



# TMCare Mini Group Insurance

Group Hospital & Surgical Insurance  
for your loyal and treasured employees

## POLICY OWNERS' PROTECTION SCHEME

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 or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



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Company Reg. No.: 192300014M



**TMCare Mini Group Insurance** is a health insurance solution for your companies having between 4 and 50 employees. It offers flexible coverage options such as major medical treatment cover as well as out-patient cancer and out-patient kidney dialysis treatment to suit your corporate needs. With one of a kind premium structure, insuring your employees under **TMCare Mini Group Insurance** not only suits your corporate budget, it also promotes assurance and peace of mind.

## Special Benefits At A Glance

- ✓ **Provide your employees worldwide cover** wherever they are for injury or illness
- ✓ **No deductible or co-insurance** for all benefits that your employees are insured under
- ✓ **Special premium structure** based on group size rather than age band
- ✓ **No restriction on private or government hospitals across all plans**
- ✓ **Hospital and intensive care unit room and board** pays for the normal ward room and board charges, intensive care ward charges incurred. There is no limit on the number of days hospitalized
- ✓ **Emergency accidental out-patient treatment** covers expenses for emergency out-patient treatment of accidental bodily injuries received within 24 hours of the accident
- ✓ **Medical report fee** is claimable in respect of eligible medical claims under the policy
- ✓ **Daily hospital income** is payable for each 24 hour period of hospitalization up to 30 days.
- ✓ **Special grant** of \$5,000 is payable if an insured person dies from an injury or illness during or after treatment at a hospital or in a day surgery

Schedule of Benefits

Basic Medical Plan *		Plan A	Plan B	Plan C
1.	<b>Hospital Room &amp; Board</b> Pay for the normal daily ward room and board charges.	\$100	\$230	\$400
2.	<b>Intensive Care Unit Room &amp; Board</b> Pay for the daily intensive care unit room and board charges.	\$200	\$460	\$800
3.	<b>Hospital Miscellaneous Services</b> Pay for expenses in respect of in-hospital doctor's visit, drugs, medicine, laboratory test, ambulance fees, etc.	\$3,000	\$5,000	\$8,000
4.	<b>Surgery</b> Cover surgical procedures including day surgery.	\$5,000	\$8,000	\$10,000
5.	<b>Pre-Hospitalisation Treatment^</b> Cover expenses for consultation with general practitioner, specialist, pathology and radiography performed followed a referral.	\$1,000	\$2,000	\$3,000
6.	<b>Post-Hospitalisation Treatment</b> Pay for expenses incurred up to 90 days immediately following discharge from hospital for follow up treatment.	\$1,000	\$2,000	\$3,000
7.	<b>Emergency Dental Treatment</b> Cover the expenses incurred for loss of or treatment of injury to sound natural teeth sought within 24 hours from the accident.	\$1,000	\$2,000	\$3,000
8.	<b>Emergency Accidental Out-Patient Treatment</b> Reimburse the expenses for emergency out-patient treatment in a hospital or general practitioner's clinic or polyclinics.	\$1,000	\$2,000	\$3,000
9.	<b>Emergency Illness Out-Patient Treatment</b> Reimburse the expenses for emergency out-patient treatment in a hospital in connection with an illness between 11pm to 7am.	\$50	\$75	\$100
10	<b>Special Grant</b> Pay if an insured person dies from an injury or illness during or after treatment in a hospital or in day surgery.	\$5,000	\$5,000	\$5,000
11.	<b>Medical Report Fee</b> Cover the cost of obtaining medical report.	\$100	\$100	\$100
12.	<b>Daily Hospital Income</b> Pay an allowance for each 24 hour period of hospitalisation up to 30 days subject to a time excess of 48 hours.	\$25	\$40	\$50

Annual Premium for Basic Medical Plan

Employee Group Size	Annual Premium per employee (before GST)		
	Plan A	Plan B	Plan C
4 – 9 employees	\$120	\$220	\$380
10 – 20 employees	\$110	\$210	\$365
21 – 50 employees	\$105	\$200	\$340

\* Please refer to the policy wordings for detailed benefits breakdown.  
^ This benefit will not apply if the insured person is not hospitalized or surgically treated subsequent to the diagnosis.  
Out-patient treatment is excluded.

Schedule of Benefits

Major Medical Treatment* (Optional) This cover supplements the basic medical plan and pays 80% of the medical expenses incurred after the limits under the basic plan have be exhausted			
Benefits	Plan A	Plan B	Plan C
Overall Annual Limit	\$50,000	\$75,000	\$100,000
1. Hospital Miscellaneous Services	\$3,000	\$5,000	\$8,000
2. Surgery	\$5,000	\$8,000	\$10,000
3. Post-Hospital Treatment	\$1,000	\$2,000	\$3,000
4. Emergency Dental Treatment	\$1,000	\$2,000	\$3,000
5. Emergency Accidental Out-Patient Treatment	\$1,000	\$2,000	\$3,000

Annual Premium for Major Medical Treatment

Employee Group Size	Annual Premium per employee (before GST)		
	Plan A	Plan B	Plan C
4 – 9 employees	\$46	\$79	\$136
10 – 20 employees	\$44	\$75	\$129
21 – 50 employees	\$42	\$71	\$122

Schedule of Benefits

Out-patient Cancer & Out-patient Kidney Dialysis Treatment* (Optional)			
Benefits	Plan A	Plan B	Plan C
1. Out-Patient Cancer Treatment per year	\$10,000	\$20,000	\$50,000
2. Out-Patient Kidney Dialysis Treatment per year	\$10,000	\$20,000	\$50,000


Annual Premium for Out-patient Cancer & Out-patient Kidney Dialysis Treatment


Employee Group Size	Annual Premium per employee (before GST)		
	Plan A	Plan B	Plan C
4 – 9 employees	\$28	\$55	\$97
10 – 20 employees	\$26	\$53	\$92
21 – 50 employees	\$25	\$50	\$87


Important Notes:


- All amounts shown are in Singapore Dollars
- Premiums stated are for standard lives and non-manual occupations only. Premium may be loaded for more hazardous occupations.
- Premiums are based on non-contributory mode, i.e. employer pays the premiums for all insuring members
- Premiums are based on average age group of 40 years old and below
- Deductible is not applicable on this product
- We will advise premiums for dependants upon you providing full information
- For "takeover" accounts, the premiums are subject to our confirmation
- For companies that have less than 20 employees, the insurance acceptance is subject to each employee completing a Health Declaration Form provided by your intermediary.
- A Group Fact Find Form is compulsory for the application of TMCare Mini Group Insurance
- Premium rates are non-guaranteed and may be reviewed from time to time
- You or we may cancel the policy by giving each other prior notice in writing. Please refer to the policy wordings for the cancellation conditions and applicable charges.
- There are other conditions where the benefits under this insurance will not be payable. Please refer to the policy wording for details

Interested?

 **MEET** your intermediary

 **CLICK ON** to [www.tokiomarine.com](http://www.tokiomarine.com)

 **CALL US** at 6221 6111



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This brochure is for general information only and is not a contract of insurance. Please refer to the policy wordings for the precise terms, conditions and exclusions.