



EQ

EMPLOYEE BENEFITS PLAN



Employee Benefits Plan

Give your employees an assurance by ensuring them that they are well protected for accident and/or medical situations.

Introducing Employee Benefits Plan – a straightforward and cost-effective group insurance package specifically designed for small and medium-sized enterprises (SMEs) in mind. This plan mainly covers your employees' medical cost in the event of an illness or injury, whether they are at work or during leisure.

Why our Employee Benefits Plan?

- You only need 2 employees and a selected basic GHS plan to kick start your Employee Benefit Plan.
- Eligible employees will be covered immediately upon enrollment as no medical examination is needed
- Not to worry about the rising medical costs and just focus on recovering instead.
- Flexible and affordable coverage

You may choose the following cover(s) for your employees;



Group Hospital & Surgical with Major Medical Benefits



Group Personal Accident
(Optional)



Group Outpatient - General Practitioner
(Optional)



Group Outpatient - Specialist Practitioner
(Optional)



Group Dental
(Optional)

Premium Calculator Guide

Easy application and process starts here

Step 1



Input Data and Generate Premium

- Please fill in all the Insured Persons' details in the excel provided to you.
- You may fill in the Bank detail and Corporate Email Address on the 2nd tab (OP) only if OP riders are taken up.

Step 2



Submission

- If you're agreeable to the premium and coverage, you may save it in PDF or in its original state and submit it along with the duly completed Proposal Form and ACRA.
- GST Declaration form is to be signed by any Director listed in the ACRA or person authorised to sign on behalf of the company.

Step 3



EQ to Review

- We will get back to you on the outcome or if we require any further clarification or documents for review.

Group Hospital and Surgical with Major Medical Benefits

With the rising medical costs, this plan helps you to pay for your employees’ cost of hospital confinement and surgery when an illness or injury strikes, relieving you and your employees of the financial burden:

Benefits Schedule (Maximum Limit Per Disability, except for Elite plan)		Elite	Gold	Silver	Bronze	Standard	Starter
1.	Room & Board (Daily, up to 120 days inclusive of ICU)	1-Bedded	1-Bedded	2-Bedded	4-Bedded	1-Bedded GRH* only	4-Bedded GRH* only
2.	Intensive Care Unit (ICU)/ICA & High Dependency Unit (HDU)	S\$100,000 per annum	S\$10,000	S\$10,000	S\$10,000	S\$10,000	S\$10,000
3.	Hospital Miscellaneous Services		S\$25,000	S\$20,000	S\$15,000	S\$20,000	S\$10,000
4.	Surgeon's Fee (Subject to Schedule of Surgical except for Singapore Government/ Restructured Hospitals)						
5.	In-Hospital Physician's Visit (up to 120 days inclusive of ICU)						
6.	Pre-Hospitalisation Treatment (Within 90 days before hospitalisation)		S\$3,000	S\$2,000	S\$1,500	S\$1,000	S\$1,000
7.	Post Hospitalisation Treatment (Within 90 days from hospital discharge)						
8.	Emergency Outpatient & Dental Treatment (due to accident only)	S\$3,000	S\$2,500	S\$2,000	S\$1,500	S\$1,000	S\$1,000
9.	Miscarriage Benefits	S\$2,000	S\$2,000	S\$2,000	S\$1,000	S\$1,000	S\$1,000
10.	Outpatient Kidney Dialysis & Cancer Treatment (per annum)	S\$35,000	S\$24,000	S\$20,000	S\$15,000	S\$15,000	S\$10,000
11.	Rehabilitation Benefit (up to 31 days)	S\$5,000	S\$5,000	S\$5,000	S\$5,000	S\$5,000	S\$5,000
12.	Hospital Cash Allowance (Daily, up to 30 days if admitted to GRH)*	\$100 (B1) / \$150 (B2) / \$200 (C)	\$100 (B1) / \$150 (B2) / \$200 (C)	\$75 (B1) / \$100 (B2) / \$120 (C)	\$40 (B2) / \$75 (C) /	\$75 (B1) / \$100 (B2) / \$120 (C)	\$25 (C)
13.	In-Hospital Psychiatric Treatment (per annum)	S\$2,000	S\$2,000	S\$1,500	S\$1,000	S\$1,000	S\$750
14.	Special Grant	S\$5,000	S\$5,000	S\$5,000	S\$5,000	S\$5,000	S\$5,000
15.	Ambulance Fee	S\$150	S\$150	S\$150	S\$150	S\$150	S\$100
16.	Medical Report Fee	S\$120	S\$120	S\$120	S\$120	S\$120	S\$80
17.	Major Medical Overall maximum limit Per Annum # a) Surgical Implants	NA	S\$50,000 S\$5,000	S\$40,000 S\$4,000	S\$30,000 S\$3,000	S\$20,000 S\$2,000	S\$10,000 S\$1,000
	b) Home Nursing Care (Daily, up to 30 days or maximum benefit limit, whichever is earlier)		S\$60	S\$60	S\$60	S\$60	S\$60
	c) Parent Accommodation (Daily, up to 60 days for accompanying child age 12 and below)		S\$100	S\$100	S\$100	S\$100	S\$100
	Co-payment		20%	20%	20%	20%	20%

*GRH refers to Singapore Government Restructured Hospitals.

Payable only if hospital confinement exceeds the limits in the Group Hospital & Surgical plan and (a) hospitalisation is more than 20 days or (b) surgical percentage is 75% or more per incision

Age Band (PREMIUM INCLUSIVE OF GST)	Elite	Gold	Silver	Bronze	Standard	Starter
30 and below	S\$757.55	S\$431.53	S\$301.71	S\$238.49	S\$309.23	S\$178.76
31-35	S\$850.20	S\$466.61	S\$338.77	S\$273.05	S\$349.02	S\$203.83
36-40	S\$942.85	S\$498.57	S\$373.33	S\$307.60	S\$382.86	S\$217.87
41-45	S\$1,035.50	S\$537.92	S\$419.65	S\$331.14	S\$410.93	S\$236.44
46-50	S\$1,267.67	S\$725.72	S\$555.90	S\$457.80	S\$525.38	S\$304.33
51-55	S\$1,602.30	S\$913.42	S\$715.91	S\$601.24	S\$679.51	S\$421.03
56-60	S\$2,101.52	S\$1,130.33	S\$967.27	S\$741.64	S\$887.26	S\$525.47
61-64	S\$3,057.45	S\$1,613.20	S\$1,214.52	S\$972.83	S\$1,117.25	S\$770.41
65 – 72 (Renewal only)	S\$4,392.70	S\$2,329.33	S\$1,751.02	S\$1,411.17	S\$1,533.74	S\$1,013.26

Annual Premium inclusive of prevailing GST

A. Group Personal Accident

With life full of uncertainties, this plan provides financial protection when an accident occurs unexpectedly:

Classification of Occupations		
Class I	Class II	Class III
Persons engaged in indoor and non-manual work in non-hazardous places.	Persons engaged in outdoor, supervisory nature or occasional manual work not involving the use of tools or machinery or exposure to any special hazards.	Persons engaged in manual work not of particularly hazardous nature but involving the use of tools or machinery.

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Sum Insured	S\$500,000	S\$300,000	S\$200,000	S\$100,000	S\$50,000
Classification of Occupation	ANNUAL PREMIUM (INCLUSIVE OF GST)				
Class I	S\$245.25	S\$147.15	S\$98.10	S\$49.05	S\$26.16
Class II	S\$305.20	S\$183.12	S\$128.62	S\$63.22	S\$32.70
Class III	S\$436.00	S\$261.60	S\$172.22	S\$85.02	S\$43.60

Annual Premium inclusive of prevailing GST

B. Group Outpatient - General Practitioner (GP) Benefits

This plan helps to cover the outpatient consultation, treatment and medication prescribed by a panel GP.

Benefits Schedule (Limit Per Visit)		Plan 1	Plan 2
1.	Panel GP Clinics (Cashless basis)	As Charged	As Charged
2.	Singapore Government Polyclinics	As Charged	As Charged
3.	Traditional Chinese Medicine (TCM)	S\$30 (limit 5 visits)	S\$30 (limit 5 visits)
4.	Accident & Emergency (A&E) Departments	S\$100 (limit 2 visits)	S\$100 (limit 2 visits)
5.	Johor Bahru Panel GP Clinics (Cashless basis)	As Charged	NA
6.	Overseas Outpatient Visit (Excluding Johor Bahru)	S\$100	S\$100
7.	Non-panel Visit	S\$30	S\$25
8.	Panel Telemedicine (Cashless basis)	As charged (limit 6 visits)	As charged (limit 6 visits)
9.	Co-payment (applicable to all benefits)	NA	S\$10
Premium (Inclusive of GST)		Plan 1	Plan 2
0 - 50		S\$313.92	S\$270.32
51 - 64		S\$361.88	S\$310.65
65 - 72 (renewal only)		S\$381.50	S\$337.90

Annual Premium inclusive of prevailing GST

C. Group Outpatient - Specialist Practitioner (SP) Benefits

This plan helps to cover the outpatient consultation, treatment and medication prescribed by a SP, subject to referral by a GP.

Benefits Schedule (Maximum Limit Per Annum)		Plan 1	Plan 2
1.	Specialist Visit	S\$1,500	S\$1,000
2.	Outpatient Diagnostic, X-Ray & Laboratory Test	S\$1,000	S\$500
3.	Physiotherapy (referred by a SP)	S\$500	S\$500
4.	Direct Access to Paediatrician up to 7 years old	Yes	Yes
Premium (Inclusive of GST)		Plan 1	Plan 2
0 - 50		S\$226.72	S\$196.20
51 - 64		S\$261.60	S\$225.63
65 - 72 (renewal only)		S\$305.20	S\$272.50

Annual Premium inclusive of prevailing GST

D. Group Outpatient - Group Dental Benefits

This plan reimburses the eligible dental expenses incurred in a panel dental clinic.

Benefits Schedule		Plan 1	Plan 2
Maximum Limit Per Annum		S\$1,500	S\$800
1.	Consultation	As Charged	As Charged
2.	Medication (including administrator of Local Anaesthesia (LA))		
3.	X-Rays		
4.	Prophylaxis i) Scaling / Polishing ii) Flouride application		
5.	Amalgam Restorations - Fillings		
6.	Tooth-Coloured Restorations - Fillings		
7.	Extractions (Simple Routine, inclusive of LA)		
8.	Oral Surgery (inclusive of LA) i) Surgical Root Removal ii) Surgical Removal of Wisdom Tooth		
9.	Pulp / Root Canal Treatment i) Pulp Capping ii) Root Canal Treatment (inclusive of temporary fillings)		
10.	Periodontal Treatment Root Planning		
11.	Miscellaneous Treatment i) Sedative Dressings ii) Retention pins - restoration of tooth		
Co-payment (applicable to all benefits)		20%	20%
Premium (Inclusive of GST)		Plan 1	Plan 2
0 - 50		S\$261.60	S\$218.00
51 - 64		S\$300.84	S\$250.70
65 - 72 (renewal only)		S\$327.00	S\$272.50

Annual Premium inclusive of prevailing GST



Key Product Guidelines (1/2)



A. Eligibility

Insured Person:

- Full-time, permanent and actively at work.
- Aged between 18 and 64 years old.
- Singapore Citizen, Permanent Resident or foreigner holding a valid employment pass (Work Permit, Student Pass or Dependant Pass), and is residing in Singapore.

Dependents

- Legal spouse up to age 64 years old
- Unmarried and unemployed children aged between 15 days (well discharged from hospital) and 17 years old. Unmarried and unemployed children aged between 18 and 24 years old, only if he/she is enrolled in an accredited educational institution on full-time higher education and not in full-time national service.



B. Major Exclusions

[This list is not exclusive and you should always refer to the policy wording for the full list.]

- 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. Unless otherwise stated.



D. Period of Insurance

- Period of insurance is for 12 months and renewable annually.

Key Product Guidelines (2/2)



E. Participation Requirement

- Group Personal Accident Plan can be included with a selected Group Hospital & Surgical plan.
- Group Outpatient – SP plan and/or Group Dental plan can only be included into the policy if GP plan is taken up.
- All employees are to take up the same plan. For different plan selection, only applicable to group size 5 employees and above, and a minimum requirement of 2 employees in each plan.
- To include dependents (compulsory basis) will be made available to group size of 5 and above, and this shall apply to all eligible employees within the same basis of coverage. All eligible dependents must be covered under the same or lower plan of the tagged employee.



F. 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.



G. Declined Risks

Including but not limited to,

- Industrial workers using heavy machinery; woodworking related occupation;
- Occupations 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;
- Occupations involving heights above 30 feet, underground, heat and handling of hazardous chemical or electricity; welders;
- Professional sports persons; professional divers and jockeys.



H. Application Documents

- Proposal Form and Premium Calculator.
- GST Declaration Form.
- Personal Health Declaration (if required by EQ Insurance).
- 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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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 or www.lia.org.sg or 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.