



# Group Foreign Worker Medical Insurance (GFWM)

The Ministry of Manpower (MOM) has enhanced the mandatory medical insurance (MI) coverage for Work Permit (including Migrant Domestic Workers) and S Pass holders with the objective to protect employers against large bills and to increase transparency and awareness of MI coverage and exclusions.

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Prudential Singapore has introduced Group Foreign Worker Medical Insurance (GFWM) to meet the needs of our Enterprise Business clients.

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## Group Foreign Worker Medical Insurance (GFWM)

Benefits / plan type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Limit Type	Per Policy Year Limit				Per Disability Limit			
Benefit Limit	\$80,000	\$60,000	\$80,000	\$60,000	\$80,000	\$60,000	\$80,000	\$60,000
First Dollar Cover by Insurer	Up to \$80,000	Up to \$60,000	Up to \$15,000	Up to \$15,000	Up to \$80,000	Up to \$60,000	Up to \$15,000	Up to \$15,000
Co-payment (after first S\$15,000)	N.A		25%		N.A		25%	
Hospital / Ward Type	4-Bedded Government Restructured Hospital							
1 Daily Room and Board Benefit (Maximum of 120 days)								
2 Intensive Care Unit (ICU)/ High Dependency Ward (HDW) (Maximum of 30 days)								
3 Other Hospital Services	As charged up to Per Policy Year limit of :				As charged up to Per Disability limit of			
4 Surgical Fees** (<S\$1,500 will not be subject to Surgical Schedule)	\$80,000	\$60,000	\$80,000	\$60,000	\$80,000	\$60,000	\$80,000	\$60,000
5 In-Hospital Doctor's Consultation Benefit (Maximum of 120 days)	for item 1 to 7				for item 1 to 7			
6 Pre (90 days) & Post (90 days) Hospitalisation / Surgery								
7 Emergency Accidental Outpatient Treatment Benefit (Including Accidental Dental Treatment)								

Optional Benefits <sup>^</sup>	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
a. Worldwide Coverage	Extend Benefits under item 1 to 7 to Insured Member without geographical limitation (Only Reasonable and Customary Charges incurred will be paid)							
b. Waiver of Waiting Period for Pre-Existing Condition	Provide Pre-Existing Conditions Waiting Period Waiver (Waiver of 12 months waiting period such that benefits under items 1 to 7 is/are payable even if Sickness or Injury that is due to Pre-existing Conditions, occurs within first 12 months of coverage)							
c. Worldwide Coverage with Waiver of Waiting Period for Pre-Existing Condition	Coverage under (A) and (B) Applies							
Pro-ration Factor <sup>^^</sup>					75%			

\*\* Waiver of Surgical Schedule of fee if insured member is admitted to Singapore Government Restructured Hospital. Surgical fee more than S\$1,500 is subject to surgical schedule if insured member is admitted to a private hospital.

<sup>^^</sup> Pro-ration factor of 75% will apply for Plan 1 to 8 if insured Member stays in a ward higher than his Room & Board Entitlement (i.e private Hospitals or 1-bedded/2 bedded Government Restructured Hospital) as specified in the Benefit Schedule.

## Group Foreign Worker Medical Insurance (GFWM) (S\$)

Annual Premium Rate (S\$)

(inclusive of 9% GST)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
16 – 50	\$191.84	\$180.94	\$155.87	\$148.24	\$201.65	\$189.66	\$163.50	\$155.87
51 – 69	\$481.78	\$453.44	\$390.22	\$371.69	\$505.76	\$476.33	\$409.84	\$390.22
70 – 74	\$481.78	\$453.44	\$390.22	\$371.69	\$505.76	\$476.33	\$409.84	\$390.22

## Options for Extension for Group Foreign Worker Medical Insurance (GFWM)

### GFWM including Worldwide Cover

Annual Premium Rate (S\$)

(inclusive of 9% GST)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
16 – 50	\$201.65	\$189.66	\$163.50	\$155.87	\$211.46	\$199.47	\$172.22	\$163.50
51 – 69	\$505.76	\$476.33	\$409.84	\$390.22	\$530.83	\$500.31	\$430.55	\$409.84
70 – 74	\$505.76	\$476.33	\$409.84	\$390.22	\$530.83	\$500.31	\$430.55	\$409.84

### GFWM including Waiver of Waiting Period for Pre-Existing Condition

Annual Premium Rate (S\$)

(inclusive of 9% GST)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
16 – 50	\$211.46	\$199.47	\$171.13	\$163.50	\$222.36	\$208.19	\$179.85	\$171.13
51 – 69	\$529.74	\$499.22	\$429.46	\$408.75	\$555.90	\$524.29	\$451.26	\$429.46
70 – 74	\$529.74	\$499.22	\$429.46	\$408.75	\$555.90	\$524.29	\$451.26	\$429.46

### GFWM including Worldwide Cover and Waiver Waiting Period for Pre-Existing Condition

Annual Premium Rate (S\$)

(inclusive of 9% GST)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
16 – 50	\$220.18	\$208.19	\$178.76	\$170.04	\$232.17	\$218.00	\$188.57	\$178.76
51 – 69	\$553.72	\$521.02	\$449.08	\$427.28	\$582.06	\$548.27	\$470.88	\$449.08
70 – 74	\$553.72	\$521.02	\$449.08	\$427.28	\$582.06	\$548.27	\$470.88	\$449.08

# With optional riders for additional benefits

## Group Foreign Worker Medical Insurance (GFWM)

Medical insurance for Work Permit and S Pass holders

### Optional Riders



#### Group Outpatient General Practitioner (GP)

- Cashless access at GP Panel Clinics

OR



#### Group Outpatient General Practitioner & Specialist (GP & SP)

- Cashless access at GP Panel Clinics
- Reimbursement of outpatient specialist medical expenses



#### Group Dental (GDEN)

- Reimbursement of eligible dental expenses

OR



#### Group Panel Dental (GPPD)

- Enjoy cashless access for dental services at panel dental clinics



#### Group Accidental Death & Dismemberment (GADD)

- Receive up to \$500,000 due to accidental death and injuries

# Group Accidental Death & Dismemberment with Optional Group Accidental Medical Reimbursement

Rider to Group Hospital &amp; Surgical / Group Term Life (S\$)

For Employees Only

Benefits / plan type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Group Accidental Death & Dismemberment Sum Assured	\$500,000	\$200,000	\$150,000	\$80,000	\$50,000
Optional Benefit: Accidental Medical Reimbursement			\$5,000		

## Annual Premium Rate (S\$)

For Employees Only

### Group Accidental Death & Dismemberment

(inclusive of 9% GST)

Occupational Class	Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Class 1	16 – 69	\$156.88	\$67.23	\$50.94	\$27.50	\$17.32
	70 – 74 <sup>1</sup>	\$642.79	\$279.13	\$208.83	\$112.05	\$70.29
Class 2	16 – 69	\$186.42	\$81.50	\$61.13	\$32.60	\$20.37
	70 – 74 <sup>1</sup>	\$766.05	\$338.21	\$253.65	\$135.49	\$84.55
Class 3	16 – 69	\$245.50	\$109.00	\$82.51	\$43.81	\$27.50
	70 – 74 <sup>1</sup>	\$1,011.56	\$455.36	\$341.26	\$182.35	\$114.09

## Annual Premium Rate (S\$)

For Employees Only

### Group Accidental Medical Reimbursement

(inclusive of 9% GST)

Occupational Class	Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Class 1	16 – 69			\$37.69		
	70 – 74 <sup>1</sup>			\$157.90		
Class 2	16 – 69			\$46.86		
	70 – 74 <sup>1</sup>			\$196.60		
Class 3	16 – 69			\$65.19		
	70 – 74 <sup>1</sup>			\$275.05		

<sup>1</sup>For renewals only.

## Group Outpatient General Practitioner

Rider to Group Hospital & Surgical / Group Term Life<sup>1</sup> (S\$)

For Employee or Dependant

Benefits / Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
a. Panel Registered Medical Practitioner	Cashless					
b. Non-Panel Registered Medical Practitioner (Covers treatment in Singapore only)	Reimburse up to \$30 per visit					
c. Singapore Government Polyclinic	Full Reimbursement					
d. Accident & Emergency Department in Singapore Hospitals	Reimburse up to \$120 per visit <b>ENHANCED</b> (capped at 3 visits per policy year)					
e. Paediatrician Direct Access	Reimburse up to \$30 per visit					
f. Overseas Registered Medical Practitioner	Reimburse up to \$100 per visit					
g. Registered Traditional Chinese Medicine (TCM) Practitioner (Consultation and Medicine)	Reimburse up to \$30 per visit (Capped at 6 visits per policy year)			N.A		
h. Tele-consultation with Panel Provider (Tele-consultation and Medicine)	As Charged <b>NEW</b>					
Co-Payment per visit (applicable for all benefits)	NIL	\$5	\$10	NIL	\$5	\$10

## Annual Premium Rate (S\$)

For Employee or Dependant

### Group Outpatient General Practitioner

(inclusive of 9% GST)

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Annual Premium	\$309.68	\$271.99	\$238.37	\$260.78	\$223.09	\$189.47

<sup>1</sup> GP and SP are to be taken up together if they are taken up as a rider to GTL.

## Group Outpatient Specialist

Rider to Group Hospital & Surgical / Group Term Life<sup>1</sup> (S\$)

For Employee or Dependant

Benefits / Plan Type	Plan 1	Plan 2	Plan 3	Plan 4
a. Specialist Consultation, Diagnostic X-Ray and Laboratory tests at Singapore Govt Restructured Hospital (GRH) (Recommended by a Registered Medical Practitioner)	\$2,000 per policy year	\$1,500 per policy year	\$1,000 per policy year	
b. Specialist Consultation, Diagnostic X-Ray and Laboratory tests at Private Hospital (PTE) (Recommended by a Registered Medical Practitioner)	\$800 per policy year	\$400 per policy year	\$200 per policy year	Overall \$500 per policy year
c. All other Diagnostic X-Ray and Lab Test (GP or SP referral required)	\$800 per policy year	\$400 per policy year	\$200 per policy year	
d. Psychiatric Treatment <b>NEW</b> (Recommended by a Registered Medical Practitioner)	\$500 per policy year	\$500 per policy year	\$500 per policy year	

## Annual Premium Rate (S\$)

### Group Outpatient Specialist

For Employee or Dependant

(inclusive of 9% GST)

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4
Annual Premium	\$232.13	\$194.43	\$177.11	\$138.41

<sup>1</sup> GP and SP are to be taken up together if they are taken up as a rider to GTL.



## Group Dental

Rider to Group Hospital & Surgical (S\$)

For Employee or Dependant

Benefits / Procedures	Plan 1 only
1 Medication Fee	
2 X-Ray	
3 Prophylaxis Treatment (General Scaling and Polishing)	
4 Fillings	
5 Simple and Surgical Extraction	As Charged for items 1 to 9
6 Root Canal Treatment	
7 Gum Treatment (Including Curettage)	
8 Periodontal Surgery	
9 Repairs of Dentures, Crowns and Bridges Due to Accident	
10 Overall Dental's Limit (per policy year)	\$500
11 Co-insurance	20%

Annual Premium Rate (S\$)

## Group Dental

For Employee or Dependant

(inclusive of 9% GST)

Plan Type	Plan 1 only
Annual Premium	\$290.33

# Group Panel Dental

Rider to Group Hospital & Surgical (S\$)

For Employee or Dependant

Benefits / Procedures		Panel (Cashless)	Non-Panel (Reimbursement, Max per visit)
1	Consultation		\$15.00
2	Medicine & Miscellaneous Treatment	Analgesics, antibiotics, sterilisation and disposables	\$15.00
3	X-Ray	Intraoral	\$12.00
		Bitewing	\$12.00
		Panorex	\$32.00
4	Test & Laboratory	Biopsy and examination of tissue	\$48.00
5	Prophylaxis	Routine (Scaling & Polishing)	\$40.00
		Complex (Scaling, Polishing & Fluoride)	\$60.00
6	Filling (Tooth – Coloured Material or Amalgam) for Posterior Teeth Only	One surface	\$16.00
		Two surfaces	\$24.00
		Three or more surfaces	\$32.00
		Reinforced Pin	\$9.00
7	Filling (Tooth – Coloured Material) – for Anterior Teeth and Buccal (one surface) filling of Premolars only	One surface	\$30.00
		Two surfaces	\$40.00
		Three surfaces	\$50.00
8	Pulpotomy	Pulpotomy	\$40.00
		Pulp Cap	\$20.00

As Charged

## Group Panel Dental

Rider to Group Hospital & Surgical (S\$)

Benefits / Procedures		Panel (Cashless)	Non-Panel (Reimbursement, Max per visit)
9 Root Canal Treatment (X-ray of the tooth involved with the diagnostic wire or wires in place must accompany claim for payment)	Single root canal filling	As Charged	\$150.00
	Double root canal filling		\$220.00
	Three or more canals		\$350.00
10 Extractions	Routine (Simple) – each tooth		\$30.00
11 Surgical Extractions	Erupted tooth or root		\$120.00
	Soft tissue impaction		\$160.00
	Part bony impaction		\$250.00
	Completely bony impaction		\$320.00
12 Alveoplasty	Per quadrant, in connection with extractions		\$30.00
	Per quadrant, not in connection with extractions		\$42.00
	For a complete Alveoplasty involving more than one quadrant		\$160.00
13 Excision of tumour	Excision of tumour		\$76.00
14 Repair of Prosthetic Appliance	Repair of broken complete or partial denture		\$20.00
	Repair of denture and replace broken tooth		\$40.00
	Adding tooth to partial denture to replace extracted tooth		\$27.00
	Add tooth to partial denture plus clasp		\$54.00
15 Space Maintainers	Fixed band type (uni or bilateral)		\$135.00
	Removal in Acrylic (uni or bilateral)	\$67.00	
16 Fracture of jaw (X-ray of the fracture must accompany claim for payment)	Simple	N.A.	\$500.00
	Compound		\$600.00
17 Overall Dental Limit (per policy year)		\$2,000.00	

Annual Premium Rate (S\$)

Group Panel Dental

For Employee or Dependant

(inclusive of 9% GST)

Plan Type	Plan 1 only
Annual Premium	\$391.59

# Underwriting Guidelines

## Period of Insurance:

Duration of coverage is for 12 months. Coverage starts from stated effective date upon clearance of required MAS Notice 314 and Compliance checks.

## Age Eligibility:

### 1) Employees

- All benefits, except Group Crisis Cover Accelerated (GCCA) and Group Pre-Crisis Guard (GPCG), are available to eligible employees of age 16 to 69 inclusive, and renewable up to age 74.
- GCCA and GPCG is available to eligible employees of age 16 to 64 inclusive, and renewable up to age 69.

### 2) Dependants

#### A) The Insured Member's spouse who is:

- Below 70 years old at his last birthday, and up to 74 years old at his last birthday; and
- Not an Insured Member under this Policy; or

#### B) The Insured Member's natural or step-child from a legal marriage or legally adopted child who is:

- Two (2) weeks old; or
- Up to 25 years old at his last birthday, is single and unemployed. (Note: National Service Personnel are not covered)

\*Based on age last birthday.

## Eligibility and Participation Requirements:

- All full time and work-active employees, directors, partners and proprietors.
- Eligible dependants can select Group Term Life (GTL) and Group Hospital & Surgical (GHS) and its supplementary benefits. Dependant's plan must be the same as Employee's plan.
- The Company can choose GTL and/or GHS and/or Group Foreign Worker Medical (GFWM) as their basic core plan(s).
- If dependant's coverage is taken up, it will apply to all eligible employees in the same classification except for GFWM.
- Except for Group Panel Dental (GPPD) supplementary benefit, all plans under PRUTreasures Flexi II is available for a minimum of 2 employees, up to a maximum of 200 employees. GPPD is available for a minimum of 5 employees.
- Insurance cover must be provided to all specified categories of employees on a compulsory basis. All benefits are applicable for Occupational Class 1 to 3 only.
- For employees holding a Singapore Ministry of Manpower's S Pass or work permit, the Company can choose any plan under GFWM.
- Coverage is only applicable to groups with the majority of employees (at least 50%) working in Singapore, and the rest of the employees based in the following countries:
  - i. Brunei
  - ii. Indonesia (Jakarta only)
  - iii. Japan
  - iv. Malaysia
  - v. Macau
  - vi. Philippines (Manila only)
  - vii. People's Republic of China (except Xinjiang and Tibet)
  - viii. South Korea
  - ix. Taiwan
  - x. Thailand

An individual is considered a resident of Singapore or a resident of the above countries on the basis that the individual does not travel or work outside of Singapore or the above countries for more than 180 cumulative days in any 365 consecutive days.

# Underwriting Guidelines

- Plan selection for GTL, GCCA and GPCG must be the same if GCCA and GPCG (where applicable) is taken up
- GPCG can only be taken up if GCCA is taken up with GTL.
- If dependant coverage is taken up, it will apply to all eligible employees in the same classification.
- Plan selection for Employees' and Dependants for GTL, GCCA and GPCG (where applicable) must be the same.
- Crossing of plans between GTL and Group Accidental Death & Dismemberment (GADD) is allowed. i.e GADD's plan selection/Sum Assured can be higher than GTL.
- Plan selection for GHS and Group Extended Major Medical (GEMM) must be the same if GEMM is taken up.
- GP and SP are to be taken up together as a rider to GTL and GHS.
- GP can be taken up on stand-alone basis as a rider to GHS.
- GDEN and GPPD cannot be selected concurrently.

## Pre-Existing Conditions – GHS:

- Shall not pay if the loss or disability arises out of a pre-existing condition, unless the insured member has been insured under this policy continuously for 12 months.
- All pre-existing conditions are permanently excluded for outpatient kidney dialysis or outpatient cancer treatment benefits.

## Pre-Existing Conditions – GEMM:

- Shall not pay if the loss or disability arises out of a pre-existing condition for which the insured member received medical treatment, diagnosis, consultation or prescribed drugs during the 24 months preceding the policy effective date of the coverage.
- All pre-existing conditions are permanently excluded for outpatient kidney dialysis or outpatient cancer treatment benefits.

## Pre-Existing Conditions – GTL:

- Shall not pay if the loss or disability arises out of a pre-existing condition, unless the insured member has been insured under this policy continuously for 12 months.

## Pre-Existing Conditions – GCCA:

- Shall not pay if the loss or disability arises out of a pre-existing condition.

## Premium:

- Premium rates are in Singapore Dollars.
- The premium rates are based on age last birthday of individual employees (for all lines of covers), or dependants (for GTL, GCCA and GPCG).
- Payment of premium is to be made annually.

# Underwriting Guidelines

## Medical Underwriting:

### GTL

- Employee and Dependant (16 to 64 age last birthday) selecting Plan 1 of GTL will require underwriting. The employee and dependant will be covered and invoiced at Plan 2 sum assured while pending for fulfillment of underwriting.
- Employee and Dependant (from 65 age last birthday onwards) selecting GTL will require underwriting. The employee and dependant will not be covered or invoiced while pending for fulfillment of underwriting.
- Employee and Dependant (from 70 to 74 age last birthday) will require underwriting at each renewal.
- Upon medical underwriting assessment due to any of above reason(s), all applications (GTL, GCCA or GPCG) from sub-standard life that require premium loading will be declined.

### GCCA

- Employee and Dependant (16 to 64 age last birthday) selecting Plan 1 of GCCA will require underwriting.
- Upon medical underwriting assessment due to any of above reason(s), all applications (GTL, GCCA or GPCG) from sub-standard life that require premium loading will be declined.

### GPCG

- All employee and Dependant will require underwriting, regardless of age or plan selected.
- Upon medical underwriting assessment due to any of above reason(s), all applications (GTL, GCCA or GPCG) from sub-standard life that require premium loading will be declined.

## Required Documents:

- PRUTreasure Flexi II Proposal Form.
- A copy of the duly completed and signed MAS Notice 314 Declaration on Parties Relevant to the Policyholder Form.
- A copy of IC/passport of all Authorised Signatories in MAS Notice 314 Form.
- Business Profile report from the Account & Corporate Regulatory Authority (ACRA), must be dated with 6 months from policy start date/renewal date.
- A copy of the duly completed and signed Declaration of Entitlement to Claim Input Tax on Insurance Policy (if required).
- Health Declaration Form when Medical Underwriting is required.

# Occupational Class

<b>Class 1</b>	Clerical, administrative or other similar non-hazardous occupations
<b>Class 2</b>	Occupations where some degree of risk is involved, e.g. supervision of manual workers, totally administrative job in an industrial environment
<b>Class 3</b>	Occupations involving regular light to medium manual work but no substantial hazard which may increase the risk of sickness or accident
<b>Class 4</b>	Occupations involving heavy manual work or exposure to hazardous conditions <b>(Not covered)</b>

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Information is correct as at 01<sup>st</sup> January 2024.

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