non-Panel General Practitioner	30	
Co-payment per visit	10	
<b>Specialist Care Benefit (inclusive of diagnostic tests)</b>	As charged	
Panel Specialist with referral		
Non-Panel Specialist with referral	100	
Co-payment per visit	10	
<b>Standard Diagnostic X-ray &amp; Laboratory Test</b>	As charged	
<b>Local Emergency Outpatient Treatment for Illness</b>	100	
Co-payment per visit	10	
<b>Overseas Emergency Outpatient Treatment</b>	100	
Co-payment per visit	10	
<b>Annual Limits Per Policy Year</b>	<b>1,000</b>	<b>500</b>

## Limitations

When an Insured Person is entitled to benefits payable under any employees' compensation legislation, government or public programme of medical benefits, or other group or individual insurance, the benefits payable under this Policy shall be limited to the balance of expenses not covered by benefits payable under such legislation, programme or other insurances, or that computed in accordance with the Benefit Schedule of this Policy, whichever is lesser.

## Premium Rates

Age Next Birthday (ANB) as of 1 January each year	Annual Premium^ (\$\$)	
	Plan A	Plan B
Under 12	310	218
12 to 55	267	188
56 to 70	339	234

^ Premium rates exclude prevailing GST. The rates are revised every policy year, as you attain the age band stated above. This is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

## Exclusions

No Benefit shall be payable under this policy for any of the following occurrences:

- a) Intentional, self-inflicted injury sustained as a result of criminal act of the Insured Person or attempted suicide of the Insured Person whether he is sane or insane; psychological, emotional or mental problems or conditions of the Insured Person; alcoholism or drug addiction of the Insured Person;
- b) Congenital anomalies or genetic defects, including hereditary conditions of the Insured Person present at or existing from the time of his birth regardless of the time of discovery of such anomalies or defects and the time of such treatment or surgical procedure for the same;
- c) Treatment relating to birth control, infertility and impotency; treatment occasioned by or resulting from pregnancy, childbirth, miscarriage, abortion and all complications arising from any of the same;
- d) Any dental work or treatment, oral surgery; orthodontics and orthognathic surgery; temporo-mandibular joint disorder;
- e) Eye examination, surgical procedure for correction of eye refraction, procurement or use of contact lenses or eye glasses;
- f) Cosmetic treatment;
- g) Day surgery performed by specialist at outpatient clinic and hospital;
- h) Treatment of xanthelasma, syringoma, acne, alopecia, cosmetic skin surgeries, inguinal hernia, hydrocele and all complications arising from any of the same; except where the Insured Person who is under treatment for inguinal hernia and hydrocele is more than 5 years old;

### **Exclusions (continued)**

- i) Services (irrespective of whether there is Hospital Confinement) for the primary purpose of diagnosis, medical check-up, genetic or health screening; outpatient treatment for physiotherapy, chemotherapy, immunotherapy, radiotherapy and renal treatment; rest cures, sanatoria care or special nursing care; treatment or services that are not medically necessary or reasonably required for the illness or bodily injury caused by an Accident;
- j) Treatment for sleep apnea, obesity, weight reduction or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition otherwise admissible under this policy;
- k) Circumcision (except where it is medically necessary) or treatment relating to the same;
- l) Venereal disease, Acquired Immunodeficiency Syndrome (AIDS), AIDS related complexes and all illnesses or diseases associated with the Human Immunodeficiency Virus (HIV);
- m) Disabilities resulting from direct participation in a strike, riot or civil commotion insurrection, or any act of war (whether declared or undeclared);
- n) Implants (homograft, heterograft, artificial) and prosthesis; procurement or use of wheelchair, all forms of home aids, dialysis machine and any other hospital-type equipment; or
- o) Expenses, administrative or other charges of a non-medical nature in connection with the provision and/or performance of medical supplies and/or services.

### **Renewal and Termination**

- Insurance coverage will automatically be renewed every policy year (subject to prevailing rates) until the Insured Member/Insured Affiliate Member/Insured Spouse attains age 70 (ANB) and/or their children attain age 45 (ANB) or get married, whichever is earlier.
- If you have attained the maximum age stated during the policy year, the insurance will only be terminated at the end of the prevailing policy year.
- In the event of a divorce, your former spouse will no longer be eligible for coverage under this scheme. The Insured Member/Insured Affiliate Member will need to notify Singlife to terminate the policy accordingly after the divorce.
- The Insured Member/Insured Affiliate Member may give notice in writing directly to Singlife during a policy year stating that he/she wishes to terminate one or more of the insurance covers set out in the Certificate of Insurance issued to him/her. The cover will be terminated at the end of the same month upon Singlife's receipt of the notice.

## Renewal and Termination (continued)

- Coverage for an Insured Person will cease immediately in any of the following events:
  - (a) The 30-day Grace Period for premium payment expires;
  - (b) The full Sum Insured is paid out;
  - (c) The entire policy is terminated;
  - (d) The full Sum Insured under Group Term Life and/or Group Personal Injury Policy for an Insured Member/Insured Affiliate Member is paid out, subject to all other Policy terms and conditions.
- However, in the event that insurance coverage for an Insured Person is terminated, insurance coverage of an Insured Dependant who is a Spouse or Child may continue as listed below:
  - (a) For Spouse: Coverage will continue as if the Spouse is the Insured Member/Insured Affiliate Member (as the case may be), provided payment continues to be made at the prevailing premium rate for the Insured Member/Insured Affiliate Member;
  - (b) For Child: Coverage will continue at the prevailing premium rate for the Child; and in the absence of the Child's parents, a legal guardian can continue the cover for the Child on the same terms.
- Any premium received after the termination of the policy or the insurance in respect of that Insured Person, is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the policy or insurance in respect of that Insured Person. Any such premium received shall be returned to the Insured Person (as the case may be).
- If you decide that this policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to you upon receipt of your written notification of cancellation to Singlife at its Registered Office within 14 days from the date you receive your policy.

# Claims and Enquiries

## Claims

The Ministry of Defence (“MINDEF”) and Ministry of Home Affairs (“MHA”) are contractually “The Policy Owner” for the Group Insurance Voluntary Scheme. All claims will be paid directly to the Insured Person, proper claimant or legal representative, as applicable.

## Nomination of Beneficiaries

The Nomination of Beneficiaries is applicable for death benefits payable under the Group Term Life and Group Personal Injury plans.

In the event where there is no nomination and a Death Claim is made, Singlife will pay the first S\$150,000 to the proper claimant. The balance of the Death Benefit will be paid according to the prevailing insurance laws and other relevant laws pertaining to estates of deceased:

- i. If the deceased had written a Will before his/her death, the family has to engage a lawyer to apply to the Court for a Probate, which may take up to 6 months; or
- ii. If the deceased did not have a Will before his/her death, he/she would be considered to have died intestate. In such an event the family also has to engage a lawyer to apply to the Court for a Letter of Administration, which may take up to 3 years to resolve.

**For further enquiries or claims matters, please contact the Singlife Customer Service Hotline at 6827 8000 (Mondays to Fridays excluding Public Holidays, 8:45am to 5:30pm). You may also email us at [MINDEF\\_insurance@singlife.com](mailto:MINDEF_insurance@singlife.com) or [MHA\\_insurance@singlife.com](mailto:MHA_insurance@singlife.com) or visit [singlife.com/mindef-and-mha](http://singlife.com/mindef-and-mha) for more information.**

The above is a summary of the plan offered. The precise terms and conditions of the plan are set out in the certificate of insurance. You may wish to seek advice from a Financial Adviser Representative before making a commitment to purchase the plan. In the event that you chose not to seek advice from a Financial Adviser Representative, You should consider whether the plan 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. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same costs. If you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and Singapore Life Ltd. may recover from you any expense incurred by us in underwriting the policy. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs.

Information is accurate as at April 2026. COMP/2025/05/GB/315

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policies 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 or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Scan QR Code to apply online  
in less than 5 minutes!

**MINDEF Group Insurance**



**MHA Group Insurance**



For enquiries, please call our  
Customer Service Hotline at **6827 8000**,  
email us at [MINDEF\\_insurance@singlife.com](mailto:MINDEF_insurance@singlife.com)  
or [MHA\\_insurance@singlife.com](mailto:MHA_insurance@singlife.com)  
or visit [singlife.com/mindef-and-mha](http://singlife.com/mindef-and-mha)



# Singlife

Singapore Life Ltd.

5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935

Tel: (65) 6827 8000 [singlife.com](http://singlife.com)

Company Reg. No. 196900499K

GST Reg. No. MR-8500166-8