

MyBenefits



Make a difference to your employees

Employees are your prized assets. Providing coverage for them fosters employee relations and builds loyalty for better retention of talent. At the same time, it enhances your corporate image and competitive edge in recruitment. As you protect your company against unexpected medical expenses, you also want premiums to be stable for accurate mid-term budgeting.

MyBenefits is Aviva's employee benefits insurance solution that does just that. Specially designed for small and medium enterprises, it is a flexible and cost-effective protection plan that looks after your employees at work or leisure.

Why MyBenefits is the right choice

Guaranteed acceptance

Eligible employees will be covered immediately upon enrolment. No hassle of going through medical examinations and waiting for official approval¹.

Pricing on portfolio basis

Premiums are priced based on the entire portfolio within MyBenefits. This means that claims made by individual companies will not cause their premiums to automatically increase at renewal.

Great budgeting tool that saves you time and energy

With the predictability of MyBenefits' premium table, you know just how much your premiums will be every year for existing and/or new employees, thus doing away with re-negotiation with your insurer at renewal. With such an effective budgeting tool, you can focus your time and energy on your business instead!

Only 2 employees and no minimum premium to start cover

You can activate MyBenefits with just 2 employees and no restriction on minimum premium.

Aviva is the market leader in employee benefits in Singapore

Trust the leading provider of employee benefits in Singapore to take care of your employees' financial needs.

24 hours worldwide cover

Whether at work or at leisure, your employees are covered 24 hours, worldwide.

¹ For Group Term Life and Group Living Care, Sum Assured in excess of S\$100,000 is subject to underwriting.

Benefits at a glance

Benefit Type	Coverage	Benefits
Basic Plans		
Group Term Life	Death and Total & Permanent Disability due to any cause, i.e. illness or accident	<ul style="list-style-type: none"> a) Lump sum payable upon death b) First S\$200,000 or full sum assured (whichever is lesser) payable in lump sum upon Total & Permanent Disability and the balance by 3 equal annual installments c) Advanced Payment Benefit d) Extended Benefit
Group Personal Accident	Death and Total & Permanent Disability resulting from Accidental injuries only	<ul style="list-style-type: none"> a) Lump sum payable upon death b) Lump sum benefit payable for any permanent disabilities set out in the Schedule of Indemnity¹
Group Basic Medical	Reimbursement of medical expenses incurred as a result of a hospitalisation or a surgery due to an illness or an accident	<ul style="list-style-type: none"> a) Lump sum limit per disability excluding Room & Board and ICU charges b) Covers Outpatient Kidney Treatment and Chemo/Radiotherapy (for cancer) on per annum basis c) Flexibility of choice of hospitals d) No Surgical Schedule of Fees e) Death Benefit
Supplementary Plans		
Group Living Care (Accelerator) (Rider to Group Term Life)	Diagnosis of one of the 30 Critical Illness ¹	Lump sum payment upon diagnosis of one of the 30 Critical Illnesses ¹ certified by a Registered Medical Practitioner. Cover for Living Care terminates upon payout of this benefit and cover for Group Term Life will be reduced by the same amount.
Group Major Medical (Rider to Group Basic Medical)	Reimbursement of medical expenses in excess of Group Basic Medical	Payable if Hospital Confinement exceeds limits in the Group Basic Medical Plan and: <ul style="list-style-type: none"> a) Hospitalisation > 20 days or b) Surgical Percentage \geq 70% per incision Co-insurance of 20% applies
Group Outpatient (Rider to Group Basic Medical)	Reimbursement of outpatient medical expenses incurred in GP or SP clinics and Diagnostic Test	<u>General Practitioner (GP)</u> <ul style="list-style-type: none"> a) Clinical consultation at limit per stipulated in schedule <u>Specialist Practitioner (SP)</u> <ul style="list-style-type: none"> a) Specialist Consultation at limits stipulated in schedule subject to referral by GP b) Diagnostic Test, X-Ray & Laboratory Test at limits per stipulated in schedule subject to referral by GP or SP

¹ As set out in the policy contract.

Important Note

Please refer to the policy contract for all policy terms.

Plan Options

Benefit (\$\$) / Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Group Term Life¹	\$50,000	\$100,000	\$150,000	\$200,000	\$300,000	\$500,000
Group Personal Accident	\$50,000	\$100,000	\$150,000	\$200,000	\$300,000	\$500,000
Group Living Care¹	\$50,000	\$100,000	\$150,000	\$200,000	\$300,000	N. A.
Benefit / Plan Type	Government/Restructured ²		Private			
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	
Group Basic Medical						
1. Room & Board						
a) Daily Room & Board (max. 120 days per disability including ICU)		4-Bedded	1-Bedded	4-Bedded	2-Bedded	1-Bedded
b) Intensive Care Unit (per disability)		\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
2. Hospitalisation - Other In-patient Benefits						
a) Hospital Miscellaneous Services						
b) Surgical Benefits						
c) In-Hospital Doctor Consultation						
3. Outpatient Benefits						
a) Pre-Hospital Confinement / Surgery Diagnostic, X-ray & Laboratory Test (leads to hospitalisation within 90 days)	\$10,000	\$20,000	\$10,000	\$16,000	\$20,000	
b) Pre-Hospital Confinement / Surgery Specialist Consultation (leads to hospitalisation within 90 days)						
c) Post-Hospital Confinement / Surgery Follow-up Treatment (max. 90 days after discharge)						
4. Emergency Accident Treatment						
a) Max. Limit per disability (excl. Room & Board and ICU)	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
5. Death Benefit	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
6. Miscarriage Benefit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
7. Outpatient Cancer & Kidney Treatment						
a) Kidney Dialysis						
b) Erythropoietin & Cyclosporin	\$12,000	\$24,000	\$12,000	\$18,000	\$24,000	
c) Chemotherapy						
d) Radiotherapy						
Group Major Medical						
1. Max. in-patient limits per disability per year	\$60,000	\$100,000	\$60,000	\$80,000	\$100,000	
2. Co-insurance by employee for Major Medical Benefits	20%	20%	20%	20%	20%	20%
Benefit (\$\$) / Plan Type	Panel Only		Panel & Non-panel			
	Plan 1		Plan 2			
Group Outpatient – General Practitioner (GP) Benefit						
Per Visit (Panel)	As charged		As charged			
Per Visit (Non-panel)	Nil		\$35			
Per Visit (Polyclinic)						
Accident & Emergency (A&E) Department	\$25		\$35			
Overseas Outpatient Treatment						
Benefit (\$\$) / Plan Type	Panel + Non-panel					
Group Outpatient – Specialist Practitioner (SP) / Diagnostic, X-Ray & Laboratory Test (DXL) Benefit						
Per Policy Year (subject to referral by GP or SP)	\$600					

¹ Sum Assured in excess of S\$100,000 is subject to underwriting.

² If an insured person under Plan 1 or 2 is hospitalised in a private hospital, a 75% pro-ration factor will apply to both Basic Medical and Major Medical Benefits. Pro-ration factor is applied to reduce private hospital bills to Singapore Restructured Hospital equivalent in the claims computation of Plan 1 and 2

Annual Premium Rates Per Person in S\$

Benefit / Attained Age	Plan	30 & Below	31 - 35	36 - 40	41 - 45	46 - 50	51 - 55	56 - 60	61 - 65
Group Term Life¹	1	40	40	50	80	135	230	400	635
	2	80	80	100	160	270	460	800	1,270
	3	120	120	150	240	405	690	1,200	1,905
	4	160	160	200	320	540	920	1,600	2,540
	5	240	240	300	480	810	1,380	2,400	3,810
	6	400	400	500	800	1,350	2,300	4,000	6,350
Group Living Care¹	1	35	50	80	130	235	455	705	1,075
	2	70	100	160	260	470	910	1,410	2,150
	3	105	150	240	390	705	1,365	2,115	3,225
	4	140	200	320	520	940	1,820	2,820	4,300
	5	210	300	480	780	1,410	2,730	4,230	6,450
Group Basic Medical²	1	162.64	193.14	223.63	264.29	406.60	528.58	762.38	
	2	284.62	304.95	355.78	406.60	528.58	843.70	1,016.50	
	3	203.30	233.80	249.04	386.27	508.25	660.73	914.85	
	4	254.13	284.62	345.61	467.59	589.57	813.20	1,016.50	
	5	376.11	406.60	437.10	630.23	762.38	935.18	1,321.45	
Group Major Medical²	1	8.56	10.17	11.77	13.91	21.40	27.82	40.13	
	2	14.98	16.05	18.73	21.40	27.82	44.41	53.50	
	3	10.70	12.31	13.11	20.33	26.75	34.78	48.15	
	4	13.38	14.98	18.19	24.61	31.03	42.80	53.50	
	5	19.80	21.40	23.01	33.17	40.13	49.22	69.55	
Group Outpatient - GP Benefit²	1	251.45					278.20		
	2	304.95					353.10		
Group Outpatient - SP/DXL Benefit²	-	117.70					347.75		

Benefit / Occupational Class	Plan	Occupational Class 1	Occupational Class 2	Occupational Class 3
Group Personal Accident²	1	24.08	32.10	42.80
	2	48.15	64.20	85.60
	3	72.23	96.30	128.40
	4	96.30	128.40	171.20
	5	144.45	192.60	256.80
	6	240.75	321.00	428.00

¹ GST exempted.

² Rates includes prevailing GST.

Occupation Classes

Class 1: Occupations which are sedentary in nature, e.g. Accountants

Class 2: Occupations involving outdoor activities, e.g. Outdoor Sales Persons

Class 3: Occupations involving the handling of light equipment, e.g. Building & Construction Works

Underwriting Guidelines

Period of Insurance

- Duration of coverage is for 12 months, renewable annually

Territorial Limits

- 24 hours, worldwide coverage

Eligibility

- All full-time, permanent and actively at-work employees, directors, partners and proprietors aged 16 to 65 years who are Singaporeans, Permanent Residents (PR), or with valid employment passes are eligible
- Dependants of employees are also eligible for coverage:
 - a) Spouse who is not divorced or legally separated from the Eligible Person at policy commencement date or at policy renewal
 - b) Unmarried or unemployed children who are between the ages of 15 days (and discharged from hospital) and 25 years at policy commencement date or at policy renewal

Dependant's Plan shall be the same as Employee's Plan. If dependant coverage is taken up, it will apply to all eligible employees in the company within the same basis of coverage

Occupational Class

- All benefits are available to Occupational Class 1 to 3 only

Participation Requirement

- Group Living Care is a rider to Group Term Life
- Group Outpatient is a rider to Group Basic Medical
- Group Major Medical is a rider to Group Basic Medical
- Outpatient SP and DXL Benefit must be purchased with GP Benefit

Premium

- Premium rate is based on the individual's attained age (age last birthday) of insured
- Mode of payment is Annual
- Prevailing GST applies to all plans except Group Term Life & Group Living Care

Important Notes

This brochure is not a contract of insurance. The standard terms & conditions of the above plans are provided in the relevant policy contract.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

The above is for your information and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you.

All information in this brochure is correct at the time of printing. The plans are renewable yearly and premium rates may be subject to change.

MyBenefits is underwritten by Aviva Ltd.

Benefit Plan Crossovers

- Crossing of plans for different benefits is allowed. For example, employees can be covered under Plan 1 for Group Term Life and Plan 3 for Group Basic Medical
- Group Basic Medical (GBM) and Group Major Medical (GMM) plans must be the same i.e., if Plan 1 for GBM is chosen, the GMM plan must be that of Plan 1 as well
- Group Term Life (GTL) and Group Living Care (GLC) plans must be the same. i.e., if Plan 2 for GTL is chosen, the GLC plan must be that of Plan 2 as well. However, if insured is covered under Plan 6 for GTL, GLC will only be covered up to S\$300,000.

Application Documents

- Application form
- Cheque payment
- Business Profile from the Accounting & Corporate Regulatory Authority (ACRA) website OR copy of Certificate of Incorporation AND list of directors with executive authority within the company
- List of names & identification no of authorised personnel to sign on the insurance acceptance.
- Health Declaration Form if Sum Assured for GTL/GLC is in excess of S\$100,000

Exclusions[#]

- For Group Term Life
 - a) All pre-existing conditions are excluded for first 18 months of coverage, unless Insured Person has been fully underwritten by Aviva
 - b) Suicide is excluded for the first 12 months
- Group Basic Medical
 - a) All pre-existing conditions are excluded for first 12 months of coverage, except for Outpatient Cancer & Kidney Treatment, for which pre-existing conditions will be permanently excluded
- Group Major Medical
 - a) All pre-existing conditions are excluded permanently unless Insured Person has been fully underwritten by Aviva
- Group Living Care
 - a) All pre-existing conditions are excluded permanently
 - b) Suicide is excluded for the first 12 months
- Group Personal Accident
 - a) Suicide or any attempted suicide or self-injury whether the Insured Person is sane or insane

[#]Please refer to relevant policy contract for full list and details of exclusions.

About Aviva

Aviva is the leading provider of life and pensions to Europe with substantial positions in other markets around the world, making it the world's fifth largest insurance group based on gross worldwide premiums at 31 December 2006.

Aviva's principal business activities are long-term savings, fund management and general insurance, with worldwide total sales of S\$148.09 billion and funds under management of S\$1043 billion at 31 December 2007.

Application Form for MyBenefits



Particulars of Adviser

Name

Source Code

Name of Firm

Contact No. (HP)

For Official Use Only

Group Policy No.

Date

WARNING: PURSUANT TO SECTION 25(5) OF THE INSURANCE ACT (CAP. 142), YOU ARE TO DISCLOSE IN THIS APPLICATION FORM FULLY AND FAITHFULLY ALL FACTS WHICH YOU KNOW OR OUGHT TO KNOW, OTHERWISE THE INSURANCE EFFECTED MAY BE VOID.

This policy is underwritten by Aviva Ltd and will be entered into the register of Singapore policies.

Checklist of required documents:

- Application form
- Cheque payment
- Health Declaration Form if Sum Assured is in excess of S\$100,000 for Group Term Life/Group Living Care
- Business Profile from the Accounting & Corporate Regulatory Authority (ACRA) website OR copy of Certificate of Incorporation AND list of directors with executive authority within the company
- List of names & identification no. of authorised personnel to sign on the insurance acceptance

A) PARTICULARS OF GROUP POLICYHOLDER

Completed as a condition to the granting of insurance under Group Policy proposed by:

Name of Company

Company Address

Nature of Business

No. of Employees in the Company No. of Employees to be Insured

Period of Insurance to

Commencement of Insurance From date of employment
 After probationary period of months

Name of Authorised Personnel

Designation NRIC/Passport No.

Email Address Contact No. Fax No.

B) BASIS OF COVERAGE

Please circle the plan option in each product line:

Category of Employee	Benefit							Dependant Cover
	Basic Plan			Supplementary Plan				
	Group Term Life	Group Personal Accident	Group Basic Medical	Group Living Care	Group Major Medical	Group Outpatient		
						GP Benefit	SP/DXL Benefit	
	Plan 1/2/3/4/5/6	Plan 1/2/3/4/5/6	Plan 1/2/3/4/5	Yes / No	Yes / No	Plan 1/2	Yes / No	Yes / No
	Plan 1/2/3/4/5/6	Plan 1/2/3/4/5/6	Plan 1/2/3/4/5	Yes / No	Yes / No	Plan 1/2	Yes / No	Yes / No
	Plan 1/2/3/4/5/6	Plan 1/2/3/4/5/6	Plan 1/2/3/4/5	Yes / No	Yes / No	Plan 1/2	Yes / No	Yes / No
	Plan 1/2/3/4/5/6	Plan 1/2/3/4/5/6	Plan 1/2/3/4/5	Yes / No	Yes / No	Plan 1/2	Yes / No	Yes / No
	Plan 1/2/3/4/5/6	Plan 1/2/3/4/5/6	Plan 1/2/3/4/5	Yes / No	Yes / No	Plan 1/2	Yes / No	Yes / No

Important Notes

- Please indicate the category of employees to be insured, e.g. Management Staff, Executives & above, All Others
- Eligible dependants include spouse, unmarried or unemployed children who are between the ages of 15 days and 25 years. A dependant's cover shall be the same as the employee's cover. Once taken up, it will apply to all eligible employees in the same category
- If insured is covered under Plan 6 for Group Term Life, Group Living Care will only be covered up to S\$300,000

C) PARTICULARS OF EXISTING COVERAGE

Do you currently have an existing employee benefit plan? Yes No

If 'Yes', please state the insurance company and benefits insured.

