

# Corporatised Entities Group Insurance Scheme Group Term Life Insurance

## Extensive protection at affordable premiums. That's the Income difference.

Easy, affordable insurance for employees and their families. CEGIS the best stuff for staff.

Wouldn't it be easier to concentrate on your career when there's less to worry about? If you have the confidence of knowing that, come what may, the future and family you work so hard for are well-looked after?

Introducing the NTUC Income Corporatised Entities Group Insurance Scheme (CEGIS). It's a low-cost insurance plan specially designed for employees of corporatised organisations and their families. The premiums are extremely affordable so you can easily be covered under this exclusive and comprehensive insurance plan.

### Minimal costs. Optimal protection.

With affordable premium rates from as low as \$0.37<sup>1</sup> a day (based on a sum assured of \$50,000), you and your family can be protected<sup>2</sup> with extensive coverage against Death, Total and Permanent Disability (TPD), Permanent and Partial Disability (PPD) and 30 major Critical Illnesses.

### The benefits of CEGIS

- 24-hour worldwide coverage.
- Full sum assured will be payable in the event of death.
- Additional 25% of the full sum assured will be payable in the event of death due to an accident.
- Full sum assured will be payable in the event of TPD (before age 65 years), plus an additional 1% of the sum assured payable in equal monthly payments for 24 months or till age 65 or till death, whichever is earlier.
- Benefit payouts for PPD due to accident (varying percentages of sum assured). Please visit NTUC Income's website for the Table of Compensation.
- Additional 30 Critical Illness coverage (optional rider).

### List of 30 Critical Illnesses

1. Major Cancers	11. Loss of Speech	21. End Stage Lung Disease
2. Heart Attack	12. Multiple Sclerosis	22. End Stage Liver Failure
3. Coronary Artery By-Pass Surgery	13. Fulminant Hepatitis	23. Muscular Dystrophy
4. Stroke	14. Major Organ/Bone Marrow Transplantation	24. Parkinson's Disease
5. Kidney Failure	15. Primary Pulmonary Hypertension	25. Aplastic Anaemia
6. Coma	16. Alzheimer's Disease/Severe Dementia	26. Angioplasty (Partial Payment) & Other Invasive Treatment for Coronary Artery
7. Paralysis (Loss of Use of Limbs)	17. Surgery to Aorta	27. Bacterial Meningitis
8. Heart Valve Surgery	18. Major Burns	28. Benign Brain Tumour
9. Blindness	19. Terminal Illness	29. Encephalitis
10. Deafness (Loss of Hearing)	20. HIV due to Blood Transfusion & Occupationally Acquired HIV	30. Motor Neurone Disease


### Affordable Premiums

You can choose the sum assured in multiples of \$10,000 up to a maximum of \$300,000 for you and your spouse for CEGIS Basic Coverage and \$200,000 for Critical Illness Rider. For a dependant child<sup>2</sup> above 12 months and up to 18 years old (age next birthday), the monthly premium is \$14 for maximum sum assured of \$100,000 for CEGIS Basic Coverage and \$100,000 for Critical Illness Rider per child.

### Benefits at a glance

- **Affordable premium rates exclusive to you and your family**
- **Extensive protection with additional coverage for 30 Critical Illnesses**
- **Additional 1% of the full sum assured payable in the event of Total and Permanent Disability**

### Get in touch

 **CALL**  
our hotline at **6788 5515**

 **CLICK**  
on [www.income.com.sg](http://www.income.com.sg)

# Corporatised Entities Group Insurance Scheme

## CEGIS Basic Coverage (Death, TPD and PPD Cover)

Monthly Premium <sup>3</sup> (Age Next Birthday)						
Selected Sum Assured	2-18yrs	19-45yrs	46-50yrs	51-55yrs	56-60yrs	61-65yrs
\$ 10,000	\$ 0.70	\$ 0.80	\$ 1.20	\$ 2.10	\$ 3.00	\$ 3.80
\$ 50,000	\$ 3.50	\$ 4.00	\$ 6.00	\$10.50	\$15.00	\$ 19.00
\$100,000	\$ 7.00	\$ 8.00	\$12.00	\$21.00	\$30.00	\$ 38.00
\$200,000	\$14.00	\$16.00	\$24.00	\$42.00	\$60.00	\$ 76.00
\$300,000	\$21.00	\$24.00	\$36.00	\$63.00	\$90.00	\$114.00

## 30 Critical Illness Rider<sup>4</sup>

Monthly Premium <sup>3</sup> (Age Next Birthday)						
Selected Sum Assured	2-18yrs	19-45yrs	46-50yrs	51-55yrs	56-60yrs	61-65yrs
\$ 10,000	\$ 0.70	\$ 1.40	\$ 3.60	\$ 5.90	\$ 8.10	\$ 13.20
\$ 50,000	\$ 3.50	\$ 7.00	\$18.00	\$ 29.50	\$ 40.50	\$ 66.00
\$100,000	\$ 7.00	\$14.00	\$36.00	\$ 59.00	\$ 81.00	\$132.00
\$200,000	\$14.00	\$28.00	\$72.00	\$118.00	\$162.00	\$264.00

## CEGIS Basic Coverage with Critical Illness Rider<sup>4</sup>

Monthly Premium <sup>3</sup> (Age Next Birthday)						
Selected Sum Assured*	2-18yrs	19-45yrs	46-50yrs	51-55yrs	56-60yrs	61-65yrs
\$ 10,000	\$ 1.40	\$ 2.20	\$ 4.80	\$ 8.00	\$ 11.10	\$ 17.00
\$ 50,000	\$ 7.00	\$11.00	\$ 24.00	\$ 40.00	\$ 55.50	\$ 85.00
\$100,000	\$14.00	\$22.00	\$ 48.00	\$ 80.00	\$111.00	\$170.00
\$200,000	\$28.00	\$44.00	\$ 96.00	\$160.00	\$222.00	\$340.00
\$300,000 + \$200,000	-	\$52.00	\$108.00	\$181.00	\$252.00	\$378.00

\* Selected Sum Assured = CEGIS Basic Coverage + Critical Illness Rider. Sum assured for CEGIS Basic Coverage and Critical Illness Rider are the same. Coverage for death, TPD and PPD continues even after a critical illness claim payout.

## Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to the Policy Contract for the precise terms, conditions and exclusions of this plan. The Policy Contract will be issued when your application is accepted.

## Get Insured

Enjoy the benefits of CEGIS today. Simply complete the CEGIS application form and return to your HR Department. The monthly premiums will be deducted through your salary upon approval.

# Corporatised Entities Group Insurance Scheme

## IMPORTANT NOTES

<sup>1</sup> Applicable only to insured age 19 to 45 (age next birthday) with sum assured of \$50,000 under CEGIS plan with Critical Illness Rider.

<sup>2</sup> The sum assured for your spouse and child cannot exceed your sum assured unless your sum assured is reduced by NTUC Income due to underwriting reasons. The maximum sum assured per child is \$100,000.

You will need to be insured under the plan before your spouse and child can sign up for CEGIS. To apply for Critical Illness Rider for your spouse and child, they must be insured with CEGIS Basic Coverage and you must be insured with Critical Illness Rider as well. If you resign or leave the organisation, your cover and, if applicable, your spouse and child's cover will automatically cease.

<sup>3</sup> Premium rates are non-guaranteed and may be reviewed from time to time.

<sup>4</sup> Sum assured for 30 Critical Illness Rider should not exceed CEGIS Basic Coverage.

The maximum entry age for you and your spouse is 60 years old (attained age) for CEGIS Basic Coverage and 55 years old (attained age) for Critical Illness Rider. The maximum entry age for your child is 17 years old (attained age); coverage will cease upon your child attaining age of 25 years (excluding National Service related risks).

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Master Policy Contract issued to your organisation. The cover for CEGIS will automatically cease upon the termination of the Master Policy by either NTUC Income or your organisation. You can refer to the Policy Contract for the precise terms, conditions and exclusions of the plan. The Policy Contract will be issued when your application is accepted. Please visit [www.income.com.sg](http://www.income.com.sg) for more information.

You should seek advice from a qualified adviser if in doubt. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. This plan does not have any cash value.

This plan is underwritten by NTUC Income.

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 NTUC Income or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 20 January 2012