proMedico

Protect the health of you and your loved ones
with comprehensive plans

Greater assurance with the right health plans

With constant growth of medical costs, having the right medical insurance is something you cannot ignore. proMedico, our medical insurance, offers you a wide range of benefits to cover all your needs. Enhance your coverage and protection by opting for additional riders according to your needs.

Benefits at a glance

- Five plan options with wide range of coverage
- Extended age eligibility
- More optional riders with comprehensive benefits
- Family discount
- Portfolio pricing that assure you will not be penalised due to your personal claims experience
- Teleconsultation

Summary of Benefits
Hospital & Surgical Coverage

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
Overall Annual Limit	S$100,000	S$250,000	S$500,000	S$1,000,000	S$1,500,000
Daily Hospital Room & Board	Standard 2 bedded Singapore Private Hospital or Standard 1 bedded Singapore Government/ Restructured Hospital	Standard 2 bedded Singapore Private Hospital or Standard 1 bedded Singapore Government/ Restructured Hospital	Standard 1 bedded Singapore Private Hospital	Standard 1 bedded Singapore Private Hospital	Standard 1 bedded Singapore Private Hospital
Parent's Accommodation as companion for Child (below 12 years old)	As charged	As charged	As charged	As charged	As charged
ICU (per day)	As charged	As charged	As charged	As charged	As charged
Hospital Services	As charged	As charged	As charged	As charged	As charged
Surgeon's Fees	As charged	As charged	As charged	As charged	As charged
Day Surgery	As charged	As charged	As charged	As charged	As charged
Minor Surgical Procedure in an Outpatient Clinic	As charged	As charged	As charged	As charged	As charged
Anaesthetist's Fee	As charged	As charged	As charged	As charged	As charged
Daily In-hospital Physician's Visit	As charged	As charged	As charged	As charged	As charged
Pre-hospitalisation/Surgery Diagnostic Services (within number of days preceding Hospital admission)	As charged (90 days)	As charged (90 days)	As charged (90 days)	As charged (120 days)	As charged (120 days)
Pre-hospitalisation/Surgery Specialist's Consultation includes medication (within number of days preceding Hospital admission)	As charged (90 days)	As charged (90 days)	As charged (90 days)	As charged (120 days)	As charged (120 days)

Summary of Benefits
Hospital & Surgical Coverage

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
Post-hospitalisation/Surgery Treatment (up to number of days following discharge from Hospital)	As charged (90 days)	As charged (90 days)	As charged (90 days)	As charged (120 days)	As charged (120 days)
Home Nursing (up to 26 weeks per policy)	N.A.	N.A.	As charged	As charged	As charged
Surgical Implants	S$2,000	S$3,500	S$5,000	As charged	As charged
Inpatient, Day Patient or Outpatient Cancer Treatment - Surgery, Chemotherapy, Radiotherapy, Immunotheraphy, Hormone Therapy (treatment related to active cancer treatment following a confirmed diagnosis of cancer)	S$50,000	S$100,000	As charged	As charged	As charged
Inpatient, Day Patient or Outpatient Kidney dialysis	S$50,000	S$100,000	As charged	As charged	As charged
Miscarriage due to Accident (per pregnancy)	S$1,000	S$2,000	S$3,000	As charged	As charged
Rehabilitation Benefit	N.A.	N.A.	N.A.	S$15,000	S$30,000
Local Ambulance Fee	As charged	As charged	As charged	As charged	As charged
Taxi Fare for Travelling to and from Hospital within Singapore (arising from a day surgery or hospital admission)	As charged	As charged	As charged	As charged	As charged
Mobility Aids and Medical Appliances	S$250	S$500	S$1,500	S$2,000	S$2,500
Inpatient Psychiatric Treatment	S$500	S$1,250	S$1,750	S$2,250	S$3,500
Organ transplantation - Bone marrow, Heart, Kidney, Liver, Lung or bone marrow including the donor cost up to 20% of transplantation costs to remove organ - 24 months waiting period	As charged	As charged	As charged	As charged	As charged

Summary of Benefits
Hospital & Surgical Coverage

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
Emergency Outpatient Accidental Treatment (within 24 hours of accident)	As charged	As charged	As charged	As charged	As charged
Emergency Outpatient Dental Treatment following accident (within 24 hours of accident)	S$2,500	S$5,000	S$7,500	As charged	As charged
Outpatient Alternative Treatment (registered chiropractor, podiatrist, dietician, naturopath, physiotherapist, acupuncturist, homeopath, osteopath, TCM following Inpatient treatment)	N.A.	N.A.	S$500	S$1,000	S$2,000
Daily Hospital Cash Allowance (per day if admitted to Singapore Restructured Hospital, payable up to 30 days)					
• B1 Ward	S$100	S$100	S$100	S$200	S$200
• B2/B2+ Ward	S$150	S$200	S$200	S$250	S$250
• C Ward	S$200	S$300	S$300	S$300	S$300
Medical Report Fees	As charged	As charged	As charged	As charged	As charged
Dread Disease Recuperation Benefit - Coronary Artery By-Pass Surgery, Heart Attack, Cancer, Stroke (one-time lump sum payment)	S$1,000	S$2,500	S$5,000	S$7,500	S$10,000
Special Grant (one-time lump sum payment)	S$3,000	S$5,000	S$8,000	S$10,000	S$10,000
Congenital Conditions Benefit	N.A.	N.A.	N.A.	S$10,000 lifetime benefit limit	S$15,000 lifetime benefit limit
Permanent Total Disability	N.A.	N.A.	N.A.	S$40,000 (reduced to 50% when Insured Person is a manual worker)	S$50,000 (reduced to 50% when Insured Person is a manual worker)

Summary of Benefits
Hospital & Surgical Coverage

Description of Benefits	Premier	Premier Plus	Prime	Prestige	Prestige Plus
Overseas Emergency Services (Annual Overall Limits do not apply)					
Emergency Medical Evacuation/Repatriation (per occurence)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Repatriation of Mortal Remains (per occurence)	S$10,000	S$15,000	S$20,000	S$30,000	S$50,000
Emergency Medical Advice & Travel Assistance	Provided	Provided	Provided	Provided	Provided
Compassionate Visit	N.A.	N.A.	N.A.	Return economy class airline ticket	Return economy class airline ticket
Return of dependent child(ren)	N.A.	N.A.	N.A.	Single trip economy class airline ticket	Single trip economy class airline ticket

Premiums Saving Options

Deductible Limits Per Person Per Disability[1]	Discount
S$2,500	15%
S$5,000	30%
S$7,500	40%
S$10,000	50%

[1] Deductible does not apply to Outpatient Cancer Treatment, Outpatient Kidney Dialysis, Organ Transplantation and Permanent Total Disability. Discount applies only on basic Hospital and Surgical coverage

Optional Coverage
Outpatient Services - Rider to Basic Hospital & Surgical Coverage

Description of Benefits	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
Outpatient General Practitioner (GP) rider		
Outpatient Panel GP Visits (including consultation and medications)	As charged	As charged
Outpatient Panel GP Teleconsultation (including consultation and medications)	As charged	As charged
Outpatient Non-Panel GP Visits (including consultation and medications)	Up to S$35 per visit	Up to S$50 per visit
Outpatient Laboratory and X-Rays Services (for diagnostic purposes only) referred by panel GP or Singapore Polyclinics	As charged	As charged
Accident & Emergency (A&E) in Singapore Hospitals	Up to S$120 per visit	Up to S$150 per visit
Panel of Traditional Chinese Medicine (TCM)	N.A.	Up to S$50 per visit
Overseas Outpatient GP Visits	Up to S$30 per visit	Up to S$50 per visit
Exclusions	• Routine physical examinations and health check-ups • Pregnancy or childbirth • Treatment performed by a Specialist • Special investigations (e.g. MRI, CT Scan, PET Scan, Barium Test etc)	
Special Features	• Cashless transactions at more than 500 panel network GP clinics in Singapore and Malaysia and more than 25 panel network TCM clinics • Insureds will be able to submit their non-panel medical claims online through a mobile application and web portal	
Outpatient Specialist (SP) rider		
Panel & non-panel SP (Consultation, outpatient diagnostic scan, x-ray and lab test)	S$4,000 (maximum amount per person per Policy Year, subject to 20% co-insurance applicable to non-panel Specialist)	S$5,000 (maximum amount per person per Policy Year, subject to 20% co-insurance applicable to non-panel Specialist)
Paediatrician Consultation	S$500 per year (waiver of GP referral letter for child below 36 months)	S$1,000 per year (waiver of GP referral letter for child below 36 months)

Optional Coverage
Outpatient Services - Rider to Basic Hospital & Surgical Coverage

Description of Benefits	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
Outpatient Specialist (SP) rider		
Physiotherapy and Chiropractic Treatment	N.A.	Up to S$500 per Policy Year (referred by Physician or Specialist)
Medical Appliances	N.A.	Rental of medical appliances (up to S$500 per Policy Year) prescribed by Physician or Specialist
Hearing Aids	N.A.	Up to S$300 per Policy Year
Exclusions	• Routine physical examinations and health check-ups • Pregnancy or childbirth	
Special Features	• Cashless transactions at over 150 panel network Specialist clinics • Insureds will enjoy concierge referral services to panel network Specialist clinics • Insured will be able to submit their non-panel medical claims online through a mobile application and web portal	
General Information	• A referral letter is required for Specialist consultations • A referral lettter from the Physician or Specialist is required for the outpatient physiotherapy or chiropractic benefit	
Wellness and Optical Benefits		
Medical check-up and Vaccinations	N.A.	Up to S$350 per Policy Year
Hearing Test, Eye Exam and Corrective Vision Aids	N.A.	Up to S$350 per Policy Year

Optional Coverage
Dental Care - Rider to Basic Hospital & Surgical Coverage and available only if you have selected Outpatient Services cover

Description of Benefits	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
Annual Limit	S$750	S$1,500
Oral Examination, Scaling and Polishing (twice per Policy Year)	Covered (no co-payment)	Covered (no co-payment)
Dental Treatment (with 6 months waiting period) • Intra Oral X-ray • Impaction • Emergency Treatment to relief dental pain (palliative) - fillings • Medication/Drugs • Root Canal Treatment • Extraction (including widsom tooth) • Periodontal treatment	Covered (no co-payment)	Covered (no co-payment)
Major Restorative Dental Treatment (with 12 months waiting period) • Dentures, Crowns and Bridges • Inlays • Implants (surgical implant placement/implant abutments)	80% reimbursement	Covered (no co-payment)
Orthodontic Treatment (12 months waiting period) • For dependent child aged below 18	N.A.	50% reimbursement

Optional Coverage
Maternity Care[2] - Rider to Basic Hospital & Surgical Coverage[3]

Description of Benefits[4]	
First year overall annual limit	N.A.
Second year overall annual limit	S$6,000
Third year and thereafter overall limit	S$13,500

[2] Maternity benefits including
a) prenatal and post-natal services up to 45 days following birth: Physician consultation fees, diagnostic scans and tests, medicines and drugs
b) normal or complicated delivery

[3] Applicable for proMedico Prime, Prestige and Prestige Plus

[4] Available to women between 19-45 years of age who have selected a proMedico Prime or Prestige or Prestige Plus Basic Hospital and Surgical coverage on a NIL deductible basis

Annual Premium for Standard Lives Only (in SGD)
Basic Hospital & Surgical Coverage - Singapore only

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
15 days old	S$893	S$1,070	S$1,227	S$1,472	S$1,765
1	S$858	S$1,028	S$1,179	S$1,415	S$1,699
2	S$831	S$995	S$1,139	S$1,368	S$1,643
3	S$806	S$967	S$1,107	S$1,327	S$1,594
4	S$787	S$943	S$1,080	S$1,295	S$1,555
5	S$774	S$928	S$1,063	S$1,276	S$1,531
6	S$762	S$913	S$1,046	S$1,257	S$1,509
7	S$750	S$901	S$1,032	S$1,238	S$1,486
8	S$740	S$888	S$1,017	S$1,221	S$1,464
9	S$729	S$875	S$1,002	S$1,201	S$1,443
10	S$718	S$862	S$986	S$1,184	S$1,421
11	S$730	S$875	S$1,003	S$1,202	S$1,444
12	S$742	S$889	S$1,018	S$1,224	S$1,465
13	S$751	S$903	S$1,033	S$1,240	S$1,488
14	S$763	S$917	S$1,050	S$1,259	S$1,513
15	S$775	S$932	S$1,065	S$1,280	S$1,536
16	S$811	S$971	S$1,114	S$1,336	S$1,602
17	S$823	S$986	S$1,130	S$1,356	S$1,626
18	S$834	S$1,001	S$1,146	S$1,376	S$1,650
19	S$846	S$1,014	S$1,163	S$1,395	S$1,674
20	S$858	S$1,028	S$1,179	S$1,414	S$1,697
21	S$863	S$1,036	S$1,186	S$1,424	S$1,707
22	S$876	S$1,051	S$1,204	S$1,445	S$1,733
23	S$889	S$1,067	S$1,224	S$1,467	S$1,761
24	S$903	S$1,086	S$1,240	S$1,489	S$1,789
25	S$917	S$1,101	S$1,261	S$1,513	S$1,814
26	S$930	S$1,117	S$1,280	S$1,536	S$1,842
27	S$944	S$1,131	S$1,296	S$1,558	S$1,868
28	S$957	S$1,147	S$1,315	S$1,577	S$1,896
29	S$970	S$1,165	S$1,334	S$1,600	S$1,921
30	S$983	S$1,182	S$1,352	S$1,624	S$1,949
31	S$1,027	S$1,234	S$1,414	S$1,696	S$2,034
32	S$1,063	S$1,274	S$1,458	S$1,752	S$2,103
33	S$1,097	S$1,316	S$1,507	S$1,809	S$2,170
34	S$1,130	S$1,358	S$1,553	S$1,865	S$2,239
35	S$1,165	S$1,398	S$1,600	S$1,921	S$2,305
36	S$1,187	S$1,425	S$1,632	S$1,958	S$2,350
37	S$1,221	S$1,465	S$1,680	S$2,014	S$2,418
38	S$1,257	S$1,506	S$1,725	S$2,071	S$2,484
39	S$1,288	S$1,549	S$1,771	S$2,127	S$2,552
40	S$1,323	S$1,587	S$1,818	S$2,182	S$2,619
41	S$1,388	S$1,664	S$1,905	S$2,287	S$2,744
42	S$1,450	S$1,740	S$1,994	S$2,394	S$2,870
43	S$1,513	S$1,816	S$2,081	S$2,496	S$2,995
44	S$1,577	S$1,892	S$2,166	S$2,601	S$3,122
45	S$1,640	S$1,969	S$2,256	S$2,706	S$3,247
46	S$1,720	S$2,064	S$2,365	S$2,838	S$3,406
47	S$1,784	S$2,143	S$2,453	S$2,944	S$3,534
48	S$1,850	S$2,219	S$2,543	S$3,048	S$3,660
49	S$1,913	S$2,297	S$2,630	S$3,157	S$3,788
50	S$1,977	S$2,374	S$2,718	S$3,262	S$3,913
51	S$2,572	S$3,085	S$3,533	S$4,242	S$5,091
52	S$2,673	S$3,209	S$3,676	S$4,412	S$5,296
53	S$2,781	S$3,339	S$3,823	S$4,587	S$5,507
54	S$2,890	S$3,472	S$3,976	S$4,772	S$5,725
55	S$3,008	S$3,611	S$4,134	S$4,963	S$5,956

Annual Premium for Standard Lives Only (in SGD)
Basic Hospital & Surgical Coverage - Singapore only

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
56	S$3,159	S$3,794	S$4,342	S$5,211	S$6,252
57	S$3,285	S$3,945	S$4,514	S$5,420	S$6,504
58	S$3,416	S$4,104	S$4,694	S$5,638	S$6,762
59	S$3,553	S$4,267	S$4,882	S$5,862	S$7,034
60	S$3,696	S$4,439	S$5,079	S$6,098	S$7,316
61	S$4,367	S$5,242	S$5,997	S$7,201	S$8,643
62	S$4,541	S$5,451	S$6,236	S$7,488	S$8,987
63	S$4,724	S$5,673	S$6,485	S$7,788	S$9,346
64	S$4,913	S$5,901	S$6,747	S$8,100	S$9,719
65	S$5,110	S$6,134	S$7,017	S$8,424	S$10,109
66	S$5,364	S$6,438	S$7,367	S$8,845	S$10,611
67	S$5,577	S$6,699	S$7,663	S$9,199	S$11,038
68	S$5,800	S$6,966	S$7,966	S$9,565	S$11,479
69	S$6,029	S$7,245	S$8,288	S$9,947	S$11,939
70	S$6,272	S$7,536	S$8,617	S$10,345	S$12,420
71	S$6,583	S$7,911	S$9,048	S$10,862	S$13,034
72	S$6,845	S$8,226	S$9,408	S$11,294	S$13,557
73	S$7,120	S$8,555	S$9,786	S$11,745	S$14,101
74	S$7,405	S$8,899	S$10,178	S$12,213	S$14,664
75	S$7,699	S$9,254	S$10,581	S$12,705	S$15,252
76	S$8,084	S$9,713	S$11,111	S$13,334	S$16,010
77	S$8,406	S$10,102	S$11,552	S$13,867	S$16,648
78	S$8,741	S$10,508	S$12,012	S$14,422	S$17,312
79	S$9,092	S$10,928	S$12,493	S$14,996	S$18,008
80	S$9,454	S$11,362	S$12,991	S$15,598	S$18,725
81	S$9,924	S$11,926	S$13,639	S$16,369	S$19,656
82	S$10,319	S$12,401	S$14,182	S$17,025	S$20,440
83	S$10,735	S$12,899	S$14,750	S$17,705	S$21,257
84	S$11,163	S$13,416	S$15,339	S$18,414	S$22,109
85	S$11,610	S$13,952	S$15,953	S$19,148	S$22,995
86	S$12,076	S$14,511	S$16,594	S$19,915	S$23,913
87	S$12,558	S$15,090	S$17,258	S$20,709	S$24,870
88	S$13,061	S$15,695	S$17,947	S$21,535	S$25,863
89	S$13,584	S$16,320	S$18,668	S$22,402	S$26,897
90	S$14,128	S$16,974	S$19,413	S$23,296	S$27,977

Important Notes:

- The rates apply to Proposer/Insured Persons domiciled in Singapore
- If the Insured Person lives/travels outside Singapore for a continuous period of more than 90 days, eligible expenses subsequently incurred outside Singapore will be limited to reasonable and customary charges as if such expenses were incurred in Singapore

Annual Premium for Standard Lives Only (in SGD)
Basic Hospital & Surgical Coverage - Worldwide excluding USA

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
15 days old	S$1,206	S$1,445	S$1,657	S$1,988	S$2,384
1	S$1,158	S$1,390	S$1,594	S$1,909	S$2,293
2	S$1,122	S$1,344	S$1,538	S$1,845	S$2,216
3	S$1,088	S$1,305	S$1,493	S$1,794	S$2,152
4	S$1,061	S$1,274	S$1,456	S$1,751	S$2,099
5	S$1,044	S$1,255	S$1,434	S$1,724	S$2,066

Annual Premium for Standard Lives Only (in SGD)
Basic Hospital & Surgical Coverage - Worldwide excluding USA

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
6	S$1,028	S$1,236	S$1,417	S$1,697	S$2,037
7	S$1,014	S$1,219	S$1,395	S$1,672	S$2,007
8	S$1,000	S$1,200	S$1,374	S$1,649	S$1,978
9	S$983	S$1,182	S$1,352	S$1,622	S$1,949
10	S$970	S$1,163	S$1,332	S$1,600	S$1,919
11	S$986	S$1,182	S$1,353	S$1,624	S$1,951
12	S$1,002	S$1,201	S$1,376	S$1,651	S$1,981
13	S$1,015	S$1,220	S$1,396	S$1,676	S$2,011
14	S$1,031	S$1,237	S$1,418	S$1,700	S$2,043
15	S$1,049	S$1,258	S$1,439	S$1,727	S$2,072
16	S$1,095	S$1,313	S$1,505	S$1,806	S$2,165
17	S$1,112	S$1,331	S$1,527	S$1,831	S$2,199
18	S$1,126	S$1,352	S$1,547	S$1,856	S$2,228
19	S$1,142	S$1,371	S$1,571	S$1,882	S$2,260
20	S$1,158	S$1,392	S$1,592	S$1,909	S$2,293
21	S$1,165	S$1,398	S$1,600	S$1,921	S$2,303
22	S$1,184	S$1,420	S$1,626	S$1,952	S$2,342
23	S$1,201	S$1,440	S$1,651	S$1,982	S$2,377
24	S$1,220	S$1,464	S$1,678	S$2,012	S$2,414
25	S$1,239	S$1,486	S$1,703	S$2,043	S$2,449
26	S$1,257	S$1,509	S$1,727	S$2,072	S$2,486
27	S$1,274	S$1,527	S$1,753	S$2,102	S$2,522
28	S$1,291	S$1,551	S$1,777	S$2,132	S$2,558
29	S$1,312	S$1,572	S$1,802	S$2,161	S$2,594
30	S$1,330	S$1,595	S$1,827	S$2,193	S$2,630
31	S$1,390	S$1,666	S$1,909	S$2,290	S$2,747
32	S$1,437	S$1,720	S$1,971	S$2,367	S$2,838
33	S$1,480	S$1,777	S$2,036	S$2,443	S$2,932
34	S$1,527	S$1,832	S$2,099	S$2,518	S$3,021
35	S$1,574	S$1,889	S$2,161	S$2,594	S$3,113
36	S$1,601	S$1,924	S$2,205	S$2,645	S$3,172
37	S$1,650	S$1,977	S$2,266	S$2,721	S$3,265
38	S$1,696	S$2,033	S$2,330	S$2,796	S$3,356
39	S$1,740	S$2,091	S$2,395	S$2,871	S$3,444
40	S$1,788	S$2,144	S$2,454	S$2,946	S$3,537
41	S$1,872	S$2,246	S$2,572	S$3,087	S$3,706
42	S$1,959	S$2,349	S$2,691	S$3,229	S$3,873
43	S$2,043	S$2,453	S$2,809	S$3,370	S$4,045
44	S$2,131	S$2,556	S$2,928	S$3,514	S$4,215
45	S$2,215	S$2,659	S$3,044	S$3,654	S$4,384
46	S$2,324	S$2,788	S$3,192	S$3,834	S$4,598
47	S$2,409	S$2,891	S$3,310	S$3,976	S$4,771
48	S$2,497	S$2,998	S$3,432	S$4,117	S$4,942
49	S$2,582	S$3,102	S$3,551	S$4,261	S$5,113
50	S$2,671	S$3,206	S$3,670	S$4,404	S$5,284
51	S$3,858	S$4,632	S$5,303	S$6,362	S$7,638
52	S$4,010	S$4,817	S$5,513	S$6,618	S$7,943
53	S$4,173	S$5,007	S$5,735	S$6,885	S$8,262
54	S$4,340	S$5,208	S$5,964	S$7,158	S$8,594
55	S$4,512	S$5,420	S$6,203	S$7,445	S$8,934
56	S$4,739	S$5,690	S$6,513	S$7,817	S$9,381
57	S$4,928	S$5,921	S$6,774	S$8,130	S$9,753
58	S$5,126	S$6,155	S$7,041	S$8,457	S$10,145
59	S$5,330	S$6,402	S$7,323	S$8,795	S$10,553
60	S$5,544	S$6,660	S$7,616	S$9,147	S$10,974
61	S$6,551	S$7,866	S$8,997	S$10,802	S$12,963

Annual Premium for Standard Lives Only (in SGD)
Basic Hospital & Surgical Coverage - Worldwide excluding USA

Age	Premier	Premier Plus	Prime	Prestige	Prestige Plus
62	S$6,815	S$8,181	S$9,357	S$11,235	S$13,481
63	S$7,086	S$8,508	S$9,731	S$11,684	S$14,022
64	S$7,370	S$8,850	S$10,121	S$12,152	S$14,582
65	S$7,664	S$9,206	S$10,527	S$12,636	S$15,165
66	S$8,045	S$9,663	S$11,052	S$13,266	S$15,921
67	S$8,367	S$10,049	S$11,492	S$13,802	S$16,559
68	S$8,699	S$10,449	S$11,952	S$14,349	S$17,223
69	S$9,048	S$10,869	S$12,431	S$14,925	S$17,910
70	S$9,410	S$11,306	S$12,933	S$15,518	S$18,627
71	S$9,876	S$11,868	S$13,569	S$16,290	S$19,553
72	S$10,272	S$12,342	S$14,117	S$16,941	S$20,334
73	S$10,680	S$12,836	S$14,681	S$17,621	S$21,149
74	S$11,108	S$13,346	S$15,266	S$18,324	S$21,998
75	S$11,549	S$13,881	S$15,878	S$19,056	S$22,878
76	S$12,123	S$14,570	S$16,662	S$20,003	S$24,012
77	S$12,611	S$15,155	S$17,331	S$20,802	S$24,975
78	S$13,113	S$15,759	S$18,023	S$21,633	S$25,973
79	S$13,638	S$16,395	S$18,741	S$22,497	S$27,011
80	S$14,181	S$17,045	S$19,491	S$23,396	S$28,089
81	S$14,883	S$17,894	S$20,459	S$24,555	S$29,487
82	S$15,480	S$18,605	S$21,273	S$25,539	S$30,665
83	S$16,103	S$19,350	S$22,128	S$26,559	S$31,887
84	S$16,746	S$20,126	S$23,010	S$27,621	S$33,167
85	S$17,417	S$20,930	S$23,928	S$28,725	S$34,493
86	S$18,114	S$21,767	S$24,893	S$29,874	S$35,874
87	S$18,837	S$22,637	S$25,889	S$31,067	S$37,307
88	S$19,592	S$23,544	S$26,925	S$32,307	S$38,799
89	S$20,376	S$24,482	S$27,999	S$33,602	S$40,350
90	S$21,194	S$25,461	S$29,120	S$34,946	S$41,964

Important Notes:
The rates apply to Proposers/Insured Persons (Singapore Citizens only) domiciled anywhere in the world except USA.

Applicable to Annual Premium Tables for Singapore & Worldwide excluding USA:
- Premiums may be loaded for more hazardous occupations e.g. work on board offshore oil rigs; and occupations involving frequent air travel
- Premium payment at commencement and renewal are based on age next birthday
- Premiums above including prevailing GST

Annual Premium for Standard Lives Only (in SGD) - Outpatient Services - Rider to Basic Hospital & Surgical Coverage

Singapore Only			Worldwide excluding USA		
Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)	Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
15 days old	S$1,079	S$1,527	15 days old	S$1,460	S$2,061
1	S$1,039	S$1,467	1	S$1,403	S$1,982
2	S$1,004	S$1,418	2	S$1,355	S$1,915
3	S$974	S$1,376	3	S$1,316	S$1,857
4	S$949	S$1,342	4	S$1,284	S$1,813
5	S$936	S$1,324	5	S$1,264	S$1,788
6	S$922	S$1,304	6	S$1,246	S$1,759
7	S$909	S$1,285	7	S$1,226	S$1,734
8	S$896	S$1,265	8	S$1,209	S$1,709
9	S$882	S$1,248	9	S$1,190	S$1,683
10	S$870	S$1,227	10	S$1,174	S$1,658
11	S$883	S$1,249	11	S$1,192	S$1,687
12	S$897	S$1,267	12	S$1,210	S$1,711
13	S$911	S$1,287	13	S$1,231	S$1,737
14	S$924	S$1,306	14	S$1,249	S$1,764
15	S$937	S$1,327	15	S$1,267	S$1,791
16	S$952	S$1,346	16	S$1,285	S$1,817
17	S$966	S$1,365	17	S$1,305	S$1,843
18	S$979	S$1,385	18	S$1,324	S$1,869
19	S$993	S$1,405	19	S$1,341	S$1,897
20	S$1,008	S$1,425	20	S$1,360	S$1,923
21	S$1,024	S$1,448	21	S$1,383	S$1,953
22	S$1,040	S$1,469	22	S$1,405	S$1,985
23	S$1,055	S$1,492	23	S$1,425	S$2,014
24	S$1,071	S$1,516	24	S$1,446	S$2,046
25	S$1,087	S$1,539	25	S$1,468	S$2,078
26	S$1,102	S$1,560	26	S$1,490	S$2,107
27	S$1,119	S$1,583	27	S$1,513	S$2,137
28	S$1,136	S$1,606	28	S$1,534	S$2,168
29	S$1,152	S$1,627	29	S$1,555	S$2,200
30	S$1,167	S$1,651	30	S$1,577	S$2,230
31	S$1,208	S$1,707	31	S$1,630	S$2,306
32	S$1,249	S$1,764	32	S$1,687	S$2,382
33	S$1,288	S$1,822	33	S$1,740	S$2,460
34	S$1,329	S$1,878	34	S$1,796	S$2,536
35	S$1,369	S$1,935	35	S$1,849	S$2,612
36	S$1,408	S$1,990	36	S$1,902	S$2,689
37	S$1,449	S$2,047	37	S$1,957	S$2,765
38	S$1,489	S$2,106	38	S$2,010	S$2,844
39	S$1,529	S$2,163	39	S$2,066	S$2,919
40	S$1,570	S$2,218	40	S$2,119	S$2,995
41	S$1,645	S$2,325	41	S$2,220	S$3,139
42	S$1,720	S$2,432	42	S$2,322	S$3,283
43	S$1,796	S$2,538	43	S$2,424	S$3,427
44	S$1,869	S$2,644	44	S$2,526	S$3,570
45	S$1,947	S$2,752	45	S$2,629	S$3,715
46	S$2,022	S$2,858	46	S$2,730	S$3,859
47	S$2,097	S$2,965	47	S$2,833	S$4,002
48	S$2,173	S$3,071	48	S$2,932	S$4,145
49	S$2,248	S$3,177	49	S$3,035	S$4,290
50	S$2,324	S$3,283	50	S$3,138	S$4,434
51	S$2,963	S$4,189	51	S$4,003	S$5,655
52	S$3,051	S$4,315	52	S$4,120	S$5,825

Annual Premium for Standard Lives Only (in SGD) - Outpatient Services - Rider to Basic Hospital & Surgical Coverage

Singapore Only			Worldwide excluding USA		
Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)	Age	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime)	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus)
53	S$3,143	S$4,444	53	S$4,244	S$6,001
54	S$3,239	S$4,578	54	S$4,374	S$6,179
55	S$3,335	S$4,716	55	S$4,504	S$6,367
56	S$3,433	S$4,857	56	S$4,639	S$6,558
57	S$3,538	S$5,004	57	S$4,778	S$6,757
58	S$3,645	S$5,154	58	S$4,921	S$6,957
59	S$3,754	S$5,308	59	S$5,069	S$7,167
60	S$3,866	S$5,469	60	S$5,222	S$7,385
61	S$4,527	S$6,402	61	S$6,111	S$8,641
62	S$4,663	S$6,595	62	S$6,296	S$8,902
63	S$4,803	S$6,792	63	S$6,484	S$9,172
64	S$4,948	S$6,997	64	S$6,678	S$9,446
65	S$5,094	S$7,206	65	S$6,877	S$9,729
66	S$5,249	S$7,422	66	S$7,086	S$10,020
67	S$5,404	S$7,645	67	S$7,298	S$10,322
68	S$5,566	S$7,873	68	S$7,518	S$10,631
69	S$5,732	S$8,111	69	S$7,741	S$10,951
70	S$5,905	S$8,354	70	S$7,974	S$11,279
71	S$6,083	S$8,606	71	S$8,212	S$11,617
72	S$6,265	S$8,864	72	S$8,459	S$11,968
73	S$6,453	S$9,133	73	S$8,713	S$12,330
74	S$6,647	S$9,404	74	S$8,975	S$12,698
75	S$6,845	S$9,688	75	S$9,241	S$13,080
76	S$7,051	S$9,979	76	S$9,522	S$13,470
77	S$7,262	S$10,279	77	S$9,806	S$13,875
78	S$7,482	S$10,587	78	S$10,099	S$14,292
79	S$7,707	S$10,904	79	S$10,404	S$14,722
80	S$7,937	S$11,231	80	S$10,715	S$15,162
81	S$8,173	S$11,568	81	S$11,038	S$15,615
82	S$8,420	S$11,915	82	S$11,368	S$16,087
83	S$8,674	S$12,273	83	S$11,711	S$16,569
84	S$8,936	S$12,643	84	S$12,064	S$17,067
85	S$9,204	S$13,022	85	S$12,425	S$17,581
86	S$9,480	S$13,412	86	S$12,799	S$18,108
87	S$9,762	S$13,816	87	S$13,183	S$18,650
88	S$10,058	S$14,229	88	S$13,577	S$19,209
89	S$10,359	S$14,657	89	S$13,986	S$19,787
90	S$10,669	S$15,097	90	S$14,403	S$20,384

Annual Premium for Standard Lives Only (in SGD) - Optional Rider Maternity Care[2] - Rider to Basic Hospital & Surgical Coverage[3]

Age	Singapore Only	Age	Worldwide excluding USA
19 - 30 years old	S$2,256	19 - 30 years old	S$3,047
31 - 39 years old	S$2,688	31 - 39 years old	S$3,628
40 - 45 years old	S$3,763	40 - 45 years old	S$5,078

Annual Premium for Standard Lives Only (in SGD) - Optional Rider Dental Care - Rider to Basic Hospital & Surgical Coverage

Singapore Only		Worldwide excluding USA	
Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime) Per Insured Person	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus) Per Insured Person	Plan 1 (Optional rider for proMedico Premier, Premier Plus and Prime) Per Insured Person	Plan 2 (Optional rider for proMedico Prestige and Prestige Plus) Per Insured Person
S$450	S$934	S$608	S$1,262

Important Note: Not applicable to newborn age 1 & below (current age)

Persons Eligible to Apply

- Adults from 18 to 69 years old (inclusive) on next birthday
- Children from 15 days old to 17 years old (inclusive) on next birthday
- Residents of Singapore (Singapore Citizens, Permanent Residents of Singapore, Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Holders), who are residing in Singapore - Annual Premium Table for Singapore Only applies
- Singapore citizen residing in countries outside Singapore excluding USA - Annual Premium Table for Worldwide Excluding USA applies
- Persons who are permanently residing (more than 60 days) in USA are not eligible
- Dependent's cover must be under the same plan and coverage level as the proposed Insured Member except Maternity Care benefit
- Proposal for children must include at least one parent and the choice of plan and coverage for child must be equal than that of the parent(s)
- Family Discount (Discount will apply only at policy inception/renewal date. Discount is not applicable to mid-term inclusion/deletion of family members)
  - A 5% discount is allowed for coverage taken up by Insured Person and Spouse and a 10% Family discount on a Family-unit basis (Insured Person, Spouse and all their legal children) under one Policy
  - No discount if Policy is taken up by one parent and one child
  - Family discount does not apply to Outpatient benefits

Remarks: Employment Pass Holders, Student Pass Holders, Dependant Pass Holders and Work Permit Holders must supply a copy of their respective pass or work permit and a bona fide residential address in Singapore.

Major Exclusions

- Pre-existing conditions as defined or Injuries before the Policy Inception Date of this Policy
- Treatment for wilfully self-inflicted or grossly negligent Bodily Injury, Sickness, Accident, suicide, or attempted suicide or any attempt threat whether sane or insane
- Treatment relating to birth defect, Congenital Conditions and congenital illnesses unless otherwise explicitly provided and endorsed in the Policy or Schedule. Birth defects are deemed to include, but not limited to, hereditary conditions, treatment for learning problems or speech defects of a dependent child and foetal surgery
- Genetic tests, nor for any counselling made necessary following genetic tests, even when those tests are undertaken to establish whether or not Insured member may be genetically disposed to the development of a medical condition in the future
- Experimental and yet to be scientifically proven medical treatment

Key Product Provisions

The following are some key provisions found in the actual policy wordings of this plan. This is a product summary and you are advised to refer to the actual terms and conditions in the policy wordings before deciding to purchase the Policy.

- **Cancellation Clause**
  This is a short-term accident and health policy and the insurer is not required to renew this Policy. The insurer may terminate this policy by giving you 30 days notice in writing. Whenever such cancellation occurs, the Company shall return the unearned portion of premium based on the short rated table (refer to actual policy wordings). No premium will be refunded if claims have already been made by the Insured. Cancellation shall be without prejudice to any claim origination prior to the effective date of cancellation
- **Geographical Cover**
  Worldwide, 24 hours (there is no cover available for all persons domicile permanently in USA of whatever nationalities)
- **Terms of Renewal**
  Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium
- **Non-Guarantee Premium**
  Premiums payable for this coverage are not guaranteed and may be revised at Policy renewal at the full discretion of the Company. The premium payable at commencement and renewal of cover is based on age next birthday
- **Change of Occupation/Country of Residence**
  In the event of a change in occupation/country of residence of the Insured Person, the Insured Person shall notify the Company in writing of the new occupation/country of residence. The Company shall increase or reduce the premium rates according to the risk classification for the new occupation/country of residence or to decline the coverage
- **Reasonable & Customary Charges**
  Benefits payable are limited to Reasonable and Customary charges for the treatments provided and to the limits of the Plan chosen
- **Pre-Authorisation For Hospitalisation in Private Hospitals**
  Pre-authorisation must be obtained for any In-patient or Day Surgery procedure in Private Hospitals, including overseas admission, otherwise 20% co-insurance shall impose on all eligible medical expenses covered under the Policy. This co-insurance will not apply in the event of an emergency and Insured Person must contact us within 24 hours after admission
- **Co-insurance**
  Treatments received in USA are subject to a 20% co-insurance on the eligible medical expenses
- **Policy Period**
  Insurance will only commence when the proposal is accepted, the premium paid and accepted by Liberty Insurance Pte Ltd
- **Free Look Period**
  In the event that the Insured is not satisfied with the Policy for any reasons, it may be returned to the Company for cancellation within 14 days from date of receipt and any premium paid or billed will be refunded in full
  - Switching of medical policies may result in having to pay a different premium amount and different policy terms and conditions
  - This Policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this Policy
  - To submit a claim, please complete the Medical claim form and submit together with all original documents, supporting invoices and receipts within 30 days starting from the first date of the treatment

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 us (servicecenter@libertyinsurance.com.sg) or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about proMedico is available on our website www.libertyinsurance.com.sg.