



*Our ref :*

Date: <Date>

<Name of Employer>  
<Address of Employer>

Dear Sir/Mdm

### **MEDICAL INSURANCE REQUIREMENT FOR FOREIGN DOMESTIC WORKERS**

From 1 January 2008, employers will be required to purchase insurance for the medical expenses of all new foreign domestic workers. Employers will also be required to do so when renewing the Work Permits of existing foreign domestic workers. The medical insurance has to be maintained during the workers' stay in Singapore, until repatriation. This requirement will be included as a Condition of Work Permits/ S Pass. The medical insurance will help employers manage potentially high medical bills given the withdrawal of healthcare subsidies for foreigners on the same date.

#### **Minimum Medical Insurance Requirement**

2 The coverage must be at least \$5000 a year for each foreign domestic worker's inpatient care and day surgery during her stay in Singapore. Under the Conditions of Work Permits, employers are responsible for the upkeep and maintenance of their domestic workers, including the provision of medical treatment.

#### **Insurance Plan**

3 MOM has worked with insurers to make available suitable medical insurance plans, to assist employers. Employers may consider purchasing the insurance plans from NTUC Income Insurance Co-Operative Ltd and Overseas Assurance Corporation Ltd. They had responded to MOM's Request for Proposal with competitive plans. The key details of their insurance plans are provided overleaf. Alternatively, employers can choose to purchase any other insurance plan on the market or purchase a rider plan to Personal Accident Insurance (PAI), subject to the requirements in paragraph 2.

#### **Procedures on Providing Insurance Details**

4 Employers will be required to furnish the medical insurance details through Work Permit Online (WPOL) when applying for new issuance, and renewal of Work Permits for their foreign domestic workers from 1 January 2008. You may also need to produce hardcopies of your medical insurance policy documents for verification when requested by MOM at a later date.

5 You can refer to our website at [www.mom.gov.sg](http://www.mom.gov.sg) for more details and the list of Frequently Asked Questions. For further enquiries, you can contact MOM at (65) 6438 5122 or email us at [mom\\_wpd@mom.gov.sg](mailto:mom_wpd@mom.gov.sg).

Thank you.  
Yours faithfully  
Controller of Work Passes  
(This a computer generated letter, no signature is required.)

Work Pass Division  
18 Havelock Road  
Singapore 059764  
Telephone (65) 6438 5122  
Website <http://www.mom.gov.sg>  
Email [mom\\_wpd@mom.gov.sg](mailto:mom_wpd@mom.gov.sg)

AVAILABLE INSURANCE PLANS FOR EMPLOYERS OF FOREIGN DOMESTIC WORKERS

*(MOM's requirements are in Bold Italics - employers are free to decide on the other parameters, which could lower premium costs)*

A. Medical Insurance Scheme for Foreign Domestic Workers

Name of Insurance Company	: NTUC Income Insurance Co-Operative Ltd
Premium Rates	: From S\$120 (inclusive of GST), per 26-month policy period
Maximum Limit	: <b><i>S\$5000 per year</i></b>
Co-insurance/ Deductible	: Nil
Benefits	: <b><i>Inpatient Care</i></b> : <b><i>Day Surgery</i></b> : 90 Days Pre- and 90 Days Post-Hospitalisation Diagnostic Services and Treatment
Available Riders	: Specialist Outpatient Care : Increase in Benefit Limit, up to an additional S\$5000 : Funeral Expense of up to S\$3,000 : Critical Illness of up to S\$10,000 per policy year
Useful Information	
Product Hotline	: (65) 6332 1133 (available 24 hours, 7 days a week)
Email	: gh@income.com.sg
Website	: www.income.com.sg

Note:

1. The premium rates provided above are for general information and are non-guaranteed.
2. The above are subject to other terms and conditions as may be specified by NTUC Income Insurance Co-Operative Ltd.
3. For any enquiries or quotation, please contact NTUC Income Insurance Co-Operative Ltd.

B. OAC Maid Supreme

Name of Insurance Company	: Overseas Assurance Corporation Ltd
Premium Rates	: S\$110 (inclusive of GST), per 26-month policy period
Maximum Limit	: <b><i>S\$5000 per year</i></b>
Co-insurance/ Deductible	: Nil
Benefits	: <b><i>Inpatient Care</i></b> : <b><i>Day Surgery</i></b> : Surgery : 90 Days Pre- and 90 Days Post-Hospitalisation Diagnostic Services and Treatment
Useful Information	
Hotline	: (65) 6248 2608 (Mon-Fri, 9am – 5pm)
Fax	: (65) 6327 3012
Email	: general@oac.com.sg
Website	: www.lifeisgreat.com.sg

Note :

1. The premium rates provided above are indicative and for general information. They are non-guaranteed.
2. The above are subject to other terms and conditions as may be specified by Overseas Assurance Corporation Ltd.
3. Other plans are available. For any enquiries or quotation, please contact Overseas Assurance Corporation Ltd.