



What employers must know for July 2025's MDW medical insurance enhancements.

Dear Employers,

Unexpected medical emergencies involving your Migrant Domestic Worker (MDW) can lead to significant financial stress. To give you greater peace of mind, Stage 2 enhancements to MDW medical insurance have come into effect on 1 July 2025. All new, renewed or extended medical insurance policies after this date must meet the new requirements.

[Learn about Stage 2 enhancements](#)

Have a look at the difference the new enhancements make

Both Ms Choo and Ms Deana each got their 35-year-old MDWs policies in Jan 2025. Neither policy met the new enhanced requirements implemented on 1 July 2025.

Ms Choo thinks it's ok since her helper is already covered by a policy. She did not switch to a new policy.

Ms Deana switched to a Stage 2 enhanced policy immediately. Her helper was not over 50 years old, so the premiums were lower than Stage 2 enhanced policies for MDWs over 50.

Unexpectedly, their MDWs were hospitalised. The bill was \$20,000.

Ms Choo was stressed out as she didn't pay much attention to exclusion clauses. She only confirmed that her helper was covered for the treatment after checks with the insurer.

Ms Deana was calm, as she knew her helper was covered since the treatment needed wasn't on the allowable exclusion list.

The insurer assessed that the claim was admissible, covering the first \$15,000 plus 75% of the remaining \$5,000 – a total of \$18,750. However, Ms Choo had to pay the full \$20,000 upfront before claiming \$18,750 from the insurer.

The insurer assessed that the claim was admissible and paid the claimable sum of \$18,750 to the hospital directly. Ms Deana only had to pay \$1,250 herself.

Do not keep your MDW's passport or Work Permit as it is an offence

This applies even if it's at her request. She must have unrestricted access to these documents at all times. Consider providing her with a secure drawer or cupboard for safekeeping.



Going green with digital notifications for first-time MDW interviews



To reduce the use of paper, we'll be progressively switching away from physical letters. Do look out for notifications sent via:

- ▶ Email
- ▶ SMS (from Aug 2025)

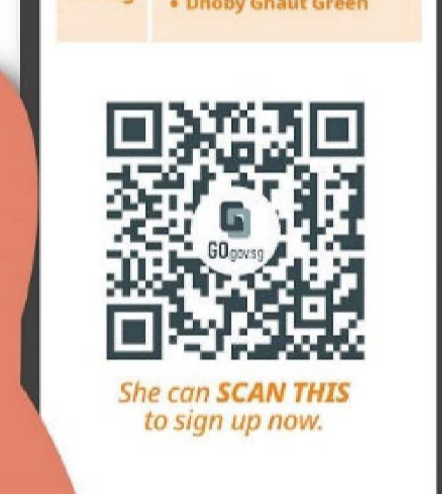
[More about the interviews](#)

Tell your MDW about our events for the MOM WhatsApp Channel!

- ▶ The channel updates her about employment regulations and useful tips like how to avoid loan sharks.
- ▶ To sign up, she can do so online or join us at these locations (12pm - 4pm) and get a **FREE treat***.
- ▶ Plus, she'll also get more goodies for referring friends to sign up too!



*For MDWs who sign up onsite. Free item varies by location. While stocks last.



She can SCAN THIS to sign up now.

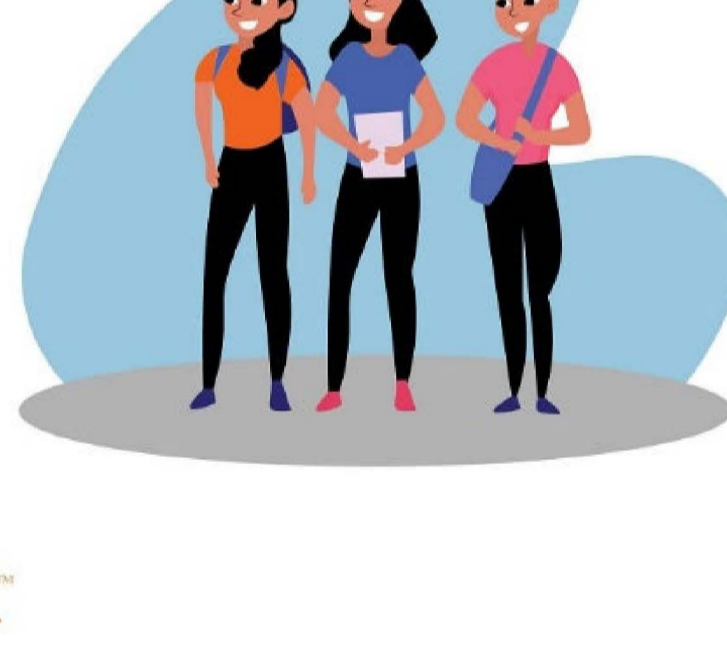
Activities for your MDW



Omega Program

She'll make friends and learn a variety of skills like conversational English and Mandarin, sewing and more.

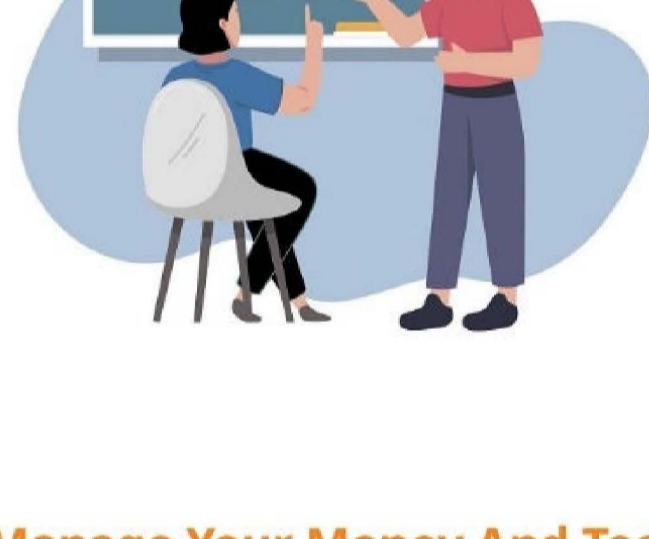
[Enrich her Sundays](#)



Improve Your English

24 Aug
Let your helper learn basic English to smoothen daily interactions with her.

[Help her communicate](#)



Manage Your Money And Tech

From 17 Aug
Encourage her to upskill and build a better future for herself.

[Empower her](#)



Protect Yourself From Scams

31 Aug
She'll learn how to spot and avoid different kinds of scams.

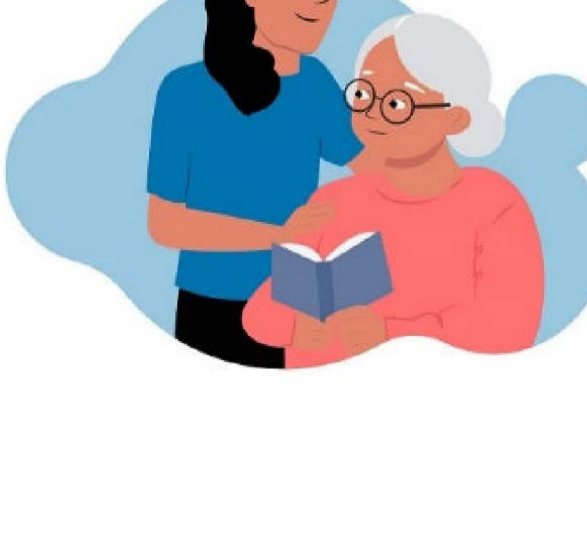
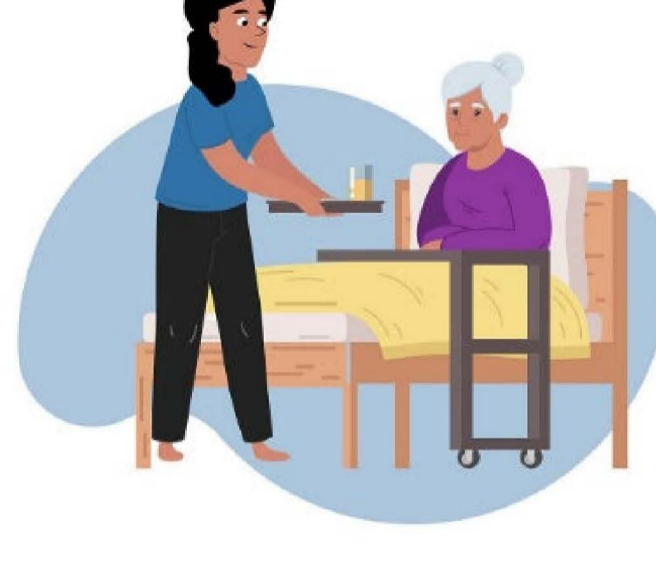
[Protect her](#)



Caregiver's Guide to Dementia

Train MDW's to care for persons living with dementia.

[Upskill her](#)



Basic Eldercare

Equip her with the skills to provide personal care for the elders.

[Learn more](#)



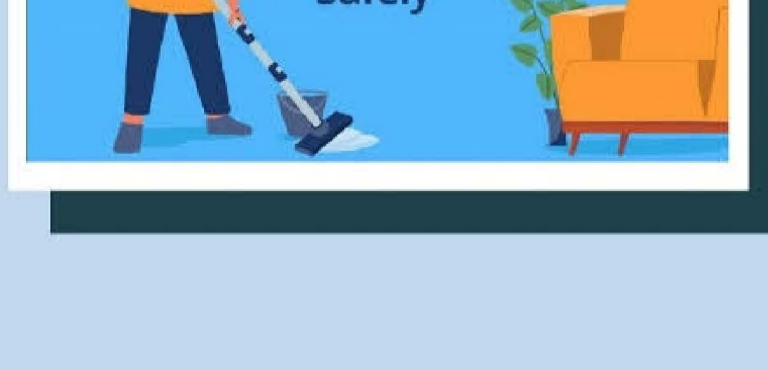
Dementia Care Course

17 Aug
Your MDW will learn how to support seniors with dementia.

[Sign her up now](#)



Here's what you missed ...



[← Cleaning with care: Ensuring your helper works safely.](#)