



Singlife

# MINDEF & MHA Group Insurance

Living Care

# 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)
11. Open-Heart Heart Valve Surgery
12. Irreversible Loss of Speech
13. Major Burns
14. Major Organ / Bone Marrow Transplantation
15. Multiple Sclerosis

## Key Features (continued)

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

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 |
| <b>1 to 20</b>   | 1.10              | 2.20    | 3.30    | 4.40    | 5.50    | 6.60    | 7.70    | 8.80    | 9.90    | 11.00   |
| <b>21 to 25</b>  | 1.30              | 2.60    | 3.90    | 5.20    | 6.50    | 7.80    | 9.10    | 10.40   | 11.70   | 13.00   |
| <b>26 to 30</b>  | 1.85              | 3.70    | 5.55    | 7.40    | 9.25    | 11.10   | 12.95   | 14.80   | 16.65   | 18.50   |
| <b>31 to 35</b>  | 2.70              | 5.40    | 8.10    | 10.80   | 13.50   | 16.20   | 18.90   | 21.60   | 24.30   | 27.00   |
| <b>36 to 40</b>  | 4.50              | 9.00    | 13.50   | 18.00   | 22.50   | 27.00   | 31.50   | 36.00   | 40.50   | 45.00   |
| <b>41 to 45</b>  | 4.50              | 9.00    | 13.50   | 18.00   | 22.50   | 27.00   | 31.50   | 36.00   | 40.50   | 45.00   |
| <b>46 to 50</b>  | 12.40             | 24.80   | 37.20   | 49.60   | 62.00   | 74.40   | 86.80   | 99.20   | 111.60  | 124.00  |
| <b>51 to 55</b>  | 18.90             | 37.80   | 56.70   | 75.60   | 94.50   | 113.40  | 132.30  | 151.20  | 170.10  | 189.00  |
| <b>56 to 60</b>  | 26.10             | 52.20   | 78.30   | 104.40  | 130.50  | 156.60  | 182.70  | 208.80  | 234.90  | 261.00  |
| <b>61 to 65</b>  | 36.35             | 72.70   | 109.05  | 145.40  | 181.75  | 218.10  | 254.45  | 290.80  | 327.15  | 363.50  |
| <b>66</b>  | 47.25             | 94.50   | 141.75  | 189.00  | 236.25  | 283.50  | 330.75  | 378.00  | 425.25  | 472.50  |
| <b>67</b>  | 52.90             | 105.80  | 158.70  | 211.60  | 264.50  | 317.40  | 370.30  | 423.20  | 476.10  | 529.00  |
| <b>68</b>  | 59.20             | 118.40  | 177.60  | 236.80  | 296.00  | 355.20  | 414.40  | 473.60  | 532.80  | 592.00  |
| <b>69</b>  | 66.25             | 132.50  | 198.75  | 265.00  | 331.25  | 397.50  | 463.75  | 530.00  | 596.25  | 662.50  |
| <b>70</b>  | 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/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.

# 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 July 2025.

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**,  
email us at **MINDEF\_insurance@singlife.com**  
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# Singlife

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