

# MINDEF & MHA Group Insurance

Living Care Plus

# 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 [www.singlife.com/mindef-and-mha](http://www.singlife.com/mindef-and-mha) for the definitions of the early critical illnesses covered. Claims for early critical illnesses are payable only if the diagnosis at the point of claim meets the definition of early critical illness in the Policy. These 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 2019). These early critical illnesses listed above do not fall under Version 2019. For critical illnesses that do not fall under Version 2019, 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 2019).

## 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
<b>1 to 20</b>	1.05	2.10	3.15	4.20	5.25	6.30	7.35	8.40	9.45	10.50
<b>21 to 25</b>	1.05	2.10	3.15	4.20	5.25	6.30	7.35	8.40	9.45	10.50
<b>26 to 30</b>	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
<b>31 to 35</b>	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
<b>36 to 40</b>	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
<b>41 to 45</b>	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
<b>46 to 50</b>	5.80	11.60	17.40	23.20	29.00	34.80	40.60	46.40	52.20	58.00
<b>51 to 55</b>	11.55	23.10	34.65	46.20	57.75	69.30	80.85	92.40	103.95	115.50
<b>56 to 60</b>	18.40	36.80	55.20	73.60	92.00	110.40	128.80	147.20	165.60	184.00
<b>61 to 65</b>	30.25	60.50	90.75	121.00	151.25	181.50	211.75	242.00	272.25	302.50
<b>66 to 70</b>	44.30	88.60	132.90	177.20	221.50	265.80	310.10	354.40	398.70	443.00

Monthly premium rates (\$\$) for Female based on ANB as of 1 January each year										
ANB	Sum Insured (\$\$)									
	50,000	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
<b>1 to 20</b>	1.05	2.10	3.15	4.20	5.25	6.30	7.35	8.40	9.45	10.50
<b>21 to 25</b>	1.05	2.10	3.15	4.20	5.25	6.30	7.35	8.40	9.45	10.50
<b>26 to 30</b>	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
<b>31 to 35</b>	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
<b>36 to 40</b>	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
<b>41 to 45</b>	3.35	6.70	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50
<b>46 to 50</b>	5.80	11.60	17.40	23.20	29.00	34.80	40.60	46.40	52.20	58.00
<b>51 to 55</b>	6.40	12.80	19.20	25.60	32.00	38.40	44.80	51.20	57.60	64.00
<b>56 to 60</b>	8.25	16.50	24.75	33.00	41.25	49.50	57.75	66.00	74.25	82.50
<b>61 to 65</b>	11.45	22.90	34.35	45.80	57.25	68.70	80.15	91.60	103.05	114.50
<b>66 to 70</b>	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 thirty (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;
- Invasion, riot, civil commotion or rebellion, war (declared or undeclared) or act of war or terrorism except MINDEF/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.

## 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.

## 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.

# 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](https://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](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!

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For enquiries, please call our  
Customer Service Hotline at **6827 8000**,  
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# Singlife

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