



## Frequently Asked Questions: MaidPlus

### MINISTRY OF MANPOWER'S MEDICAL INSURANCE ENHANCEMENTS

#### 1. What is MOM's enhancement to mandatory medical insurance about?

From 1 July 2023, the Ministry of Manpower (MOM) will implement enhancements to the mandatory medical insurance (MI) for all new and existing Work Permits (including Migrant Domestic Workers) and S Pass holders.

The MI enhancements are:

- a) Minimum annual hospital and surgical coverage will be increased to \$60,000 with a co-payment element for employers for amounts above \$15,000.
- b) Standardised allowable exclusion clauses.
- c) Introduction of age-differentiated premiums.
- d) Requirement for insurers to reimburse hospitals directly upon the admissibility of the claim.

We have enhanced MaidPlus to meet these requirements for policies with period of insurance starting from 1 July 2023.

Please visit MOM's website [here](#) for more information on the MI enhancements.

#### 2. I need a maid insurance policy. How does the MOM's medical insurance (MI) enhancements affect me?

You are required to purchase the maid insurance policy with MOM's enhanced MI requirements as described under FAQ 1 above. The MaidPlus insurance shown on this page meets these requirements. To apply, you can click [here](#) or the "Buy now" button.

#### 3. How do I determine the period of insurance start date for my maid insurance policy?

The start date is dependent on the type of maid you are hiring:

Maid Type	Period of insurance start date
New maid	On or before the maid's arrival date in Singapore
Transfer maid	The agreed transfer date which is also the day you apply for issuance of the maid's new work permit
Renewal maid	One day after the expiry date of the current work permit

Based on the required start date, refer to FAQ 2 to apply accordingly.

#### 4. My current MaidPlus policy's period of insurance starts before 1 July 2023. How does the MOM's latest medical insurance (MI) enhancements affect my existing policy and can I upgrade my policy?

Your current MaidPlus insurance policy is not affected by this announcement. You do not need to upgrade your existing policy. Your maid will continue to be covered under the same policy until the current policy expiry date under the policy terms and conditions.



We do not offer the option to add MOM's MI enhancements to your current policy as this is only applicable for policy with period of insurance start date from 1 July 2023.

## 5. What are the key benefit changes to the enhanced Maid *Plus* starting from 1 July 2023?

### 1. Section 2 – Hospital & Surgical Expenses:

a) The hospital & surgical expenses sum insured have been increased to:

- \$60,000 for Standard plan
- \$80,000 for Classic plan
- \$120,000 for Premier plan

b) 25% co-payment by policyholder for hospital expenses exceeding \$15,000 up to the sum insured

c) Covers inpatient hospitalisation treatment expenses for COVID-19

d) Covers your helper's pre-existing condition(s) if she has been employed for at least 12 months with you

### 2. Age differentiated premium for 2 categories:

- a) 50 years old and below
- b) 51 to 60 years old

### 3. Direct reimbursement to hospital

We will pay directly to the hospital if the claim is assessed to be admissible.

We have also added more benefits to cover unexpected expenses which might occur during the employment of your maid.

### 4. Section 4 – Wages and Levy

We will reimburse you for your maid's wages and levy during her compassionate leave, when she travels back home due to the passing of her legal parent, spouse or child.

### 5. Section 10 – Maid's Welfare

We will cover for travel expenses up to the plan's limit, if your maid travels back home due to the passing of her legal parent, spouse or child.

### 6. Section 14 – Reduction of Co-payment

For better protection against unexpected medical expenses, we provide the option for you to reduce the 25% co-payment to 10% or 0% for Section 2 – Hospital & Surgical Expenses.

## 6. How does the first \$15,000 of cover and 25% co-payment under Section 2 – Hospital & Surgical Expenses (H&S Expenses) work?

We will pay for the first \$15,000 of the hospital bill. For claim amount above \$15,000, the co-payment is 75% by insurer and 25% by the employer up to the covered sum insured under Section 2. Please see the examples below on how these are applied.



In the event of a large hospital bill and where the sum insured under Section 2 is depleted, the employer is liable for the remaining hospital bill. Selecting a higher tiered plan can therefore help to reduce your liabilities as illustrated in example 3 compared to example 2.

**Example 1**

<b>Maid's hospital bill = \$40,000</b> <b>Standard plan H&amp;S Expenses limit = \$60,000</b>	
MSIG pays the first \$15,000	
<b>Remaining \$25,000 hospital bill</b>	
MSIG pays 75% = \$18,750	Employer pays 25% = \$6,250
<b>Total payments made</b>	
MSIG pays \$33,750 (First \$15,000 + \$18,750)	Employer pays \$6,250

**Example 2**

<b>Maid's hospital bill = \$100,000</b> <b>Standard plan H&amp;S Expenses limit = \$60,000</b>	
MSIG pays the first \$15,000	
<b>Remaining \$85,000 hospital bill</b>	
75% = \$63,750 As the standard plan has a limit of \$60,000, MSIG will only pay \$45,000 (\$60,000 – first \$15,000)	As the limit under section 2 is exhausted, employer pays remaining \$40,000 (\$85,000 - \$45,000)
<b>Total payments made</b>	
<b>MSIG pays \$60,000</b> (first \$15,000 + \$45,000)	<b>Employer pays \$40,000</b>

\*Employer pays more if the hospital bill exceeds the sum insured under the selected plan.



**Example 3**

<b>Maid's hospital bill = \$100,000</b>	
<b>Premier plan H&amp;S Expenses limit = \$120,000</b>	
MSIG pays the first \$15,000	
<b>Remaining \$85,000 hospital bill</b>	
MSIG pays 75% = \$63,750	Employer pays 25% = \$21,250
<b>Total payments made</b>	
MSIG pays \$78,750 (First \$15,000 + \$63,750)	Employer pays \$21,250

**7. How can I reduce my 25% co-payment for hospital bill amount which exceeds \$15,000?**

MaidPlus offers the option to reduce the 25% co-payment to 10% or 0%. This option can be added into any of the three plans.

The reduction of co-payment option will help to reduce the cash amount which you have to fork out for hospital bills which is above the first \$15,000 up to the sum insured.

If you have selected to reduce your co-payment to 0%, you would not be required to pay any cash upfront under example 1 and 3 in FAQ 8.

You can select "Reduction of co-payment" option only at the point of purchase and this option cannot be amended once the period of insurance has started.

**8. Is the first \$15,000 cover under Section 2 – Hospital & Surgical Expenses on per hospitalisation or per policy year basis?**

The first \$15,000 cover is on a per policy year basis. It is re-set annually based on the period of insurance start date.

Take for example, your maid policy's period of insurance starts on 1 January.

In February, your maid was admitted to the hospital for injury and incurred a bill of \$15,000. We pay the entire bill as it falls within the first \$15,000.

In November of the same year, your maid was once again admitted to hospital for another injury and incurred a bill of \$10,000. The co-payment would apply immediately for the second bill where we would pay 75% (\$7,500) and employer would pay 25% (\$2,500).

On 1st January of the following year, the first \$15,000 cover will re-set and we will pay the first \$15,000 for any new hospital bills incurred in the new policy year.

## **OTHER PRODUCT FEATURES**

### **9. What is the difference between Section 1 – Personal Accident Medical Expenses and Section 2 – Hospital & Surgical Expenses benefits?**

Section 1 – Personal Accident Medical Expenses cover outpatient medical expenses such as the cost of dental treatment, Traditional Chinese Medicine (TCM) treatment due to injury and treatment for dengue fever.

Section 2 - Hospital & Surgical Expenses cover for inpatient treatment at a hospital due to major illnesses or accidents. In addition, medical expenses incurred during the 90 days' pre and post-hospitalisation as well as day surgery are covered.

### **10. How does the Wages & Levy benefit work?**

Maid*Plus* will reimburse you for your maid's wages and levy for the period:

- a) she is hospitalised due to an injury or illness for up to 60 days and where Section 2 is payable
- b) she is on compassionate home leave for the purpose of travelling back to her home country due to the death of her legal parent, spouse or child.

### **11. How does the Alternative Domestic Help benefit work?**

This benefit relieves an employer by reimbursing a fixed daily sum of \$50 up to 60 days, to supplement the cost of hiring alternative domestic help if your maid is hospitalised due to a covered injury or illness.

### **12. Will my maid be covered when she travels back to her country for home leave?**

When your maid goes on home leave, she will be covered only for the Accidental Death and Permanent Disablement benefit, provided her work permit is not cancelled during the travel period. All other benefits under the plan will temporarily cease until she returns to work in Singapore.

### **13. Will my maid be covered if she is hospitalised during an overseas holiday trip? Do I need to buy travel insurance for her?**

Maid*Plus* will cover hospitalisation expenses incurred during an overseas trip due to injury or illness sustained by your maid outside Singapore, provided she is travelling with you.

However, we recommend purchasing a separate travel insurance for your maid as the travel benefits provided are more relevant and comprehensive to deal with overseas situations where medical and evacuation costs incurred are much higher. Please refer to MSIG TravelSure for more details.

### **14. Does Maid*Plus* pay for COVID-19 related medical bills?**

Maid*Plus* covers for inpatient treatment for COVID-19.

## **PRE-EXISTING CONDITIONS**

### **15. Are pre-existing conditions covered?**

Pre-existing conditions are covered after the maid's first 12 months of employment with the same employer. However, this does not include birth defects, congenital abnormalities, hereditary conditions and their associated conditions.



**16. Will my helper's pre-existing medical condition be covered when I apply for MaidPlus which includes MOM's latest enhancements or if I upgrade her to a higher MaidPlus plan during the renewal of her work permit?**

Hospital and surgical expenses for pre-existing condition are covered after your maid's first 12 months of employment with you. This is subject to the following limits under Section 2 – Hospital & Surgical Expenses, applicable to all plans:

- a) Sum insured up to \$60,000 and
- b) 25% co-payment borne by the employer for the portion of eligible claim amount which is above \$15,000.

The above is subject to policy terms and condition such as permanent exclusion for birth defects, congenital abnormalities, hereditary conditions and their associated conditions.

**MAID INSURANCE GUARANTEE BOND**

**17. How does the Maid Insurance Guarantee Bond and waiver of counter indemnity work?**

We will issue a Letter of Guarantee for a \$5,000 security bond on your behalf to MOM.

If MOM makes a demand, we will first make the payment and recover the payment from you under the policy conditions of the section on the Maid Insurance Guarantee Bond.

You can purchase the optional cover for Waiver of Counter Indemnity to reduce your liability to re-pay us for the bond payment to \$250.

**18. When will the Maid Insurance Guarantee Bond record be received by MOM?**

For new and transfer maid policies which are purchased:

- within 14 days before the period of insurance start date  
MOM's record will be updated within 3 working days after the policy purchase date
- more than 14 days before period of insurance start date  
MOM's record will be updated within 14 days before policy start date.

For renewal maid policy:

- MOM's record will be updated within 3 working days after the policy purchase date.

**19. Do I need to buy the Philippine Overseas Labour Office (POLO) Bond for my Filipino maid when she goes back to the Philippines for home leave?**

With effect from 8 September 2022, the POLO Bond is no longer required by the Philippine Overseas Labour Office.



## **POLICY MATTERS**

### **20. How will I receive my maid insurance policy?**

We will send your *MaidPlus* policy to the email address you have provided in the application after successful payment for online application submitted [here](#). Please check your junk or spam mail if you do not see it in your inbox.

### **21. Do I get a refund if I cancel my *MaidPlus* insurance policy?**

You can cancel the policy by emailing us a written instruction or through your intermediary. We will cancel the policy provided full discharge is given to us in writing by MOM in respect of our liability under Section 11.

You will receive a refund of the premium based on our short-period rates for the unexpired period of insurance coverage, subject to a minimum charge of \$50 as stated in the cancellation conditions of the policy.

There will be no refund if the cancellation is made 180 days or more after the commencement date of the period of insurance or if there is any claim made on the policy.

### **22. Can I change my plan once the policy has started?**

Mid-term change of plans is not allowed once the cover has commenced. Therefore, to ensure you and your helper are adequately protected, please select the plan that best fits your needs at the start of the cover.

### **23. Why is the maid insurance covering 26 months instead of 24 months?**

MOM requires the extra two months of maid insurance to ensure that even after the maid's work permit expires, there is insurance coverage for your maid while they are in Singapore and when repatriation is not immediate.

### **24. How do I make a claim?**

Please contact our Claims Department as soon as possible after any event giving rise or likely to give rise to a claim and complete a Claim form to facilitate the claim process. Written proof of the accident, such as a police report, doctor's report, original medical receipts, invoices and all supporting documents, must be furnished as proof of claim.

For medical expenses claims arising from hospital admission, we will assess your claims submission and notify you of the outcome. Thereafter, we will make direct payment to the hospital for our share of the hospital expenses if it is an admissible claim.

### **25. Why is there a need to collect information such as gender, race and marital status?**

We collect basic demographic information as part of our service interactions with customers, and it is used for statistical purposes. The consideration or acceptance of your application will not be impacted by this information.



## **REGULATORY UPDATES AND PRE-CONTRACT DISCLOSURE**

### **Enhancements to mandatory medical insurance (MI) for all new and existing Work Permits and S Pass holders effective 1 July 2023**

From 1 July 2023, the Ministry of Manpower (MOM) will implement enhancements to the mandatory medical insurance (MI) for all new and existing Work Permits (including Migrant Domestic Workers) and S Pass holders.

The Maid*Plus* product shown on this page has been enhanced to meet the MOM's latest MI requirements.

Please refer to the FAQs above for more information.

### **Maid*Plus* pre-contract disclosure**

(Applicable for policies with period of insurance start date from 1 July 2023)

MSIG's Maid*Plus* provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance requirements.

- ✓ Annual claim limit of at least \$60,000, inclusive of a first-dollar cover of \$15,000
- ✓ For portion of the bill above \$15,000 the employer must co-pay up to 25% (to the hospital)
- ✓ Exclusions are in line with MOM's list of allowable exclusions
- ✓ Age-differentiated premiums are in 2 age bands: (1) ≤50 years old and (2) >50 years old
- ✓ MSIG will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim

Please refer to the FAQs above for more information.

### **Important Notice and Disclaimer**

This page is for general information only. Full details of the terms, conditions and exclusions of this insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte Ltd.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us [here](#) or visit [GIA](#) or [SDIC](#).

For redemption of the medical health check for your helper, please contact the clinic to make an appointment prior to your visit. This is to minimise crowd volume at their clinics.

We thank you for your understanding and co-operation.