



Pre-contract disclosure for medical insurance plans for migrant domestic workers.

PRODUCT NAME: Migrant Domestic Workers Insurance

This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance requirements¹:

	Yes/No
Annual claim limit of at least S\$60,000, inclusive of a first-dollar cover of S\$15,000.	Yes
For portion of the bill above S\$15,000, the employer must co-pay up to 25% (to the hospital)	Yes
Exclusions are in line with MOM's list of allowable exclusions ²	Yes
Age-differentiated premiums are in 2 age bands: (1) <= 50 years old and (2) > 50 years old ³	Yes
We as insurer will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim	Yes

For the avoidance of doubt, the above applies to Plan 1. These details can be found in your certificate of insurance.

Please feel free to approach your respective Employment Agency for more details.

Footnote:



¹ Scan the QR code for MOM's press release on the enhanced medical insurance.

² Refer to [Annex](#) of the press release for the list of allowable exclusions.

³ We do not impose age differentiated premiums.