

MINDEF & MHA Group Insurance

Disability Income

Disability Income

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

Receive a monthly payout in the event of disability¹.

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 disability¹ 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 salary² 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 the 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.

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 or MHA_insurance@singlife.com or visit 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 January 2023.

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 or 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**
or **MHA_insurance@singlife.com**
or visit **singlife.com/mindef-and-mha**



Singlife

Singapore Life Ltd.
4 Shenton Way, #01-01, SGX Centre 2 Singapore 068807
Tel: (65) 6827 8000 singlife.com
Company Reg. No. 196900499K
GST Reg. No. MR-8500166-8