

IdealMedical
Administration Notes for Financial Advisers

A) Who is eligible?

- 1) Adult between the ages of 18 and 60 years old at time of enrolment
- 2) Newborn child from 15 days old or the date of discharge from the hospital after birth, whichever is later.
- 3) ClassicPlus and Classic plans are available to Singapore Citizen, Singapore Permanent Resident, and Holders of Employment Pass, Work Permit, Dependant Pass and Student Pass only.
- 4) SupremePlus and Supreme plans are available to any nationalities residing in AseanPlus countries.
- 5) For this purpose, AseanPlus countries refer to Singapore, Malaysia, Indonesia, Philippines, Thailand, Brunei, China, Korea, India, Vietnam, Myanmar, Cambodia and Laos.

B) Age for calculation of premium

The premium payable is based on age last birthday of each insured person at date of underwriting approval.

C) Optional Deductible

- 1) 6 different deductible levels are available to cater to prospects who are employed and to avoid any duplication in coverage.
- 2) Any request to change deductible is only allowed at Renewal Date.
- 3) If the new deductible is higher than the one prior to renewal date, no evidence of insurability is required. Otherwise, the request for change to a lower deductible is subject to our underwriting acceptance.
- 4) All children must be insured under the same deductible.

Deductible	1,000	2,000	3,000	5,000,	8,000	10,000
Premium Discount	10%	15%	20%	25%	40%	50%

D) Discount for staff and representatives of Financial Adviser Companies

- 1) Open to staff and FA representative and their immediate family (spouse & children)
- 2) 50% premium discount for **first year only**
- 3) Standard commission rates still apply
- 4) Offer valid only up to **30 Sept 2004** (application forms must reach Aviva by said date)

E) Coverage for Child under 18 years old

- 1) Child can be insured alone without 1 parent provided documentary proofs can be given to support that both parents are already covered under their medical insurance policy or employer-sponsored medical insurance (excluding all Shield plans)
- 2) Child can apply for plans which provide benefits which are equivalent or lower than that of any one of their parent, the latter's coverage being taken elsewhere.

F) Premium Payment

- 1) Mode (Frequency) : Annually , Quarterly and Monthly
- 2) Method :
 - Cheque (annually only)
 - Giro (all modes)
 - Credit Card (all modes)
- 3) To use following factors to arrive at monthly or quarterly premium payable:
 - Monthly premium : multiply by 0.0853
 - Quarterly premium : multiply by 0.2548
- 4) Family Discount
 - 5% discount will be given if 3 or more persons (including 1 parent) sign up for same policy
 - All persons of the same family must be insured under same plan

G) 5% Goods and Services Tax

- 1) GST is not applicable if the person is residing outside Singapore
- 2) To obtain the premium before GST, divide the annual premium by 1.05

H) Underwriting

a) Residency Status

- 1) If the person to be insured is not a Singapore citizen or PR, to provide a copy of a valid :
 - Passport; or
 - Work permit or employment pass; or
 - Dependant pass; or
 - Student pass; or
 - Business registration (if the policyholder is a company)All passes stated above must have a validity period of at least 1 year.

b) Submission of New Business

The following must be furnished:

- i) Application Form
- ii) Product Summary (only first page required)
- iii) Giro Form (if applicable)
- iv) 2 months premiums if monthly Giro is selected
- v) Cost of any medical reports, if incurred, to be borne by the proposer.

I) Grace Period and Reinstatement

1) Grace Period

30 days grace period is allowed for payment of the renewal premium.

2) Reinstatement

Reinstatement of lapsed policy is allowed, subject to evidence of insurability, within 30 days from date of termination.

J) 24 – hour Medical Assistance Hotline

- 1) The 24-hour hotline number is 6338 9670, manned by International SOS.
- 2) Each policyholder will be provided you with a card, which lists this number.
- 3) Prior to any hospital admission, the insured member must call the hotline and provide the relevant information in advance and enjoy the cash-free facility if the treatments are covered under the policy.
- 4) The cash-free facility is only applicable to the following benefits:
 - In-patient treatment;
 - Organ Transplant;
 - Home Nursing Care;
 - Emergency Medical Evacuation and Repatriation