

# Protecting your employees now comes with greater flexibility.

The flexible plan that lets you choose how you protect your greatest assets – your employees.



Listening. Understanding. Delivering.

**PRU**Treasures  
Flexi II



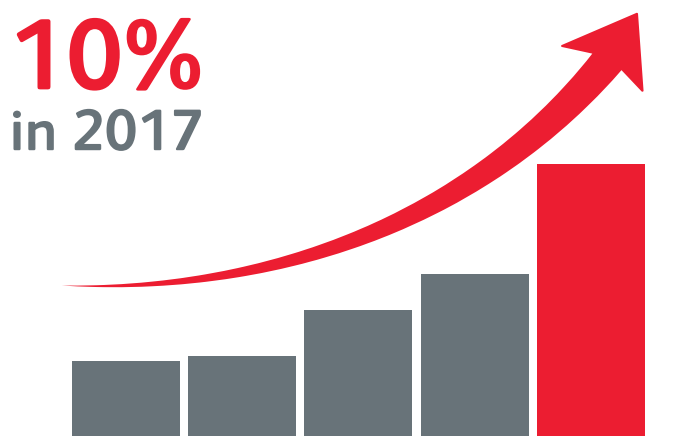
A good protection plan can increase productivity at work. That's why, apart from providing your employees with a stable income and career growth, their protection needs are just as important.

**PRUTreasures Flexi II** offers a comprehensive plan to ensure your employees are protected from the financial impact of unforeseen illnesses and accidents.

**PRUTreasures Flexi II** lets you choose your group protection plan according to your organisation's unique needs by selecting the amount of coverage, medical protection and benefits.

## Help your employees cope with their healthcare cost

### Gross medical inflation



Source: Aon Hewitt 2018 Global Medical Trend Rates Report.

### Sharp rise in numbers diagnosed with cancer



**35 People**  
are diagnosed  
with cancer every  
day in Singapore

Source: Singapore Cancer Society (2017 November 8), retrieved from <https://www.singaporecancersociety.org.sg/learn-about-cancer/-cancer-basics/common-types-of-cancer-in-singapore.html>

## PRUTreasures Flexi II allows you to select the coverage for your employees

We help you protect your employees against uncertainties with comprehensive coverage – protection against death, Total and Permanent Disability, Terminal Illness and Critical Illness, hospitalisation, outpatient clinic, specialist, dental and even Traditional Chinese Medicine (TCM) treatments.



### Small Group Size

- You can start policy coverage with just 3 employees per benefit.



### Flexibility

- Choice of plans to suit your needs and budget.



### Guaranteed Coverage<sup>#</sup>

- Eligible employees enjoy coverage of up to S\$200,000 for Group Term Life and up to S\$100,000 for Group Crisis Cover Accelerated.
- Medical underwriting is not required for Group Hospital & Surgical plans and its supplementary benefits.



### Comprehensive Solutions

- High sum assured of up to S\$500,000 upon death, Total and Permanent Disability or Terminal Illness.
- Repatriation of Mortal Remains of up to S\$75,000 per member.
- Coverage of up to S\$250,000 upon diagnosis of any of the covered critical illnesses.
- Coverage of up to 1-bedded wards in private hospitals.
- Coverage for outpatient clinical with TCM option, specialist and dental.



### Portfolio Pricing

- Premiums are calculated based on the claims experience of the entire **PRUTreasures Flexi II** portfolio.



## Convenience & Ease of Access

- Cashless access at Prudential's panel of General Practitioners.
- Go paperless and submit your claims online.



## Double Sum Assured

- Double death benefit due to accident while travelling as a fare-paying passenger in a Public Land Conveyance in Singapore, including Grab service.



## Complimentary Health Screening

- Complimentary health screening is offered to group size with more than 10 insured employees covered in Group Hospital & Surgical at no additional cost\*.



## Extended Coverage

- Extended coverage to dependants for medical products.
- Extended coverage to employees residing outside of Singapore#.

\* Subject to Underwriting Guidelines found on page 14 and 15.

#Subject to availability.

## Benefits at a glance

You can choose between the Group Term Life and/or Group Hospital & Surgical plans as your core plans. These plans, along with optional supplementary benefits, give you more options to customise an employee's insurance scheme that can keep pace with their evolving needs



### **Group Term Life (GTL)**

Receive up to S\$500,000 due to death, Total and Permanent Disability or Terminal Illness.

ADD ON RIDERS (OPTIONAL)

### **Group Crisis Cover Accelerated (GCCA)**

Be covered against 37 Critical Illnesses.



ADD ON RIDERS (OPTIONAL)

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

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



ADD ON RIDERS (OPTIONAL)

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

Cashless access at GP Panel Clinics and reimbursement for outpatient specialist medical expenses.



### **Group Hospital & Surgical (GHS)**

Reimbursement of hospital expenses due to a sickness or injury.

ADD ON RIDERS (OPTIONAL)

### **Group Extended Major Medical (GEMM)**

Reimbursement of hospital expenses in excess of eligible hospital expenses.



ADD ON RIDERS (OPTIONAL)

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

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



ADD ON RIDERS (OPTIONAL)

### **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 and reimbursement for outpatient specialist medical expenses.



ADD ON RIDERS (OPTIONAL)

### **Group Dental (GDEN)**

Reimbursement for eligible dental expenses

## Core Plan – Group Term Life (S\$)

Benefits / plan type	Plan 1 <sup>1</sup>	Plan 2	Plan 3	Plan 4	Plan 5
<b>Group Term Life</b> (Double Death Benefits payable in the event of death due to accident in a public land conveyance in Singapore - Death - Total and Permanent Disability (TPD) - Terminal Illness (TI)	500,000	200,000	150,000	80,000	50,000
<b>Repatriation of Mortal Remains</b> (per member)	75,000	75,000	75,000	75,000	75,000

<sup>1</sup>Health declaration required.

## Annual Premium Rate – Group Term Life (S\$)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16 – 19	388.00	156.00	117.00	73.00	39.00
20 – 24	379.00	156.00	117.00	69.00	39.00
25 – 29	333.00	156.00	117.00	61.00	39.00
30 – 34	372.00	156.00	117.00	68.00	39.00
35 – 39	417.00	185.00	139.00	77.00	47.00
40 – 44	574.00	277.00	215.00	108.00	73.00
45 – 49	944.00	431.00	324.00	174.00	108.00
50 – 54	1,611.00	730.00	548.00	295.00	183.00
55 – 59	2,582.00	1,246.00	964.00	479.00	323.00
60 – 64	4,320.00	2,084.00	1,612.00	801.00	539.00
65 – 69	7,207.00	3,480.00	2,692.00	1,337.00	899.00
70 – 74 <sup>2</sup>	13,856.00	6,688.00	5,171.00	2,566.00	1,726.00

<sup>2</sup>For renewals only.

## Core Plan - Group Hospital & Surgical (S\$)

Benefits / plan type	Plan 1	Plan 2*	Plan 3*	Plan 4*	Plan 5*
1. <b>Daily Room and Board Benefit</b> (Per day, up to 120 days per disability)	1-Bed Ward Private	2-Bed Ward Private	4-Bed Ward Private	1-Bed Ward Government Restructured	4-Bed Ward Government Restructured
2. <b>Intensive Care Unit (ICU)</b> (Max. per day, up to 30 days per disability)	3 x 1-Bedded	3 x 2-Bedded	3 x 4-Bedded	20,000 per disability limit for items 2 to 8	15,000 per disability limit for items 2 to 8
3. <b>High Dependency Ward (HDW)</b> (Max. per day, up to 30 days per disability)	2 x 1-Bedded	2 x 2-Bedded	2 x 4-Bedded		



## Core Plan - Group Hospital & Surgical (\$\$)

Benefits / plan type	Plan 1	Plan 2*	Plan 3*	Plan 4*	Plan 5*
4. Other Hospital Services Benefits – Including implants (Max. per disability)	25,000 per disability limit for items 4 to 8	20,000 per disability limit for items 4 to 8	15,000 per disability limit for items 4 to 8	20,000 per disability limit for items 2 to 8	15,000 per disability limit for items 2 to 8
5. Surgical Fees (subject to surgical schedule) <sup>3</sup>					
6. In-Hospital Doctor's Consultation Benefit (Max. 120 days)					
7. Pre (90 days) & Post (90 days) Hospitalisation/ Surgery, Specialist Consultation, Diagnostic X-Ray and Lab Test, Traditional Chinese Medicine					
8. Emergency Accidental Outpatient Treatment Benefit (Including Accidental Dental Treatment)					
9. Miscarriage Benefit	Covered under benefits (items 1 to 8), as per the respective benefit limits				
10. Outpatient Cancer Treatment (Max. per policy year)	12,000	12,000	12,000	N.A	N.A
11. Outpatient Kidney Dialysis (Max. per policy year)	12,000	12,000	12,000	N.A	N.A
12. Overseas Hospitalisation for Accident Benefit	150% of GHS benefit (for items 1 to 7)				
13. Rehabilitation Benefit (Max. per disability, up to 31 days)	5,000	5,000	5,000	5,000	5,000
14. Hospital Cash Benefit (Max. per day, up to 90 days per disability)					
– Singapore Government Restructured B1 Ward	50	40	Nil	Nil	Nil
– Singapore Government Restructured B2 Ward	100	80	40	Nil	Nil
– Singapore Government Restructured C Ward	150	120	80	Nil	Nil
15. In-Hospital Psychiatric Treatment (Max. per policy year, applicable to Singapore GRH only)	1,000	1,000	1,000	1,000	1,000
16. Death Benefit (Double Death Benefits payable in the event of death due to accident in a public land conveyance in Singapore)	5,000	5,000	5,000	5,000	5,000

\* Pro-ration factor for Plan 2 & 3 applicable for items 4-7, for Plan 4 & 5 applicable for items 2-7:

- Plan 2: 75% applies if Insured Member stays in 1 Bedded ward (Private or Government Restructured)
- Plan 3: 75% applies if Insured Member stays in 2 Bedded ward or higher ward (Private or Government Restructured)
- Plan 4: 75% applies if Insured Member stays in 1 Bedded ward (Private)
- Plan 5: 75% applies if Insured Member stays in 4 Bedded or higher ward (Private) or 2 Bedded or higher ward (Government Restructured)

<sup>3</sup> i. Waiver of surgical schedule if insured member is admitted to a Government Restructured Hospital.

ii. Surgical fee more than S\$1,500 is subject to surgical schedule if insured member is admitted to a Private Hospital.

## Annual Premium Rate - Group Hospital & Surgical (S\$)

For Employee Only (inclusive of 7% GST)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16 – 19	378.00	255.00	204.00	193.00	136.00
20 – 24	378.00	255.00	204.00	197.00	141.00
25 – 29	378.00	260.00	207.00	204.00	146.00
30 – 34	408.00	292.00	234.00	217.00	156.00
35 – 39	408.00	299.00	239.00	249.00	179.00
40 – 44	439.00	363.00	286.00	322.00	230.00
45 – 49	633.00	470.00	388.00	392.00	272.00
50 – 54	766.00	604.00	510.00	532.00	381.00
55 – 59	939.00	833.00	663.00	695.00	497.00
60 – 64	1,327.00	1,042.00	919.00	921.00	659.00
65 – 69	1,820.00	1,480.00	1,218.00	1,209.00	865.00
70 – 74 <sup>4</sup>	3,400.00	2,490.00	2,005.00	1,654.00	1,183.00

For Employee and Spouse or Children Coverage Only (inclusive of 7% GST)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16 – 19	850.50	573.75	459.00	434.25	306.00
20 – 24	850.50	573.75	459.00	443.25	317.25
25 – 29	850.50	585.00	465.75	459.00	328.50
30 – 34	918.00	657.00	526.50	488.25	351.00
35 – 39	918.00	672.75	537.75	560.25	402.75
40 – 44	987.75	816.75	643.50	724.50	517.50
45 – 49	1,424.25	1,057.50	873.00	882.00	612.00
50 – 54	1,723.50	1,359.00	1,147.50	1,197.00	857.25
55 – 59	2,112.75	1,874.25	1,491.75	1,563.75	1,118.25
60 – 64	2,985.75	2,344.50	2,067.75	2,072.25	1,482.75
65 – 69	4,095.00	3,330.00	2,740.50	2,720.25	1,946.25
70 – 74 <sup>4</sup>	7,650.00	5,602.50	4,511.25	3,721.50	2,661.75

For Employees and Spouse and Children Coverage (inclusive of 7% GST)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16 – 19	1,323.00	892.50	714.00	675.50	476.00
20 – 24	1,323.00	892.50	714.00	689.50	493.50
25 – 29	1,323.00	910.00	724.50	714.00	511.00
30 – 34	1,428.00	1,022.00	819.00	759.50	546.00
35 – 39	1,428.00	1,046.50	836.50	871.50	626.50
40 – 44	1,536.50	1,270.50	1,001.00	1,127.00	805.00
45 – 49	2,215.50	1,645.00	1,358.00	1,372.00	952.00
50 – 54	2,681.00	2,114.00	1,785.00	1,862.00	1,333.50
55 – 59	3,286.50	2,915.50	2,320.50	2,432.50	1,739.50
60 – 64	4,644.50	3,647.00	3,216.50	3,223.50	2,306.50
65 – 69	6,370.00	5,180.00	4,263.00	4,231.50	3,027.50
70 – 74 <sup>4</sup>	11,900.00	8,715.00	7,017.50	5,789.00	4,140.50

<sup>4</sup>For renewals only.



## Enhance Your PRUTreasures Flexi II Plan According to your needs

PRUTreasures Flexi II offers supplementary benefits to complement the core coverage. Depending on the core plans selected, you can choose up to 7 optional supplementary benefits to suit your company's budget and needs.



### Group Crisis Cover Accelerated/ Rider to Group Term Life (\$\$)

Benefits / plan type	Plan 1 <sup>5</sup>	Plan 2	Plan 3	Plan 4	Plan 5
Group Crisis Cover Accelerated	250,000	100,000	75,000	40,000	25,000

### Annual Premium Rate – Group Crisis Cover Accelerated (\$\$)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16 – 19	175.00	70.00	53.00	28.00	18.00
20 – 24	175.00	70.00	53.00	28.00	18.00
25 – 29	175.00	70.00	53.00	28.00	18.00
30 – 34	243.00	97.00	73.00	35.00	25.00
35 – 39	390.00	156.00	117.00	63.00	39.00
40 – 44	633.00	253.00	190.00	102.00	64.00
45 – 49	1,143.00	457.00	343.00	183.00	115.00
50 – 54	1,985.00	794.00	596.00	318.00	199.00
55 – 59	3,075.00	1,230.00	923.00	492.00	308.00
60 – 64	4,688.00	1,875.00	1,407.00	750.00	469.00
65 – 69 <sup>6</sup>	6,250.00	2,515.00	1,860.00	1,000.00	610.00

<sup>5</sup> Health declaration required.

<sup>6</sup> For renewals only. Note: Coverage for Group Crisis Cover Accelerated benefit ceases at age 70 last birthday.

### Group Accidental Death & Dismemberment / Rider to Group Term Life or Group Hospital & Surgical with Optional Benefit: Group Accidental Medical Reimbursement (\$\$)

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

### Annual Premium Rate (inclusive of 7% GST) – Group Accidental Death & Dismemberment (\$\$)

Occupational Class	Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Class 1	16 – 69	154.00	66.00	50.00	27.00	17.00
	70 – 74 <sup>7</sup>	631.00	274.00	205.00	110.00	69.00
Class 2	16 – 69	183.00	80.00	60.00	32.00	20.00
	70 – 74 <sup>7</sup>	752.00	332.00	249.00	133.00	83.00
Class 3	16 – 69	241.00	107.00	81.00	43.00	27.00
	70 – 74 <sup>7</sup>	993.00	447.00	335.00	179.00	112.00

## Annual Premium Rate (inclusive of 7% GST) – Group Accidental Medical Reimbursement (S\$)

Occupational Class	Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Class 1	16 – 69	37.00				
	70 – 74 <sup>7</sup>	155.00				
Class 2	16 – 69	46.00				
	70 – 74 <sup>7</sup>	193.00				
Class 3	16 – 69	64.00				
	70 – 74 <sup>7</sup>	270.00				

<sup>7</sup>For renewals only.

## Group Extended Major Medical / Rider to Group Hospital & Surgical (S\$)

Benefits / plan type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Daily Room and Board (including ICU & HDW)	(As per Basic Group Hospital & Surgical Plan)				
Provides reimbursement of eligible expenses in excess of Basic GHS if: a) Hospitalisation is at least 20 days; or b) Surgical Percentage is at least 75% per incision	80,000 per disability	60,000 per disability	40,000 per disability	60,000 per disability	20,000 per disability
Daily Home Nursing Benefit (max. per day, up to 30 days per disability)	80 per day for all plans (subject to respective benefit limit)				
HIV Due to Blood Transfusion and Occupationally Acquired HIV	5,000 per policy year for all plans (subject to respective benefit limit)				
Parent Accommodation (up to 60 days for accompanying child age 12 and below)	100 per day for all plans (subject to respective benefit limit)				
Deductible	As per Basic GHS				
Co-Insurance	20%				

## Annual Premium Rate – Group Extended Major Medical (S\$)

For Employee Only (inclusive of 7% GST)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16 – 69	33.00	26.00	17.00	12.00	9.00
70 – 74 <sup>8</sup>					

For Employee and Spouse or Children Coverage Only (inclusive of 7% GST)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16 – 69	74.25	58.50	38.25	27.00	20.25
70 – 74 <sup>8</sup>					

For Employee and Spouse and Children Coverage Only (inclusive of 7% GST)

Age last birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
16 – 69	115.50	91.00	59.50	42.00	31.50
70 – 74 <sup>8</sup>					

<sup>8</sup>For renewals only.

## Group Outpatient General Practitioner/ Rider to Group Term Life<sup>9</sup> or Group Hospital & Surgical (S\$)

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 100 per visit (capped at 2 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)			Not Applicable		
h. Co-Payment per visit (applicable for all benefits)	NIL	5	10	NIL	5	10

## Annual Premium Rate (inclusive of 7% GST) – Group Outpatient General Practitioner (S\$)

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Annual Premium	304.00	267.00	234.00	256.00	219.00	186.00

## Group Outpatient Specialist/ Rider to Group Term Life<sup>9</sup> or Group Hospital & Surgical (S\$)

Benefits / plan type	Plan 1	Plan 2	Plan 3	Plan 4
a. Specialist Consultation 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	Overall policy year limit of 500
b. Specialist Consultation at Private Hospital (PTE) (recommended by a Registered Medical Practitioner)	800 per policy year	400 per policy year	200 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	

## Annual Premium Rate (inclusive of 7% GST) – Group Outpatient Specialist (S\$)

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4
Annual Premium	214.00	177.00	160.00	122.00

<sup>9</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\$)

Age last birthday	Plan 1
1. Medication Fee	As charged for items 1 to 9
2. X-Ray	
3. Prophylaxis Treatment (General Scaling and Polishing)	
4. Fillings	
5. Simple and Surgical Extraction	
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 (inclusive of 7% GST) – Group Dental (S\$)

Plan Type	Plan 1
Annual Premium	285.00

## 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>	<b>Not covered</b>

Call your Prudential Financial Consultant or our PruCustomer Line at **1800 333 0333** today, or visit [www.prudential.com.sg/ptrf2](http://www.prudential.com.sg/ptrf2)

Terms and Conditions apply.  
Please refer to [www.prudential.com.sg/ptrf2](http://www.prudential.com.sg/ptrf2) for more details.

# Underwriting Guidelines For **PRU**Treasures Flexi II

## 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, are available to eligible employees of age 16 to 69 inclusive, and renewable up to age 74.
- Group Crisis Cover – Accelerated 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 69 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, and 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 Hospital & Surgical and its supplementary benefits. Dependant's plan must be the same as Employee's plan.
- The Company can choose Group Term Life and/or Group Hospital & Surgical as their basic core plan(s).
- If dependant's coverage is taken up, it will apply to all eligible employees in the same classification.
- **PRU**Treasures Flexi II is available for a minimum of 3 employees per benefit to a maximum of 200 employees per benefit.
- 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 Group Hospital & Surgical with Group Extended Major Medical.
- 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.

- Plan selection for GTL and GCCA must be the same if GCCA is taken up.
- Crossing of plans between GTL and GADD is allowed i.e. GADD's plan selection/Sum Assured can be higher than GTL.
- Plan selection for GHS and 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.

**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.
- Payment of premium is to be made annually.

**Medical Underwriting:**

- Employee (16 to 64 age last birthday) selecting Plan 1 of Group Term Life will require underwriting.
- Employee (16 to 64 age last birthday) selecting Plan 1 of Group Crisis Cover Accelerated will require underwriting.
- Employee (from 65 age last birthday onwards) selecting Group Term Life will require underwriting.
- For Group Term Life, employee of 70 to 74 age last birthday will require underwriting at each renewal.

**Required Documents:**

- Application Form.
- A copy of the duly completed, company stamped and signed MAS Notice 314 Declaration on Parties Relevant to the Policyholder Form.
- Business Profile report from the Account & Corporate Regulatory Authority (ACRA).
- Health Declaration Form when Medical Underwriting is required.

**Note:**

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

As these products have no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums are not guaranteed and may be adjusted based on future claims experience. This brochure is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the policy documents that can be obtained from your Prudential Financial Consultant.

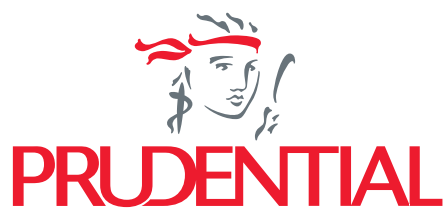
This brochure is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

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 your insurer or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 31 December 2020.

This advertisement has not been reviewed by the Monetary Authority of Singapore.





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