

## MediWell Plus Personal Insurance

A hospitalisation and surgical plan that provides you 24-hour financial protection with a free choice of hospitals and doctors.

**TENET**  
Insurance Company Ltd

it's **beyond** just business

### Tenet Insurance Company Ltd

A wholly owned company of Hwa Hong Corporation Limited  
a diversified business group listed on the main board of the  
Stock Exchange of Singapore

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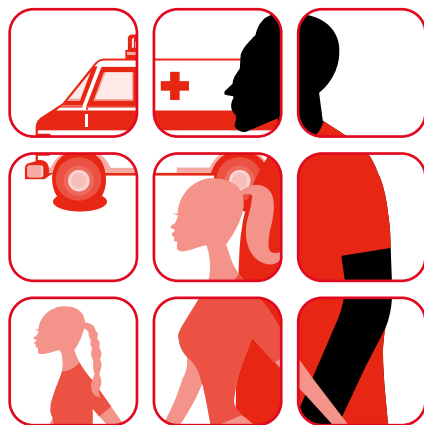
# Want **freedom** from the financial hardships of illness?

## **Eat healthily, exercise, sleep well and insist on a good medical insurance plan.**

No insurance policy in the world can insure you against catching an illness. All we can do is recommend you maintain a healthy diet, exercise and get a good night's sleep. However what we can cover you against are the tremendous physical, emotional and financial effects an illness can have upon you and your family.

**Tenet's MediWell Plus** provides you and your family with worldwide immunity against the tensions and strains set upon you when an unfortunate illness strikes. It enables you to cope and get back to full health as soon as possible. Please read on to find out the details of our plan. If you have any questions please don't hesitate to call us or your insurance advisor.

**Illness can affect anyone at anytime regardless of age or gender. Make sure you're well looked after with Tenet's MediWell Plus plan.**



## **PRODUCT SUMMARY HIGHLIGHTS & KEY PRODUCT PROVISIONS**

**You will enjoy continuous renewal of your policy** regardless of your health condition and irrespective of the number of claims you have made so long as you have not exceeded your Lifetime Benefit or Age limit. Plus unlike other insurance policies that give the insurer the right to terminate coverage at any time by giving 30 days notice, MediWell Plus provides for limited termination provisions. This enables you to have maximum coverage. Continuance of coverage may be affected due to material increase in the circumstances of the risk, such as change in your residential status, entry into full-time military service or the change to a more hazardous occupation.

**You will not be penalised based upon your claims experience** or medical condition. Your premium on renewal will change when you move to a new age group. The premiums payable for this coverage are not guaranteed and may well be adjusted from time to time for inflation of medical costs.

**You have 24-hour access to these claim services** whether in Singapore or overseas:

- Cashless Admission with Guarantee and payment of in-patient hospitalisation expenses if you arrange for the admission via our Assistance Hotline at least 5 days in advance
- Referrals and arrangements for admission into hospitals
- Monitoring of your medical condition during hospitalisation
- Assistance in collation of claim documents for submission
- Medical advice

### **Special MediWell Plus Benefits –**

#### **Worldwide coverage with option to go overseas for treatment**

You are covered whenever you travel abroad for business or leisure for up to 180 consecutive days. You can claim for eligible expenses incurred anywhere in the world if you have been residing overseas for not more than 90 days consecutively. If you have been residing overseas for more than 90 consecutive days and up to 180 days, the benefits payable shall be adjusted to the costs incurred if the treatment or services were carried out at the National University Hospital (NUH) Singapore. After 180 days the coverage will cease unless otherwise agreed by us.

You can also opt to go overseas for medical treatment for which you will be reimbursed an amount compatible with that charged by the NUH for such treatment.

#### **Additional organ transplant limit**

In addition to your annual cover limit MediWell Plus provides a separate annual limit for organ transplant. With this additional benefit, costs incurred for the transplant will not exhaust your annual limit. Other insurance policies often provide coverage for an organ transplant within your annual limit.

## TWO DESIGNS & 8 PLANS CATERING TO DIFFERENT NEEDS ○○○

Because insurance needs for each person are different, MediWell Plus offers you the flexibility to mix and match the 4 Plans available for each of the 2 MediWell Plus Designs to best suit you and each of your family members.

### The 2 MediWell Plus Designs and whom it is suitable for:

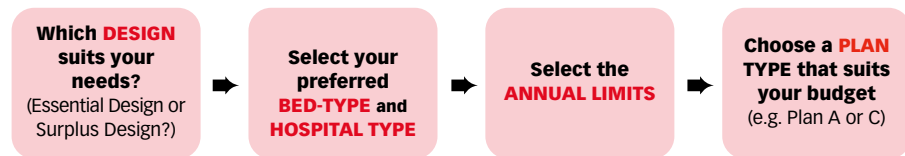
#### Essential Design

- Suitable for those who want to be reimbursed from the very first dollar of medical expenses incurred. Recommended if you are self-employed or a homemaker
- No compulsory deductible

#### Surplus Design

- Has a compulsory \$10,000 deductible to make the premium more affordable
- This design is ideal for salaried employees and those who already have a basic Medical insurance plan but need a standby or top-up cover or simply need to have medical insurance when in retirement. It also helps to:
  - Preserve your Medisave or CPF Medical plan coverage for retirement
  - Provide cover when you are in between jobs; when employers' insurance cover is inadequate or terminated; or when you develop an illness and cover is not provided under your new employer's insurance scheme
- You can opt to convert to an Essential Design and waive the deductible on renewal when the need arises (subject to underwriting and acceptance)

### Follow These Simple Steps In Selecting The Right Design And Plan(s):



#### IMPORTANT NOTICE

Buying health insurance products that are not suitable for you, may impact your ability to finance your future healthcare needs. We encourage you to discuss your insurance requirements with us, or your insurance advisor. This product write-up is not a contract of insurance. The specific terms conditions and exclusions are set out in the policy. Please refer to our office should you require a specimen copy of your policy wording.

## PRODUCT INFORMATION ○○○

### Essential Design – Schedule of Benefits (S\$)

PER-DISABILITY LIMIT Unless Otherwise Indicated	Plan A	Plan B	Plan C	Plan D *Restructured Hospitals
<b>A. In-Patient Benefits</b>				
– Hospital Room & Board	1-Bedded	2-Bedded	4-Bedded	\$150 per day (No Time Limit)
– In-Patient Benefits	<b>As Charged</b> • Intensive Care • Surgical fees including Day Surgery • Hospital Miscellaneous Services • Pre-hospitalisation (30 days) and Post-hospitalisation (90 days) treatment expenses			
<b>B. Out- Patient Benefits For Kidney Dialysis/Cancer Treatment (per policy year)</b>				
– Out-Patient Kidney Dialysis Treatment	\$100,000	\$50,000	\$25,000	\$10,000
– Out-Patient Cancer Treatment	\$100,000	\$50,000	\$25,000	\$10,000
<b>C. Other Out-Patient Benefits</b>				
– Emergency Accidental Out-Patient Treatment	<b>As Charged</b>			
– Accidental Dental Treatment	\$1,000	\$500	\$500	Not Covered
<b>D. Miscellaneous Benefits</b>				
– Home Nursing (per Policy year maximum 26 weeks)	\$8,000	\$3,000	\$1,750	\$1,500
– Prosthesis / Implant	\$5,000	\$3,000	\$2,000	\$1,500
– Ambulance fee	<b>As Charged</b>			
– Special Grant on death from covered disability	\$3,000	\$3,000	\$3,000	\$3,000
– Registered Bone-Setter fees for accidental injuries (per policy year)	\$250	\$250	\$250	Not Covered
– Accidental Miscarriage	\$1,000	\$500	\$500	Not Covered
– Acupuncture performed in a hospital (per policy year)	\$200	\$200	\$200	Not Covered
– Parental Accommodation Allowance per day up to 30 days (as companion for Insured child below 12 years)	\$150	\$100	\$50	Not Covered
<b>Emergency Assistance including Medical Evacuation &amp; Repatriation</b>		Unlimited		
<b>LIMITS (Excluding Emergency Assistance)</b>				
<b>ANNUAL OVERALL LIMIT</b>	\$300,000	\$175,000	\$100,000	\$50,000
<b>ADDITIONAL YEARLY LIMIT FOR ORGAN TRANSPLANT</b> (in respect of heart, liver, kidney, lung and bone marrow only)	\$100,000	\$50,000	\$25,000	\$10,000
<b>MAXIMUM BENEFITS PER LIFETIME</b>	\$1,500,000	\$875,000	\$500,000	\$250,000
<b>PREMIUM</b> Based on Age Next Birthday at Commencement or Renewal Date (before GST)	Plan A	Plan B	Plan C	Plan D
<b>AGE BAND (MALE)</b>				
Child	\$665	\$502	\$337	\$251
19 – 30	\$782	\$585	\$390	\$289
31 – 40	\$1,008	\$743	\$491	\$359
41 – 50	\$1,428	\$1,018	\$660	\$473
51 – 60	\$2,390	\$1,621	\$1,025	\$710
61 – 65 (for renewals only)	\$3,790	\$2,505	\$1,564	\$1,068
66 – 70 (for renewals only)	\$5,142	\$3,404	\$2,133	\$1,467
71 – 75 (for renewals only)	\$6,819	\$4,518	\$2,841	\$1,967
<b>AGE BAND (FEMALE)</b>				
Child	\$665	\$502	\$337	\$251
19 – 30	\$930	\$693	\$460	\$339
31 – 40	\$1,243	\$901	\$588	\$424
41 – 50	\$1,784	\$1,235	\$786	\$549
51 – 60	\$2,397	\$1,618	\$1,019	\$702
61 – 65 (for renewals only)	\$3,099	\$2,064	\$1,294	\$890
66 – 70 (for renewals only)	\$4,193	\$2,791	\$1,753	\$1,212
71 – 75 (for renewals only)	\$5,956	\$4,017	\$2,547	\$1,787

## Surplus Design – Schedule of Benefits (S\$)

PER-DISABILITY LIMIT Unless Otherwise Indicated	Plan A	Plan B	Plan C	Plan D *Restructured Hospitals
<b>Compulsory Deductible</b>	<b>\$10,000 (Per Annum)</b>			
<b>A. In-Patient Benefits</b>				
– Hospital Room & Board	1-Bedded	2-Bedded	4-Bedded	\$150 per day (No Time Limit)
– In-Patient Benefits	<b>As Charged</b> • Intensive Care • Surgical fees including Day Surgery • Hospital Miscellaneous Services • Pre-hospitalisation (30 days) and Post-hospitalisation (90 days) treatment expenses			
<b>B. Out- Patient Benefits For Kidney Dialysis/Cancer Treatment (per policy year)</b>				
– Out-Patient Kidney Dialysis Treatment	\$100,000	\$50,000	\$25,000	\$10,000
– Out-Patient Cancer Treatment	\$100,000	\$50,000	\$25,000	\$10,000
<b>Emergency Assistance including Medical Evacuation and Repatriation</b>	Unlimited			
<b>LIMITS (Excluding Emergency Assistance)</b>				
<b>ANNUAL OVERALL LIMIT</b>	\$300,000	\$175,000	\$100,000	\$50,000
<b>ADDITIONAL YEARLY LIMIT FOR ORGAN TRANSPLANT</b> (in respect of heart, liver, kidney, lung and bone marrow only)	\$100,000	\$50,000	\$25,000	\$10,000
<b>MAXIMUM BENEFITS PER LIFETIME</b>	\$1,500,000	\$875,000	\$500,000	\$250,000
<b>PREMIUM</b> Based on Age Next Birthday at Commencement or Renewal Date (before GST)	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>
<b>AGE BAND (MALE)</b>				
Child	\$384	\$270	\$159	\$119
19 – 30	\$416	\$289	\$169	\$125
31 – 40	\$551	\$374	\$215	\$154
41 – 50	\$831	\$538	\$301	\$205
51 – 60	\$1,505	\$921	\$501	\$316
61 – 65 (for renewals only)	\$2,459	\$1,467	\$787	\$476
66 – 70 (for renewals only)	\$3,275	\$1,956	\$1,046	\$632
71 – 75 (for renewals only)	\$4,266	\$2,554	\$1,363	\$824
<b>AGE BAND (FEMALE)</b>				
Child	\$384	\$270	\$159	\$119
19 – 30	\$497	\$343	\$199	\$145
31 – 40	\$707	\$467	\$264	\$184
41 – 50	\$1,109	\$692	\$381	\$247
51 – 60	\$1,523	\$929	\$505	\$317
61 – 65 (for renewals only)	\$1,958	\$1,184	\$639	\$394
66 – 70 (for renewals only)	\$2,599	\$1,573	\$846	\$521
71 – 75 (for renewals only)	\$3,541	\$2,172	\$1,169	\$731

Product Summary Version: May 2005.2

\*Restructured Hospital refers to privatised government hospitals and medical centres in Singapore such as Alexandra Hospital, Changi General Hospital, KK Women's and Children Hospital, National Heart Centre and National Cancer Centre, Singapore General Hospital and Tan Tock Seng Hospital.



## FAMILY DISCOUNT AND DEDUCTIBLE / COINSURANCE DISCOUNTS

### Family Discount if you insure your Spouse and/or Dependent Children

Number of Family Members insured in the same policy	Discount
2 to 3 family members	5%
4 or more family members	10%

### Deductible Discount (Available for Essential Design Only)

If you choose to bear the following amount of Deductible per Annum	Discount
\$500	2.5%
\$1,000	5%
\$2,000	10%
\$5,000	17.5%

### Co-Insurance Discount (Available for both Essential and Surplus Designs)

If you choose to bear a percentage of the claimable amount as Co-Insurance	Discount
10%	10%
20%	20%

## OPTIONAL RIDERS TO ENHANCE YOUR COVERAGE

### Dread Disease Rider

Pays a S\$10,000 lump sum payout on 1st confirmed diagnosis of any one of the following 10 covered Dread Diseases:

- Major Cancers
- Coronary Artery By-pass Surgery
- Heart Attack
- Kidney Failure
- Stroke
- Major Organ / Bone Marrow Transplant
- Paralysis (Loss of Use of Limbs)
- Blindness (Loss of Sight)
- Major Burns
- Coma

Age Band	Premium S\$*
Child	6
17 – 30	11
31 – 35	18
36 – 40	31
41 – 45	51
46 – 50	81
51 – 55	120
56 – 60	168
61 – 65 (renewal)	220
66 – 75 (renewal)	N.A.

Subject to:

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

### Hospital Cash Allowance

Provides you a daily cash benefit of S\$100 per day, up to 90 days for each day of hospitalization.

#### Age Band Premium S\$\*

Child	13
17 – 40	48
41 – 50	54
51 – 60	83
61 – 65 (renewal)	148
66 – 70 (renewal)	245
71 – 75 (renewal)	488

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

### Overseas Coverage for Singaporean Working in Selected Countries

MediWell Plus can also be extended to cover Singaporeans posted to work in ASEAN countries, China, Hong Kong and South Korea for up to 3 years. Please approach our office for a quotation.

## QUESTIONS & ANSWERS ○○○

**1. Who can Apply?** Anyone between the age of 19 to 60 years old who are Singaporeans, Permanent Residents or Foreigners with valid employment, dependent, student, long term social visit passes, and are domiciled in Singapore or qualifies for Overseas Coverage can apply. You can enjoy a family discount of up to 10% if you are also applying for your spouse and children. Dependent children should select the same plan or lower plan than yours, and adult premium rates would apply to those age 19 years and above. Standalone Child applications must be referred to our office.

Occupations that are excluded for MediWell Plus are:

Air crew members, pilot, occupations involving aviation activities, ship crew members or workers onboard vessels, stevedores, shipbreakers, occupations involving height exceeding 30 ft above ground or floor level &/or works underground &/or travel beyond normal speed on land &/or handling of hazardous chemicals, electricity, occupations involving diving, platforms, oil rig and/or offshore work, fire-fighting, police, armed forces, military operations, persons engaged in heavy manual work involving the use of heavy tools and machinery, construction worker, truck driver, professional sports teams, professional jockeys, welder and machinist.

**2. Are the premiums printed the standard rates applicable?** The premiums are based on persons with standard health who are in Class I and II occupations, which are defined as:

**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 exposed 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 us separately for all occupations involving manual work and not within the above definitions. Premium loadings may be applied for applicants with medical conditions or who are employed in more hazardous occupations.

**3. What is this Free Look Benefit\*? Will I be entitled to premium refund if I need to cancel the policy?** Enjoy 14 days 'Free Look' from the day you receive your insurance policy. If this policy is not suitable for you, you can arrange to cancel your policy within this period and receive a full refund on the payment made, no questions asked! Beyond the 'Free Look' period, we will refund you the balance premium after deducting our customary short-term premium or minimum premium provided no claim has been made under the policy. \* This is not applicable to renewals.

**4. Is there a Waiting Period before a claim can be made?** Benefits for illnesses or sickness will only be paid if diagnosed after 30 days from the inception of the policy, except in the case of accidental injuries where you are covered immediately.

**5. What are considered as Material Changes for which I will need to notify Tenet Insurance?** You will need to notify us for any change, which may result in a material increase in the circumstances of the risk, such as the change in your country of residence or if you intend to reside overseas for a period longer than 90 consecutive days, change in occupation or business, habits or pursuits. Additional Premium may be required for the continuance of coverage.

**6. What are the main Exclusions?** There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract. The exclusions for this plan include, but are not limited to, the following conditions. You are advised to read the policy contract for the full list of exclusions.

- Pre-existing condition which is an injury, illness or condition, which existed or have developed symptoms or manifestation before the effective date of the cover, which you are aware or should reasonably have been aware.
- Treatment for congenital abnormalities and physical defects that have been in existence since birth, pregnancy, self-inflicted injury, suicide, drug abuse, alcoholism, mental diseases, cosmetic surgery, AIDS
- 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
- Expenses recoverable under Workmen's Compensation Insurance

## ENJOY THESE BENEFITS WITH MediWell Plus ○○○

- **Renewable Up to Age 75** if it is renewed consecutively with no policy lapse after age 60
- **Flexibility to Mix & Match Different Plans Under 1 Policy** to cater for the needs of each family member
- **30 Days Grace Period** should you forget to renew policy
- **14 Days Free Look Period** – To see if this policy does indeed give you peace of mind
- **Family Discount and Deductible/Coinsurance Discounts**
  - > **Family Discount** – Enjoy up to 10% discount when you cover your spouse and dependent children as well
  - > **Deductible Discount** – If you choose to bear a deductible ranging from S\$500 to S\$5,000 per annum, you can enjoy discount starting from 2.5% up to 17.5%
  - > **Co-Insurance Discount** – Get a 10% or 20% discount if you choose to bear a percentage of the claimable amount of 10% or 20% respectively on all claims
- **24-hour access to Claims services/Cashless Admission** with Guarantee and payment of in-patient hospitalisation expenses
- **Free choice** of hospitals (expect for Plan D), doctors and no sub-limits for Inpatient Benefits
- **Unlimited cover** for Emergency Medical Evacuation & Repatriation, Travel Assistance
- **Full coverage** for contagious diseases such as SARS
- **Out-patient Kidney Dialysis & Cancer Treatment**
- **Treatment expenses from an Acupuncturist &/or Bone-Setter** whilst hospitalised\*.  
\* Applicable for Essential Design only.
- **Maximum coverage for Surgical Fees** without any sub-limits by types of surgical operations
- **Deductible** – if selected is applied on a 'per annum' basis and not on each and every claim

