

How to choose a Domestic Helper Plan that best suits you

We offer four different plans for you to choose from, and here are some key considerations in selecting a plan that best suit your needs.



Medical Coverage Limit

Healthcare cost in Singapore is expected to increase by 9.8% in 2023, will continue to rise as global inflation continues and healthcare use increases



Waive Co-insurance of 25% beyond the first \$15,000 per year

hospitalisation is based on un-subsidised rates. Sleep easy with Standard/Deluxe/Premier plans which waives coinsurance for every hospitalisation bill



Expenses during & after hospitalisation

Our Standard, Deluxe or Premier plans offers additional financial help with Temporary help benefits, wages & levy reimbursement, re-hiring expenses and others, to support you during this period



Liability

for Injury or property damage

Unique Benefits (See policy for detail T&Cs)

- ✓ Worldwide Coverage including whilst helper is on Home Leave (with valid work permit)
- ✓ Treatment by licensed TCM registered with MOH
- ✓ Communicable diseases/illnesses - hospitalisation expenses for quarantine/isolation e.g. for Covid-19, SARS, Tuberculosis, H1N1, Dengue Fever, MERS.
- ✓ Day Surgery hospital expense
- ✓ Mental conditions, self-inflicted injuries arising from attempted suicide
- ✓ Personal Accident Medical Expense – per accident limit, no maximum policy limit.
- ✓ Hassle-free repatriation service in the demise or incapacity of your helper. Repatriation cost up to policy limit will be borne directly by the Insurer

How it works: Here's an illustration of benefit of co-insurance waiver and the need for adequate medical limit, based on actual claim

A domestic helper accidentally slipped and fell while cleaning the bathroom, resulting in a severe injury to her back. She was hospitalised for 2 months and the medical bills amounted to SGD55,000.

Relevant Benefits	Basic	Standard	Deluxe 	Premier
Hospital & Surgical				
<ul style="list-style-type: none"> ▪ Annual Limit ▪ Policy Limit ▪ Coinsurance 	<ul style="list-style-type: none"> ▪ S\$60,000 ▪ S\$120,000 ▪ 25% on claim >\$15k/yr 	<ul style="list-style-type: none"> ▪ S\$60,000 ▪ S\$120,000 ▪ Nil 	<ul style="list-style-type: none"> ▪ S\$80,000 ▪ S\$160,000 ▪ Nil 	<ul style="list-style-type: none"> ▪ S\$100,000 ▪ S\$200,000 ▪ Nil
Claim for Hospitable Bill of \$55,000				
<ul style="list-style-type: none"> ▪ Employer Pays 	\$10,000 for co-insurance [(S\$55k – S\$15k) x 25%]	Nil	Nil	Nil
<ul style="list-style-type: none"> ▪ Insurer Pays 	S\$45,000 S\$15k + (S\$40,000 x 75%)	S\$55,000	S\$55,000	S\$55,000
Recuperation Expense	Not covered	\$10/day	\$20/day	\$30/day
Claim for max 60 days	Nil	\$600	\$1,200	\$1,800
Temporary Help benefit	Not covered	\$10/day	\$20/day	\$30/day
Claim for max 30 days	Nil	\$300	\$600	\$900
Wages & Levy	Not covered	\$30/day	\$40/day	\$50/day
Wages \$800x2, Levy \$450x2 = S\$2,500	Nil	\$1,800	\$2,400	Reimburse \$2,500
Insurer pays	\$45,000	\$57,700	\$59,200	\$60,200
Employer pays out-of-pocket	\$10,000 (plus Wages, Levy & cost for additional help)	\$0	\$0	\$0