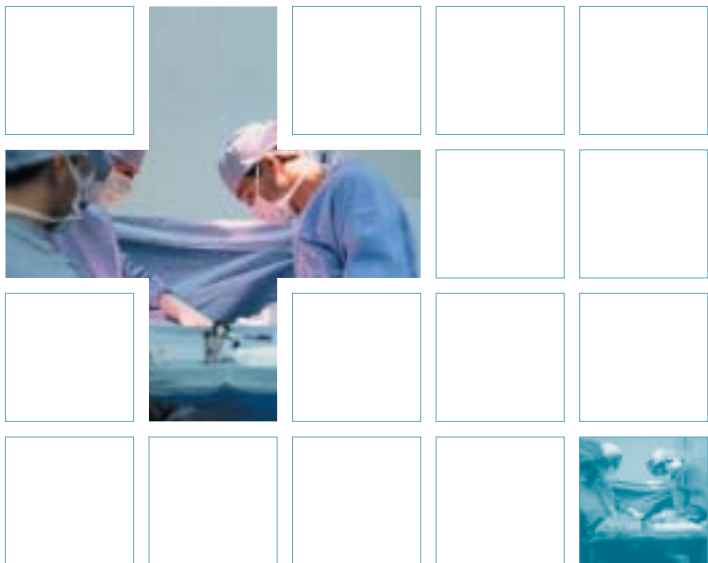


MediWell Plus

Business Insurance



it's **beyond** just business

MediWell Plus Business Insurance

Wider Options, Better Solutions - MediWell Plus from Tenet Insurance is the medical insurance cover that will make a difference for you and your employees. Whether your staff strength is 5 or 100, we have the ideal cover to meet your company's distinct needs.

You have a choice of opting for an **Aggregate Plan** or a **Unit Plan** both at affordable premium.

The **Aggregate Plan** works on a lump sum basis, which provides the added convenience to a cover without sub-limits for in-hospital expenses. Subject to the yearly limit, in-hospital expenses include day surgery charges.

If you're looking for more flexibility, opt for the **Unit Plan** which allows you to balance cover and premium to suit your company's needs. With a minimum of 1 unit, this unique plan allows you to opt for additional units in multiples of 1/2 unit up to a maximum of 4 units.

You design the plan according to your budget - a 1-unit or 4-unit plan.

Highlights

Broad Coverage

MediWell Plus provides you worldwide cover including unlimited cover for emergency medical evacuation and repatriation and is renewable up to age 70.

Easy to Enrol

Simply complete the Application Form and Health Declarations.

Acupuncture

Policy covers acupuncture charges incurred at a hospital.

Registered Bone-Setter

Fractured a bone in an accident? Set it back with a registered bone-setter and we will indemnify the cost incurred.

Out-Patient Kidney Treatment

Covers kidney dialysis performed at a registered dialysis centre.

Out-Patient Cancer Treatment

Covers cancer treatment in a hospital or registered cancer treatment centre.

Additional Organ Transplant Limit

MediWell Plus provides a separate yearly limit for organ transplant. This is in addition to the yearly basic hospital cover limit. With this benefit, costs incurred for the transplant will not exhaust your yearly limit. The basic plan starts from a combined limit of S\$125,000 to S\$400,000.

Surgical Fees

100% coverage for surgical fees.

Hassle-Free Claim Services

With MediWell Plus, you have 24-hour access to the following claim services whether you are in Singapore or overseas:

- Referrals and arrangements for admission into hospitals
- Guarantee and payment of in-patient hospitalisation expenses so there is no need to pay cash deposit for admission
- Monitoring of the insured's medical condition during hospitalisation
- Assistance in collation of claim documents for submission
- Medical advice

Aggregate Plan

SCHEDULE OF BENEFITS	G1	G2	G3	G4	G5
(Per-disability limit unless indicated)	(\$)	(\$)	(\$)	(\$)	(\$)
A. In-Patient Benefits					
- Hospital Room & Board	1-Bedded	1-Bedded	2-Bedded	2-Bedded	4-Bedded
- In-Patient Benefits	As Charged				
Including Intensive Care Unit, Surgical fees (including Day Surgery), Hospital Misc Services, Pre-hospitalisation (30 days) and Post-hospitalisation (90 days) treatment expenses					
B. Out-Patient Benefits For Kidney Dialysis/Cancer Treatment (per policy year)					
- Out-Patient Kidney Dialysis Treatment	25,000	20,000	15,000	10,000	Not Covered
- Out-Patient Cancer Treatment	25,000	20,000	15,000	10,000	Not Covered
C. Other Out-Patient Benefits					
- Emergency Accidental Out-Patient Treatment	As Charged				
- Accidental Dental Treatment	1,000	750	500	500	500
D. Miscellaneous Benefits					
- Home Nursing (per year maximum 26 weeks)	8,000	3,000	3,000	2,000	Not Covered
- Prosthesis/Implant	5,000	4,000	3,000	3,000	2,000
- Ambulance fee	75	75	75	75	75
- Special Grant	3,000	3,000	3,000	3,000	3,000
- Registered Bone-Setter fees for accidental injuries (per policy year)	250	250	250	250	250
- Accidental Miscarriage	1,000	750	500	500	500
- Acupuncture performed in a hospital (per policy year)	200	200	200	200	200
Emergency Assistance including Evacuation and Repatriation	Unlimited				
LIMITS (Excluding Emergency Assistance)					
ANNUAL OVERALL LIMIT	300,000	250,000	175,000	125,000	100,000
ADDITIONAL YEARLY LIMIT FOR ORGAN TRANSPLANT (in respect of heart, liver, kidney, lung and bone marrow only)	100,000	75,000	50,000	30,000	25,000

Premium For Aggregate Plan	G1	G2	G3	G4	G5
	(\$)	(\$)	(\$)	(\$)	(\$)
AGE BAND (MALE)					
Child	515	417	332	283	218
19 - 40	673	544	431	365	277
41 - 50	1,201	966	761	639	473
51 - 60	2,346	1,883	1,477	1,232	892
AGE BAND (FEMALE)					
Child	515	417	332	283	218
19 - 40	1,100	886	699	590	445
41 - 50	1,570	1,262	993	832	612
51 - 60	1,834	1,473	1,157	964	696

Eligibility

- Applicable to any Singaporeans, Permanent Residents or Foreigners with valid employment passes, who are domiciled in Singapore.
- If the person (to be insured) resides or intends to reside overseas for a period longer than 90 consecutive days, please check with the insurer separately.
- Premium rates are based on age next birthday and apply to persons who are in Occupational Class I and II.

Class I

Persons engaged in professional, managerial, administration, clerical and non-manual occupations generally.

Class II

Persons engaged in work of a supervisory nature and all others not in Class I whose duties may involve occasional light manual work but not using tools or machinery or expose to any special hazard (e.g. Clerk-of-Work, Sub-Contractor, Supervisor).

Persons who are required to travel outside office for Business or Professional purposes but not engaging in manual labour (e.g. Salesman).

Please check with the insurer separately for all occupations involving manual work and not within the above definitions.

Declined Occupations

Air crew members, ship crew members and occupations involving diving, platforms, oil rig and/or offshore work, fire-fighting, police, military operations, full-time national servicemen other than local peace-time reservist training, persons engaged in heavy manual work involving the use of heavy tools and machinery, construction worker, truck driver, welder, machinist, persons engaged in medical professions.

Exclusions

Listed below are some of the major exclusions:

- Pre-existing conditions, congenital illnesses, pregnancy, self-inflicted injury, suicide, drug abuse, alcoholism, mental diseases, cosmetic surgery, AIDS.
- Any treatment for illness which occur within 30 days of the commencement date of insurance.
- War and the like, riot and civil commotion, terrorism.
- Nuclear fission or radioactive contamination.
- Hazardous activities such as mountaineering or rock climbing involving the use of ropes, underwater activities involving the use of underwater breathing apparatus, bungee jumping, sky diving, hang-gliding, paragliding, parachuting, racing other than on foot or any sports in a professional capacity.
- Air travel other than as a fare-paying passenger in a properly licensed aircraft.
- Expenses recoverable under Workmen's Compensation Insurance.

Tenet Insurance Company Ltd About Tenet

Founded in 1957, our business structure has evolved over the years to support the fast changing needs of our customers. Today, Tenet Insurance provides a broad spectrum of general insurance ranging from Personal Insurance covers for Individuals and Families, to Business Insurance for Companies.

The Company is managed by a group of forward-looking professionals. Every member of the team comes from a specialized general insurance background in his or her chosen fields of expertise to ensure that you are being served better.

We are committed to providing the highest standards of service by capitalizing on technology to make it easier for you, Customers and Partners alike, to do business with us. But at Tenet Insurance, it's really beyond just business, as we truly believe in building relationships based on principles, trust and integrity.

it's **beYond** just business

Tenet Insurance Company Ltd [formerly known as The Hartford Insurance Company (Singapore) Ltd] is a wholly owned company of Hwa Hong Corporation Limited, a diversified business group listed on the main board of the Stock Exchange of Singapore.

Unit Plan (Up To Max 4 Units)

SCHEDULE OF BENEFITS (Per-disability limit unless indicated)	1 Unit (S\$)
A. In-Patient Benefits	
- Hospital Room & Board (daily max up to 90 days)	100
- Intensive Care Unit (daily max up to 20 days)	200
- Surgical Fees (including Day Surgery)	5,000
- Hospital Misc Services	3,000
- Pre-hospitalisation Treatment (within 30 days before hospitalisation)	300
- Post-hospitalisation Treatment (90 days immediately after discharge)	500
B. Out-Patient Benefits For Kidney Dialysis/Cancer Treatment (per policy year)	
- Out-Patient Kidney Dialysis Treatment	5,000
- Out-Patient Cancer Treatment	5,000
C. Other Out-Patient Benefits	
- Emergency Accidental Out-Patient Treatment	1,000
- Accidental Dental Treatment	250
D. Miscellaneous Benefits	
- Home Nursing (per year max 26 weeks)	1,500
- Prosthesis/Implant	2,000
- Ambulance Fee	75
- Special Grant	1,000
- Registered Bone-Setter fees for accidental injuries (per policy year)	250
- Accidental Miscarriage	250
- Acupuncture performed in a hospital (per policy year)	200
Emergency Assistance including Evacuation and Repatriation	Unlimited
LIMITS (Excluding Emergency Assistance)	
ANNUAL OVERALL LIMIT	75,000
ADDITIONAL YEARLY LIMIT FOR ORGAN TRANSPLANT (in respect of heart, liver, kidney, lung & bone marrow only)	20,000

Premium For Unit Plan	Premium Per Unit (S\$)	
AGE BAND	MALE	FEMALE
Child	133	133
19 - 40	202	273
41 - 50	313	403
51 - 60	524	466

DISCOUNT OPTIONS

Deductible (Optional)

Deductible per Annum S\$	Discount
500	2.5%
1,000	5%
1,500	10%
2,000	15%

Co-insurance (Optional)

Co-insurance	Discount
10%	10%
20%	20%

Group Discounts

Enjoy group discount starting from 5% up to 20% for group size of 5 employees or more.

Optional Riders

:: Dread Disease Rider

A S\$10,000 lump sum payout on 1st confirmed diagnosis of any one of the following 10 covered dread diseases:

- Blindness
- Cancer
- Coma
- Coronary Artery Surgery
- Major Burn
- Major Organ Transplant
- Myocardial Infarction
- Paralysis
- Renal Failure
- Stroke

AGE BAND	PREMIUM S\$*
Child	6
17 - 30	11
31 - 35	18
36 - 40	31
41 - 45	51
46 - 50	81
51 - 55	120
55 - 60	168

Subject to :

1. pre-existing condition exclusion
2. waiting period of 90days from commencement date of insurance cover
3. 30 days survival period from 1st confirmed diagnosis

:: Hospital Cash Allowance

A daily cash benefit of S\$100 per day
(max. up to 90 days for each day of hospitalisation)

AGE BAND	PREMIUM S\$*
17 - 40	48
41 - 50	54
51 - 60	83

:: Parent's accommodation as companion for child below 12 years

Provides a daily S\$100 accommodation allowance (up to 30 days per policy year) for the parent to accompany his/her child when the child is hospitalised. Provided child is insured under this policy and hospitalisation claim is admissible.

Premium is 10% loading on child's premium*.

* Additional premium for riders are not subject to discount entitlements.