



Give your team
the benefit of
no doubt

MyBenefits Plus

A benefits plan that is both flexible and comprehensive
– so your team can focus on their 100%

Welcome to
MyBenefits Plus



AVIVA

The plan that lets your team know **you care**



Inside this pack,
you can go through the
MyBenefits Plus features, plan
options and annual premium rates
that will help you provide the best to your
employees.

To sign up, simply complete the form included with
this pack or call your trusted adviser for assistance.

For further information on the product, please email at
ebh_enquiries@aviva-asia.com.

Overview

Make a difference to your team – where it counts

What makes people stay in their jobs? Apart from having work that they love, what's important is the relationships they build with their colleagues, employer and company. They need to know that beyond a paycheck every month, they are being looked after and can trust that the management has their best interests at heart.

Show your staff that when they join your team, they are entering into a relationship of trust and care. Aviva's MyBenefits Plus group plan is a specially designed insurance solution for Small and Medium Enterprises (SMEs) that gives your employees protection against unexpected health challenges and accidents, both on and off the job.

With premiums that are flexible and cost-effective depending on the level of coverage that your company needs, MyBenefits Plus will take care of your employees' well-being and also those they love most.

With a company that provides this level of security as benefits, who wouldn't love their job?

Why consider **MyBenefits Plus**?



Guaranteed acceptance

Eligible employees will be covered immediately upon enrollment without having to undergo medical examination¹.



Portfolio pricing

Premiums are price based on the entire portfolio within MyBenefits Plus. This means that claims made by individual companies will not cause their premiums to automatically increase at renewal.



A protection plan for every budget

MyBenefits Plus premium table shows you exactly how much you need to pay every year for both existing or new employees. This means that you can renew your plan without having to renegotiate on pricing.



Minimal eligibility requirement

You can activate MyBenefits Plus with as few as two employees in your team.



Go with a market leader

Aviva is the leading provider of employee benefits in Singapore.



24-Hours worldwide cover

Whether at work or on their day off, your employees are covered 24 hours, worldwide

¹ For Group Term Life and Group Living Care, Sum Assured in excess of S\$100,000 is subject to underwriting.

MyBenefits Plus – An Overview

	Benefit Type	Coverage	Benefits
Basic Plans	Group Term Life	Death and Total & Permanent Disability due to any cause, i.e. illness or accident	<ul style="list-style-type: none"> a. Lump sum payable upon death b. First S\$200,000 or full sum assured (whichever is lesser) payable in lump sum upon Total & Permanent Disability and the balance in three equal annual installments c. Advanced Payment Benefit d. Extended Benefit
	Group Personal Accident	Death and Total & Permanent Disability resulting from Accidental injuries only	<ul style="list-style-type: none"> a. Lump sum payable upon death b. Lump sum benefit payable for any permanent disabilities set out in the Schedule of Indemnity¹
	Group Basic Medical	Reimbursement of medical expenses incurred as a result of hospitalisation or a surgery due to an illness or an accident	<ul style="list-style-type: none"> a. Lump sum limit per disability excluding room, board and ICU charges b. Covers Outpatient Kidney Treatment and Chemotherapy / Radiotherapy (for cancer) on per annum basis c. Flexibility of choice of hospitals d. No Surgical Schedule of Fees e. Death Benefit
Supplementary Plans	Group Living Care (Rider to Group Term Life) (Accelerator)	Diagnosis of one of the 30 Critical Illness ¹	Lump sum payment upon diagnosis of one of the 30 Critical Illnesses ¹ certified by a Registered Medical Practitioner. Cover for Group Living Care terminates upon payout of this benefit and cover for Group Term Life will be reduced by the same amount.
	Group Major Medical (Rider to Group Basic Medical)	Reimbursement of medical expenses in excess of Group Basic Medical	Payable if Hospital Confinement exceeds limits in the Group Basic Medical Plan and: <ul style="list-style-type: none"> a. Hospitalisation > 20 days or b. Surgical Percentage ≥ 70% per incision Co-insurance of 20% applies
	Group Outpatient (Rider to Group Basic Medical)	Reimbursement of outpatient medical expenses incurred in General Practitioner (GP) or Specialist Practitioner (SP) clinics and Diagnostic Test	General Practitioner (GP) <ul style="list-style-type: none"> a. Clinical consultation at limits as stipulated in Schedule Specialist Practitioner (SP) <ul style="list-style-type: none"> a. Specialist consultation at limits as stipulated in Schedule subject to referral by GP b. Diagnostic Test, X-Ray & Laboratory Test at limits as stipulated in Schedule subject to referral by GP or SP

¹ As stated out in the policy contract.

Important Note: Please refer to the policy contract for all policy terms.

Basic Plans

Plan options for you to choose from

Group Term Life

Benefits (S\$) / Plan Type	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)	Plan 5 (S\$)	Plan 6 (S\$)
Group Term Life ¹	50,000	100,000	150,000	200,000	300,000	500,000

¹ Sum Assured in excess of \$100,000 is subject to underwriting

Group Personal Accident

Benefits (S\$) / Plan Type	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)	Plan 5 (S\$)	Plan 6 (S\$)
Group Personal Accident	50,000	100,000	150,000	200,000	300,000	500,000

Group Basic Medical

Benefits / Plan Type	Government/Restructured ²		Private		
	Plan 1 S\$	Plan 2 S\$	Plan 3 S\$	Plan 4 S\$	Plan 5 S\$
1. Room and board (R&B) a. Daily room & board (Maximum 120 days, inclusive of Intensive Care Unit (ICU)) b. Intensive Care Unit (per disability)	4-Bed Ward 10,000	1-Bed Ward 10,000	4-Bed Ward 10,000	2-Bed Ward 10,000	1-Bed Ward 10,000
2. Hospitalisation Other In-patient benefits: – Hospital Miscellaneous Services – Surgical fees – In-hospital doctor consultation	Maximum Limit per disability (excluding R&B & ICU)				
3. Outpatient Benefits a. Pre-hospital confinement/surgery – Diagnostic X-Ray and laboratory test (leads to hospitalisation within 90 days) b. Pre-hospital confinement/surgery – Specialist consultation (leads to hospitalisation within 90 days) c. Post-hospital confinement/surgery Follow-up treatment (maximum 90 days after discharge)	15,000³	20,000	15,000³	18,000³	20,000
4. Emergency Accident Treatment Maximum limit per disability (excluding R&B & ICU)	1,000	1,000	1,000	1,000	1,000
5. Death Benefit	5,000	5,000	5,000	5,000	5,000
6. Miscarriage Benefit	1,000	1,000	1,000	1,000	1,000
7. Outpatient Cancer & Kidney Kidney dialysis, erythropoietin and cyclosporin, chemotherapy, radiotherapy (limit per year)	12,000	24,000	12,000	18,000	24,000
Optional Cover - Major Medical a. Maximum in-patient limit payable (per disability per year) b. Co-insurance by employee	60,000 20%	100,000 20%	60,000 20%	80,000 20%	100,000 20%

² If an insured person under Plan 1 or 2 is hospitalised in a Private hospital, a 75% pro-ration factor will apply to both Basic Medical and Major Medical Benefits. Pro-ration factor is applied to reduced private hospital bills to Singapore Restructured Hospital equivalent in the claims computation of Plan 1 and 2.

Major Medical Benefit pays if eligible expenses with respect to Hospital Confinement exceed the limits in the Basic Medical Plan subject to:

- Hospitalisation > 20 days, or
- Surgical Percentage ≥ 70% surgical procedure.

Co-payment applies.

³ Benefit Enhancement with effect from 1 October 2012.

Supplementary Plans



Group Living Care

Benefits (S\$) / Plan Type	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)	Plan 5 (S\$)	Plan 6 (S\$)
Group Living Care ¹	50,000	100,000	150,000	200,000	300,000	NA

¹ Sum Assured in excess of \$100,000 is subject to underwriting

Group Outpatient Medical

A) General Practitioner (GP) Benefits

Per Visit Limits	Plan 1 (S\$)	Plan 2 (S\$)
Panel GP	As Charged	As Charged
Non-panel GP	Nil	35
Polyclinics	As Charged²	As Charged²
Accident & Emergency (A&E) Department	80²	80²
Overseas outpatient treatment	25	35

B) Specialist Practitioner (SP) Diagnostic, X-ray & Laboratory Test (DXL) Benefits

Benefit (S\$) / Plan Type	Plan 1 (S\$)	Plan 2 (S\$)
Panel & non-panel Specialist Practitioner (SP), diagnostic, X-Ray & Laboratory Test (DXL) benefit per policy year (subject to a referral by GP or SP)	600	1,000²
Includes cover for MRI/CT Scan	NO	YES²

² Benefit Enhancement with effect from 1 October 2012.

All prices in Singapore Dollars (SGD).

Premium Rates

Annual Premium Rates Per Person in S\$

Benefit \ Attained Age	Plan	30 & below	31 – 35	36 – 40	41 – 45	46 – 50	51 – 55	56 – 60	61 – 65
Group Term Life*	1	40	40	48	78	123	208	400	635
	2	80	80	95	155	245	415	800	1,270
	3	120	120	143	233	368	623	1,200	1,905
	4	160	160	190	310	490	830	1,600	2,540
	5	240	240	285	465	735	1,245	2,400	3,810
	6	400	400	475	775	1,225	2,075	4,000	6,350

Benefit \ Attained Age	Plan	30 & below	31 – 35	36 – 40	41 – 45	46 – 50	51 – 55	56 – 60	61 – 65
Group Living Care* (Rider to Group Term Life)	1	33	45	73	118	213	410	635	968
	2	65	90	145	235	425	820	1,270	1,935
	3	98	135	218	353	638	1,230	1,905	2,903
	4	130	180	290	470	850	1,640	2,540	3,870
	5	195	270	435	705	1,275	2,460	3,810	5,805

Benefit \ Occupational Class	Plan	Occupation Class 1	Occupation Class 2	Occupation Class 3
Group Personal Accident**	1	24.08	32.10	42.80
	2	48.15	64.20	85.60
	3	72.23	96.30	128.40
	4	96.30	128.40	171.20
	5	144.45	192.60	256.80
	6	240.75	321.00	428.00

Occupation Class 1: Occupations which are sedentary in nature, e.g. Accountants

Occupation Class 2: Occupations involving outdoor activities, e.g. Outdoor sales persons

Occupation Class 3: Occupations involving the handling of light equipment, e.g. Building & construction workers

* GST exempted

** Premium Rates include prevailing GST

Annual Premium Rates Per Person in S\$

Benefit	Attained Age	Plan	Age Groups							
			30 & below	31 – 35	36 – 40	41 – 45	46 – 50	51 – 55	56 – 60	61 – 65
Group Basic Medical**		1	167.00	198.50	198.50	229.60	271.30	416.80	542.00	781.70
		2	292.20	313.00	313.00	364.90	416.80	542.00	865.10	1,042.20
		3	208.70	239.70	239.70	255.80	396.50	521.10	677.40	937.90
		4	260.60	292.20	292.20	354.80	479.40	604.60	833.60	1,042.20
		5	385.80	416.80	416.80	448.40	646.30	781.70	958.80	1,354.70
Group Major Medical** (Rider to Group Basic Medical)		1	9.10	10.70	10.70	12.40	14.50	22.00	28.90	41.20
		2	15.60	16.60	16.60	19.30	22.00	28.90	46.10	55.20
		3	11.30	12.90	12.90	14.00	20.90	27.90	35.90	49.80
		4	14.00	15.60	15.60	18.80	25.70	32.10	43.90	55.20
		5	20.40	22.00	22.00	24.10	34.30	41.20	50.90	71.70
Group Outpatient GP Benefit** (Rider to Group Basic Medical)		1	251.45				278.20			
		2	304.95				353.10			
Group Outpatient SP/DXL Benefit** (Rider to Group Basic Medical)		1	117.70				347.75			
		2	147.20				435.00			

* GST exempted

** Premium Rates include prevailing GST

Underwriting Guidelines

MyBenefits Plus Underwriting Guidelines

Period of Insurance

- Duration of coverage is for 12 months, renewable annually

Territorial Limits

- 24 hours, worldwide coverage

Eligibility

- All full-time, permanent and actively at-work employees, directors, partners and proprietors aged 16 to 65 years who are Singaporeans, Permanent Residents (PR), or with valid employment pass are eligible.
- Dependants of employees are also eligible for coverage:
 - a) Spouse who is not divorced or legally separated from the Eligible Person at policy commencement date or at policy renewal
 - b) Unmarried or unemployed children who are between the ages of 15 days (and discharged from hospital) and 25 years at policy commencement date or at policy renewal
- Dependant Plan shall be the same as Employee Plan. If dependant's coverage is taken, it will apply to all eligible employees in the company within the same basis of coverage.

Occupational Class

- All benefits are available to Occupational Class 1 to 3 only

Participation Requirement

- Group Living Care is a rider to Group Term Life
- Group Outpatient is a rider to Group Basic Medical
- Group Major Medical is a rider to Group Basic Medical
- Outpatient Specialist Practitioner (SP) and Diagnostic, X-Ray & Laboratory Test (DXL) Benefit must be purchased with General Practitioner (GP) Benefit

Premium

- Premium rate is based on the individual's attained age (age last birthday)
- Mode of payment is Annual
- Prevailing GST applies to all plans except Group Term Life & Group Living Care

Benefit Plan Crossovers

- Crossing of plans for different benefits is allowed. For example, employees can be covered under Plan 1 for Group Term Life and Plan 3 for Group Basic Medical
- Group Basic Medical (GBM) and Group Major Medical (GMM) plans must be the same. i.e., if Plan 1 for GBM is chosen, the GMM plan must be Plan 1 as well
- Group Term Life (GTL) and Group Living Care (GLC) plans must be the same. i.e., if Plan 2 for GTL is chosen, the GLC plan must be Plan 2 as well. However, if insured is covered under Plan 6 for GTL, GLC will only be covered up to S\$300,000

MyBenefits Plus Underwriting Guidelines

Application Documents

- Application Form
- Cheque Payment
- Business Profile from the Accounting & Corporate Regulatory Authority (ACRA) website OR copy of Certificate of Incorporation AND list of directors with executive authority within the company
- List of names & identification numbers of authorised personnel to sign on the insurance acceptance
- Health Declaration Form if Sum Assured for Group Term Life (GTL) / Group Living Care (GLC) is in excess of S\$100,000

Exclusions[#]

- For Group Term Life
 - a) All pre-existing conditions are excluded for first 18 months of coverage, unless Insured Person has been fully underwritten by Aviva
 - b) Suicide is excluded for the first 12 months
- For Group Basic Medical
 - a) All pre-existing conditions are excluded for first 12 months of coverage, except for Outpatient Cancer & Kidney Treatment, for which pre-existing conditions will be permanently excluded
- For Group Major Medical
 - a) All pre-existing conditions are excluded permanently unless Insured Person has been fully underwritten by Aviva
- For Group Living Care
 - a) All pre-existing conditions are excluded permanently
 - b) Suicide is excluded for the first 12 months
- For Group Personal Accident
 - a) Suicide or any attempted suicide or self-injury whether the Insured Person is sane or insane is excluded

[#] Please refer to the relevant policy contract for full list and details of exclusions.

Important Notes

This brochure is not a contract of insurance. The standard terms and conditions of the above plan are provided in the relevant policy contract. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. The material here is for your information and does not bearing on your specific investment objectives, financial situation and any other particular needs. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. All information in this brochure is correct at the time of printing. The plans are renewable yearly and premium rates may be subject to change. MyBenefits Plus is underwritten by Aviva Ltd.



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