



Our ref :

Date: <Date>

<Name of Employer>
<Address of Employer>

Dear Sir/Mdm

MEDICAL INSURANCE REQUIREMENT FOR FOREIGN WORKERS

From 1 January 2008, employers will be required to purchase and maintain insurance for the medical expenses of their Work Permit and S Pass holders during their stay in Singapore. This requirement will be included as a Condition of Work Permits/ S Pass and will apply to all existing and new Work Permit and S Pass holders. 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 worker's inpatient care and day surgery during his/her stay in Singapore. Under the Conditions of Work Permits, employers are responsible for the upkeep and maintenance of their foreign workers, including the provision of medical treatment.

Insurance Plan

3 To help employers meet the medical insurance requirement, MOM has worked with insurers to make available suitable plans. Employers may consider purchasing the insurance plans from NTUC Income Insurance Co-Operative Ltd and Great Eastern Life Assurance Co 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 any other insurance plan available in the market, subject to the requirements in paragraph 2.

Procedures on Providing Insurance Details

4 Employers of existing Work Permit and S Pass holders must complete their purchase of medical insurance by 1 January 2008. Employers are required to furnish the details of the insurance for their existing foreign workers through Work Permit Online (WPOL) and may start doing so from 5 November 2007. Employers will also be required to furnish the medical insurance details through WPOL when applying for new issuance and renewal of Work Permits and S Passes from 1 January 2008. Employers may also need to produce hardcopies of their 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 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.

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

AVAILABLE INSURANCE PLANS FOR EMPLOYERS OF FOREIGN 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 Workers

Name of Insurance Company	: NTUC Income Insurance Co-Operative Ltd
Premium Rates	: a) S\$75 to S\$125 - No co-insurance/deductible b) S\$58 to S\$97 - Subject to 10% co-insurance or S\$500 deductible, whichever higher (Rates are before GST, and are per 12 month policy period.)
Maximum Limit	: S\$5000 per year for a) and b)
Benefits	: Inpatient Care : Day Surgery : Surgery : 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 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. Foreign Workers Group Hospital and Surgical Plan

Name of Insurance Company	: Great Eastern Life Assurance Co Ltd
Premium Rates	: S\$80 to S\$110 – No co-insurance/ deductible (Rates are before GST, and are per 12 month policy period.)
Maximum Limit	: S\$5000 per year
Benefits	: Inpatient Care : Day Surgery : Surgery : 90 Days Pre- and 90 Days Post-Hospitalisation Diagnostic Services and Treatment : Funeral Expenses of S\$3000
Available Riders	: Specialist Outpatient Care : Outpatient Kidney Dialysis and Cancer Treatment : Variations in Benefit Limit, Co-insurance or Deductibles : Per Disability Limits
Useful Information	
Hotline	: (65) 6248 2456 (Mon-Fri, 9am – 5pm)
Fax	: (65) 6532 3478
Email	: groupinsfeedback@Lifeisgreat.com.sg
Website	: www.lifeisgreat.com.sg

Note:

1. The premium rates 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 Great Eastern Life Assurance Co Ltd.
3. For any enquiries or quotation, please contact Great Eastern Life Assurance Co Ltd.