

A medical insurance plan that covers in-patient and out-patient needs.

Your employees are your greatest assets and providing them with medical coverage is the one of the most basic benefits you can provide. i-MediCare is an all-in-one group medical insurance solution that provides your employees with comprehensive coverage up to the age of 70.

Key Benefits

From In-patient Care to Out-patient Specialist Care consultations, i-MediCare offers you the flexibility to decide on the type of coverage you require. Here are some of the common benefits¹ that i-MediCare provides:

In-patient Care

(available as a stand-alone plan)

- Medical treatments requiring hospitalisation or surgery
- Daily room and board expenses
- Expenses incurred for miscarriage and ectopic pregnancy
- Emergency out-patient treatments (due to accident)
- Pre- and post-hospitalisation specialist consultations
- Surgical and death benefits
- Ambulance and claims medical report fees

Out-patient Primary Care

(optional add-on to In-patient Care)

- Unlimited visits to over 300 appointed General Practitioners (GPs)/clinics for consultation, medication, basic diagnostic tests, X-rays and procedures
- Visits to non-appointed GP/clinics
- Any Accident and Emergency (A&E) treatments at hospitals

Out-patient Specialist Care

(optional add-on to In-patient Care and Out-patient Primary Care)

- Consultations with over 140 appointed Specialists upon referral by appointed GPs, in both restructured and private hospitals
- Any consultation, medication, basic diagnostic tests, X-rays and procedures
- Specialised diagnostic investigations, which include Barium studies, CT scan, MRI, etc.

Main Add-ons

In-patient Care

- Out-patient Kidney Dialysis and Cancer Treatment
- Large medical expenses incurred due to severe or prolonged illnesses
- Overseas hospitalisation expenses incurred due to accident while your employee is travelling outside Singapore
- Cost of surgical implants

Benefits at a glance

- **Basic medical benefits for your employees**
- **Key benefits for In-patient and Out-patient Care**
- **Enhance your employees' coverage with add-on riders**

Get in touch

 **MEET**
your insurance adviser today

 **CALL**
our hotline at **6788 3113**

 **CLICK**
on www.income.com.sg

i-MediCare

Out-patient Primary and Specialist Care

- Consultations with overseas GP/Specialist
- Consultations with non-appointed Specialists other than our panel of Specialists

Main Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the policy contract. You are advised to read the the policy contract for the full list of exclusions.

- Pre-existing conditions
- Insurrection, war declared or undeclared
- Self-inflicted injuries while sane or insane
- Congenital anomalies
- AIDS or any type of sexually transmitted disease
- Pregnancy and childbirth, infertility and birth control

IMPORTANT NOTES

¹ For a full list of benefits, please speak to your insurance adviser.

Group Hospital and Surgical policy will be issued if you purchase In-patient Care Benefit only.

Out-patient Primary and Specialist Care Benefits must be purchased with In-patient Care Benefit.

Co-payment, co-insurance, deductible and exclusion may apply.

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

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 Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 16 January 2012