



EQ

HEALTHSAVER

# EQ HealthSAVER

## Introducing a medical insurance plan that is simple and affordable

EQ HealthSAVER helps cover your local employees and Employment Pass holders' hospitalisation expenses in the event of an illness or injury.

This is for you if you're on a budget but still want to provide your employees with **basic yet essential** medical cover for hospitalisation.

**A bonus factor** is that you only need a minimum of 3 employees to kick start this policy.



## Benefits at a Glance

Benefits Schedule		Saver15	Saver30	Saver60
<b>Annual Limit Per Insured Person (Applicable to Section 1)</b>		<b>S\$60,000</b>		
1	Room & Board (Daily, up to 120 days inclusive of ICU)	6-bedded (GRH only)	6-bedded (GRH only)	6-bedded (GRH only)
	Intensive Care Unit (ICU)/ ICA & High Dependency Unit (HDU)	As Charged up to S\$15,000 per Disability	As Charged up to S\$30,000 per Disability	As Charged up to Annual Limit
	Hospital Miscellaneous Services			
	Surgeon's Fee			
	In-Hospital Physician's Visit (up to 120 days inclusive of ICU)			
	Pre-Hospitalisation Treatment (within 90 days before Hospitalisation)			
	Post Hospitalisation Treatment (within 90 days from Hospital discharge)			
<b>Co-payment Borne By The Policyholder (Applicable to Section 1)</b>				
2	Emergency Accidental Outpatient & Dental Treatment (per annum)	S\$250	S\$300	S\$350
3	Miscarriage Benefit	S\$1,000	S\$1,000	S\$1,000
4	Outpatient Kidney Dialysis & Cancer Treatment (per annum)	S\$5,000	S\$5,000	S\$5,000
5	Special Grant	S\$3,000	S\$3,000	S\$3,000
6	Ambulance Fee	S\$100	S\$150	S\$150

## Annual Premium Per Employee

Main Cover				
	Local Employee	S\$136.25	S\$184.21	S\$261.60
	Employment Pass Holder	S\$204.92	S\$276.86	S\$388.04
Optional Cover (Additional Premium)				
A	Waiver of Co-payment	NA	S\$27.25	S\$49.05
B	Covid-19 Extension		S\$27.25	
C	Personal Accident (every \$10,000, up to \$50,000)		S\$10.90 (per S\$10,000)	

Annual Premium inclusive of prevailing GST

# Key Product Provisions (1/2)



## A. Eligibility

- Fulltime, permanent and actively at work.
- Aged between 18 and 60 years old.
- Singapore Citizen, Permanent Resident and foreigner holding a valid Employment Pass, who is residing in Singapore.



## B. Major Exclusions

**This list is not exclusive and you are advised to read the policy wording for the full list of exclusions.**

- All pre-existing conditions are excluded for the first 12 months of coverage, except for outpatient kidney dialysis and cancer treatment benefits, for which pre-existing conditions will be permanently excluded.
- Pregnancy, childbirth, abortion or birth defects.
- Cosmetic (aesthetic) or plastic surgery.
- Psychiatric, mental, behavioral or nervous disorders.
- Effect or influence of alcohol, drugs or narcotics.
- Suicide related or self-inflicted injury, whether sane or insane.
- Treatment for obesity, weight reduction or weight improvement.
- STI/STD, AIDS, or HIV related.



## C. Territorial Limit

24 hours, worldwide coverage.



## D. Period of Insurance

Period of insurance is for 12 months and renewable annually.



## E. Policy Administration on Named Basis

Addition / deletion of any employee must be advised in writing within 30 days and premium will be charged / refunded based on short period rate table.

**Note:**

No refund of premium will be granted if there is a claim submitted by the terminated employee.

# Key Product Provisions (2/2)



## F. Cancellation / Termination of Cover

We may cancel the Policy by giving You seven (7) days written notice either via post or electronic mail (e-mail) to Your last known correspondence address in Our records. You shall be entitled to the refund of pro-rata premium corresponding to the unexpired period of insurance.



## G. Premium

- Premiums payable for this coverage are not guaranteed and may be revised at policy renewal at the full discretion by EQ Insurance.
- This is not a Medisave-approved policy and you may not use Medisave to pay premium for this policy.
- In the event of a change in occupation or country of residence of the employee, the Insured shall notify EQ Insurance in writing of the new changes and we shall review the coverage/premium rates according to the risk.



## H. Declined Risks

### Including but not limited to

- Industrial workers using heavy machinery; woodworking related occupation;
- Any occupation involving aviation activities; armed services personnel, police force personnel and firefighters;
- Construction workers; ship crew or workers on board vessels, stevedores, shipbreakers; occupations involving diving, platforms, oil and gas rig and / or offshore work; occupation;
- Involving heights above 30 feet, underground, heat and handling of hazardous chemical or electricity; welders;
- Professional sports persons; professional divers and jockeys.



## I. Application Documents

- Proposal Form.
- GST Declaration Form.
- Accounting and Corporate Regulatory Authority (ACRA).

# ABOUT EQ INSURANCE

EQ Insurance is a homegrown general insurance provider in Singapore established in February 2007 with expertise in the underwriting of all classes of non-life insurance, including personal and commercial insurance.

The company has a highly experienced and competent management team that is committed to transparency, integrity and excellence in meeting its obligations to its customers.

EQ Insurance prides itself on settling insurance claims quickly and regards every claim as an opportunity to demonstrate its reliability as a service-oriented company.



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reg no. 1978-00490-N

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**POLICY OWNERS' PROTECTION SCHEME:** This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy 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 the Company or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**Important Note:**

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this insurance product are specified in the policy contract.

The Total Distribution Cost of this product is between 0%-20% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the Total Distribution Cost is not an additional cost to you, as it was already accounted in the calculation of your premium.