

Pre-contract disclosure for medical insurance plans for Work Permit and S Pass Holders

Product name FWD Maid insurance

This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance requirements¹:

	Yes/No
Annual claim limit of at least S\$60,000, inclusive of a first-dollar cover of S\$15,000	Yes
For portion of the bill above S\$15,000, the employer must co-pay up to 25% (to the hospital)	Yes (except for Exclusive plan)
Exclusions are in line with MOM's list of allowable exclusions ²	Yes
Age-differentiated premiums are in 2 age bands: (1) ≤50 years old and (2) >50 years old	Yes
Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim	Yes



¹ Scan the QR code for MOM's press release on the enhanced medical insurance.

² Refer to Annex of the press release for the list of allowable exclusions.