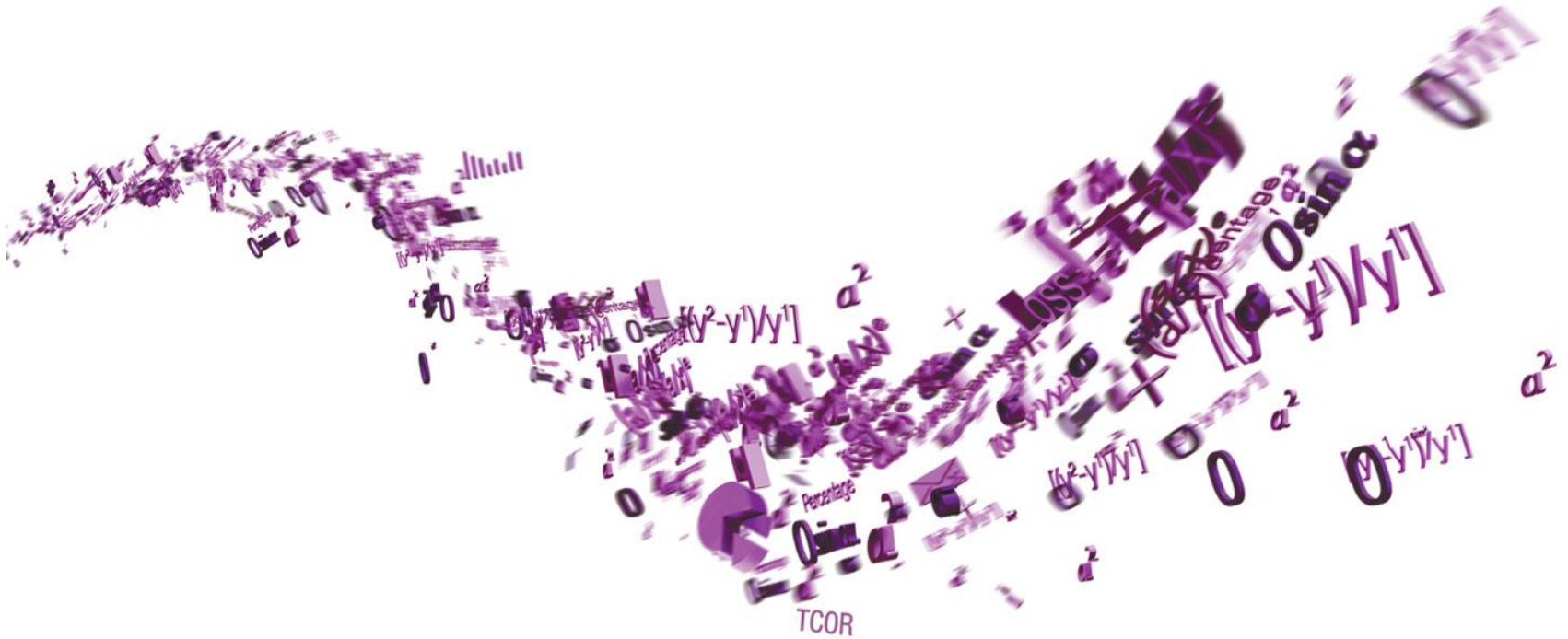




Waters Pacific Pte. Ltd.

Employee Insurance Benefits Communication

Policy Period: 01 January 2020 to 31 December 2020

Contents

- Overview of Insurance Benefits
- Group Insurance Plans
- Aon Care
- Claim Submission Process
- Contact Details

Summary of Insurance Benefits

GE Insurance *(Previously insured by FWD Insurance)*

- Group Term Life
- Group Critical Illness (Acceleration basis)
- Group Hospital & Surgical
- Group Major Medical
- Group Clinical General Practitioner
- Group Clinical Specialist Practitioner
- Group Dental

Zurich Insurance

- Group Personal Accident

Summary of Insurance Benefits

Protection Insurances

Insurance Benefits	All Eligible Employees
Group Term Life (GTL)	26 x Last Drawn Basic Monthly Salary Subject to Maximum Sum Insured of S\$3,000,000 per life
Group Critical Illness – Acceleration Basis (GCI)	13 x Last Drawn Basic Monthly Salary Subject to Maximum Sum Insured of S\$500,000 per life
Group Personal Accident (GPA)	26 x Last Drawn Basic Monthly Salary Subject to Maximum Sum Insured of S\$1,000,000 per life

Summary of Insurance Benefits

Medical Insurances

Insurance Benefits	All Employees & their Eligible Dependents (Except Working Spouses)
<i>Inpatient</i>	
Group Hospital & Surgical (GHS)	1 Bed (Private) Overall Inpatient Limit – S\$20,000 per disability
Group Major Medical (GMM)	Maximum Benefit Limit – S\$60,000 per disability Co-insurance – 20%
<i>Outpatient</i>	
Group Clinical General Practitioner (GCGP)	Panel GP – As Charged Non-Panel GP – S\$40 per visit
Group Clinical Specialist Practitioner (GCSP)	Panel SP – As Charged Non-Panel SP (Specialist Consultation) – Up to S\$1,000 per policy year Non-Panel SP (Diagnostic X-ray & Lab Tests) – Up to S\$1,000 per policy year
Group Dental (GD)	Maximum Benefit Limit – S\$400 per policy year



Group Term Life (GTL)

Pays upon death or Total Permanent Disablement (TPD) due to illness or accident.

Definition of TPD:

- *Total and irrecoverable loss of sight (both eyes)*
- *Loss by severance of two or more limbs at or above wrist or ankle*
- *Loss of one sight and one limb at or above wrist or ankle*
- *Unable to do any work at all*

▪ **Eligibility**

All regular, full time employees below age 65 next birthday, renewable up to age 75 next birthday upon evidence of insurability

(Death and Terminal Illness cover only for age 70–75 last birthday)

▪ **Basis of Cover**

All Employees - 26 x Last Drawn Basic Monthly Salary

(Subject to Maximum Sum Insured of S\$3,000,000 per life)

▪ **Non-Medical Limit**

S\$1,127,000 and/or up to age 65 next birthday requires underwriting

▪ **Geographical Limit**

24 hours worldwide

Group Term Life (GTL)

Benefits	
Death	Pays the Sum Assured
Total & Permanent Disablement (TPD)	Pays sum assured up to S\$500,000. The balance will be paid in 2 equal annual instalments, after 12 months from the initial payment with proof of continuance of TPD
Terminal Illness (TI)	Upon certification where death is highly probable. Pays the sum insured up to S\$400,000 and the balance payable upon death

Group Critical Illness – Acceleration Basis (GCI)

Pays on accelerated basis upon diagnosis of one of the 37 major Critical Illnesses as defined in the policy

- **Eligibility**
All regular, full time employees below age 69 next birthday, renewable up to age 70 next birthday
- **Basis of Cover**
All Employees - 13 x Last Drawn Basic Monthly Salary
(Subject to Maximum Sum Insured of S\$500,000 per life)
- **Non-Medical Limit**
S\$1,127,000 and/or age 65 next birthday requires underwriting
- **Geographical Limit**
24 hours worldwide

Group Critical Illness – Acceleration Basis (GCI)

Critical Illnesses Covered		
Stroke	Major Burns	Aplastic Anaemia
Heart Attack of Specific Severity	Heart Valve Surgery	Apallic Syndrome
Major Cancer	Deafness (Loss of Hearing)	Progressive Scleroderma
Kidney Failure	Aorta Surgery	Primary Pulmonary Hypertension
Coronary Artery By-Pass Surgery	Loss of Speech	Viral Encephalitis
Paralysis (Loss of Use of Limbs)	Alzheimer's Disease / Severe Dementia	Bacterial Meningitis
Major Organ / Bone Marrow Transplant	Terminal Illness	Systemic Lupus Erythematosus with Lupus Nephritis
Multiple Sclerosis	Motor Neurone Disease	Other Serious Coronary Artery Disease
Blindness (Loss of Sight)	HIV due to Blood Transfusion and Occupationally Acquired HIV	Poliomyelitis
Coma	Parkinson's Disease	Loss of Independence Existence
Muscular Dystrophy	End Stage Liver Disease	Angioplasty & Other Invasive Treatment For Coronary Artery
Fulminant Hepatitis	End Stage Lung Disease	
Benign Brain Tumour	Major Head Trauma	

Important Note:

- I. Heart Attack / Major Cancers / Coronary heart by-pass or Angioplasty/ Other Invasive Treatment for Coronary artery surgery - 90 days waiting period***
- II. All Others – 30 days waiting period***

Group Personal Accident (GPA)

Pays upon Death, Total Permanent Disablement (TPD), Permanent & Partial Disablement, including 2nd and 3rd degree burns due to accident.

***Permanent** means having lasted twelve (12) consecutive months and at the expiry of that period, being beyond hope of improvement*

- **Eligibility**
All Regular, Full Time Employees above age 16
- **Basis of Cover**
All Employees – 26x Last Drawn Basic Monthly Salary
(Subject to Maximum Sum Insured of S\$1,000,000 per life)
- **Geographical Limit**
24 hours worldwide
- **Benefit Payout**
 - › Accidental Death – Pays 100% of Sum Insured
 - › Accidental Total Permanent Disablement (TPD) – Pays 150% of Sum Insured
 - › Accidental Partial Disablement – Pays a % of Sum Insured according to severity
 - › Second and Third Degree Burns – Pays a % of Sum Insured according to severity

Group Personal Accident (GPA)

Benefits Extensions	
Accidental Medical Reimbursement	Pays up to S\$500 (inclusive of Chinese Physician)
Funeral Expenses	Pays lump sum of S\$2,000
Simple & Other Fractures	Pays up to S\$5,000, according to severity
Child Education Fund	Pays lump sum of S\$5,000 for each eligible child of the Insured Person
Accidental Death due to Natural Catastrophe	Pays an additional 15% of Sum Insured or S\$75,000, whichever is lower
Comatose State Lump Sum Benefit	Pays an additional 10% of Sum Insured or S\$50,000, whichever is lower
Accidental Hospital Recuperation	Pays one-time payment of S\$250 after 24 hours of confinement in hospital
Mobility Expenses And/ or Home Renovation Expenses	Pays the actual cost up to 10% of Sum Insured or S\$20,000, whichever is lower
Major Head Trauma	Pays an additional 10% of Sum Insured or S\$20,000, whichever is lower
Repatriation of Mortal Remains	Pays up to S\$5,000
Critical Income	Pays an additional 0.5% of Sum Insured or S\$5,000 per month, whichever is lower, for a maximum of 12 consecutive months

Group Personal Accident (GPA)

Benefits Extensions	
Ambulance Cost	Pays up to S\$500
Domestic Assistance	Pays up to S\$1,000
Non-Elective Surgery	Pays up to S\$5,000
Physiotherapy Costs	Pays up to S\$2,000
Credit Card Indemnity	Pays up to S\$1,000
Scarring of Face	Pays a lump sum of S\$10,000
Trauma Counselling	Pays up to S\$5,000
Spouse Retraining Benefit	Pays up to S\$10,000
Loss of Teeth or Dental Procedures	Pays S\$250 per tooth, up to S\$1,000 per insured person
HIV Due to Blood Transfusion	Pays 10% of Sum Insured or S\$20,000, whichever is lower

Group Personal Accident (GPA)

Benefits Extensions

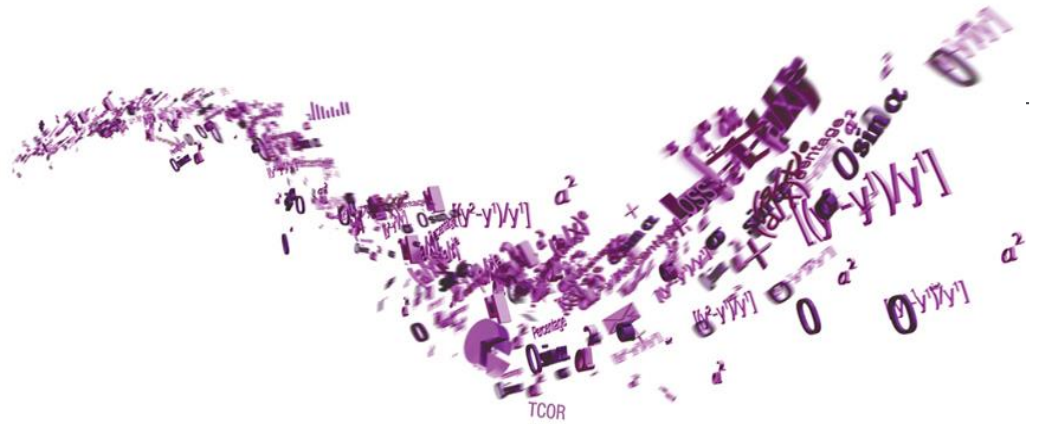
Emergency Travel Expenses	Pays up to S\$2,500 - In Singapore and hospitalized for more than 3 consecutive days up to S\$250 - Whilst Overseas and hospitalized for more than 5 consecutive days up to S\$2,500
Terrorism Benefit	Pays an additional 15% of Sum Assured or S\$75,000, whichever is lower
Loss Of or Damage To Personal Belongings Due To Assault	Pays up to S\$5,000

Group Personal Accident (GPA) – Main Exclusions

- War, declared or undeclared, unless otherwise agreed and endorsed by insurer; or
- Engaging in duty with any armed force of any country or international authority (except peace time reservist training or operationally ready national service under Section 14 of Enlistment Act, Cap.93 of the Republic of Singapore); or
- Self-inflicted injury, suicide or any attempts thereat, whilst sane or insane;
- The insured person engaging in Professional Sports or engaging in racing on wheels

The above is a guide to list of common exclusions

The detailed list of exclusions is contained in the master policy documents with your HR



Medical Benefits

Inpatient

- *Group Hospital & Surgical (GHS)*
- *Group Major Medical (GMM)*

Outpatient

- *Group Clinical General Practitioner (GCGP)*
- *Group Clinical Specialist Practitioner (GCSP)*
- *Group Dental (GD)*

Medical Benefits Eligibility

- **Eligibility**

- › All regular, full time employees below age 69 next birthday, renewable up to age 71 next birthday
- › Eligible dependents of employees (excluding working spouses)

Eligible **Dependents** shall mean an employee's :

- i. Legal non-working spouse below age 69 next birthday, renewable to age 71 next birthday
- ii. Child(ren) who is unmarried and not employed, between 15 days old (and out of hospital confinement) and age 25, and who is financially dependent on the eligible members for the necessities of life.

- **Basis of Cover**

Plan 1 - All Employees & their Eligible Dependents (Except Working Spouses)

Inpatient - Group Hospital & Surgical (GHS)

Reimbursement of hospitalization expenses (including day surgery) as a result of an illness or accident, subject to the benefits schedule

- **Hospitalization without Surgery**
 - › must be warded for at least 6 hours with a Room & Board charge
 - › will not be applied when in connection with a surgical operation
- **Hospital outside Singapore**
 - › considered as admission in Singapore Private Hospital
 - › documents submitted must be in English
- **Per Disability**
 - › Different medical conditions
 - › If same medical condition, break of 12 days from latest date of discharge
- **GST is not covered**

Inpatient - Group Hospital & Surgical (GHS)

Per disability means:

- Different medical conditions
- If same condition, break of 12 days from latest date of discharge

Example of 'Per Disability:

Hospitalized for Kidney Infection on 01 Mar and discharged on 05 Mar

- a) Re-admitted on 15 Mar for Kidney Infection
 - › Same Disability (*Same condition, NO break of 12 days from date of discharge*)
- b) Re-admitted on 20 Apr for Kidney Infection
 - › New Disability (*Same condition, break of 12 days from date of discharge*)
- c) Admitted on 15 Mar for Gastric
 - › New Disability (*Different medical condition*)

List of Singapore Hospitals

Private Hospitals	Restructured Hospitals
Parkway East Hospital	Ng Teng Fong General Hospital
Gleneagles Hospital	Changi General Hospital
Mount Elizabeth Hospital	KK Women's and Children Hospital
Mount Alvernia Hospital	National University Hospital
Raffles Hospital	Singapore General Hospital
Thomson Medical Centre	Tan Tock Seng Hospital
Mount Elizabeth Novena Hospital	Khoo Teck Puat Hospital
Concord Hospital	Alexandra Hospital
Farrer Park Hospital	Sengkang General Hospital

Inpatient - Group Hospital & Surgical (GHS)

Eligible Expenses (Maximum Per Disability)		(S\$)
Overall Maximum Limit per Disability – Hospitalisation in Singapore Restructured Hospital (Items C to I)		20,000
A	Daily Room and Board Benefits <i>(Maximum 120 days, inclusive of ICU)</i>	Single bed (Private)
B	Intensive Care Unit Benefit <i>(ICU)</i>	10,000
Inpatient Expenses		
C	Hospital Miscellaneous Services <i>(including Ambulance Fees)</i>	7,500
D	Surgical Benefit <i>(Subject to Surgical Schedule of Fees for Surgery more than S\$1,500 in Private Hospital)</i>	8,500
E	In-Hospital Doctor Consultation <i>(Maximum 120 days)</i>	120 per day
Outpatient Expenses		
F	Pre-Hospitalisation – Specialist Consultation <i>(120 days prior to admission)</i>	650
G	Pre-Hospitalisation – Diagnostic X-ray & Lab Tests <i>(120 days prior to admission)</i>	650
H	Post-Hospitalisation Follow-up Treatment <i>(120 days upon date of discharge)</i>	650
I	Medical Report Fees	100

Inpatient - Group Hospital & Surgical (GHS)

Eligible Expenses (Maximum Per Disability)		(S\$)
2	Emergency Out-patient Treatment (Due to accident only)	3,000
3	Miscarriage (Including elective abortion due to medical reason and Ectopic Pregnancy)	As Per Disability
4	Death Benefit	5,000
5	Outpatient Kidney Dialysis & Cancer Treatment (For Pre-existing conditions: 12 months waiting period applies)	20,000 per policy year
6	Surgical Implants	5,000

Inpatient - Group Major Medical (GMM)

Reimbursement of eligible inpatient expenses incurred in excess of Group Hospital & Surgical benefits

Eligible Expenses		(S\$)
Maximum Benefit Limit (For item 1 – 4)		60,000 per disability
1	Daily Room and Board Benefits (121 st days onwards)	Single bed (Private)
2	Hospital Miscellaneous Services	As charged
3	In-hospital doctor's visit per day limit (121 st days onwards)	120 per day
4	Surgical benefit	As charged
5	Co-insurance	20%

Inpatient - Group Major Medical (GMM)

Example of how Major Medical works:

Total Hospital Bill : **S\$50,000**

GHS

Amount claimable from GHS : S\$20,000

Balance amount : S\$30,000

GMM

20% co-insurance (by employee) : S\$6,000

Amount claimable from GMM : S\$24,000

Total Amount Claimable Amount (from GHS & GMM) : **S\$44,000**

Total amount borne by employee : **S\$6,000**

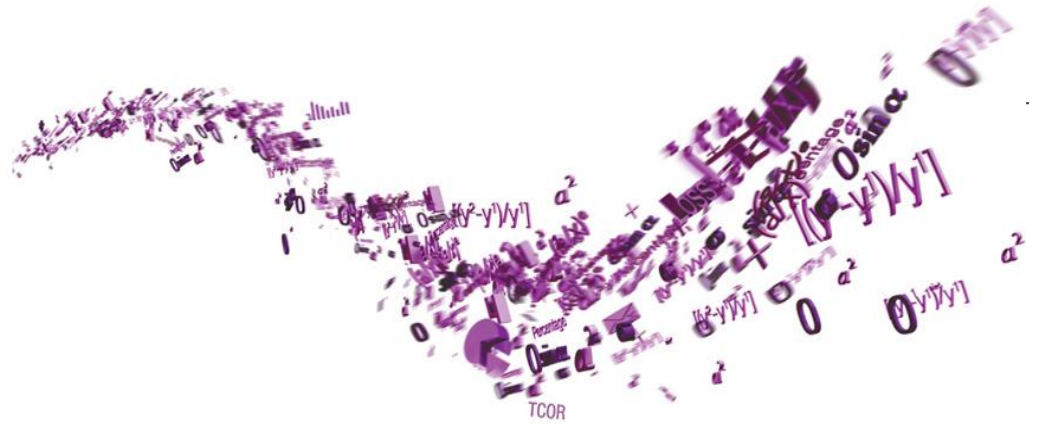
Inpatient – GHS and GMM (Main Exclusions)

- Any Pre-Existing Condition of the Insured Member which originated before the Effective Date of his insurance unless he has already been continuously insured, without lapse in coverage for at least 12 months with a similar Group Hospital and Surgical Insurance Policy issued in Singapore or under this Policy or with both
- All treatments relating to congenital anomalies and congenital sickness or anomalies or genetic defects present at or existing from the time of his birth regardless of time of discovery of such anomalies or defects and the time of such treatment or surgical procedure for the same
- Self inflicted injuries, or injuries sustained as a result of a criminal act or attempted suicide (while sane or insane); nervous and mental conditions; alcoholism or drug addiction
- All treatments pertaining to sterilisation, infertility (including procedures done at fertility clinic, reproductive assistance clinic or reproductive medicines clinics or centres), sexual dysfunction, sex-reassignment operation or procedure, impotency and use of birth control methods; sex and growth hormone replacement therapies
- All treatments occasioned by or resulting from pregnancy, childbirth (including diagnostic tests for pregnancy), abortion and all complications arising from any of the same except for non-elective miscarriage due to medical reason and ectopic pregnancy
- Any dental work or treatment, oral surgery, orthodontics and orthognathic surgery; temporo-mandibular joint disorder; eye examination and vision care, surgical procedure for correction of eye refraction, Laser treatment of eye, procurement or use of contact lenses or eye glasses; speech therapy
- All health screening related examinations, including multiphasic health screening, laboratory tests and X-rays, and screening mammograms; services (irrespective of whether there is hospital confinement) for the primary purpose of diagnosis, medical check-up, genetic screening immunisation/vaccinations, outpatient physiotherapy, procedures not generally recognized as standard medical practice such as hydrotherapy, traditional Chinese medicine, acupuncture, osteopathic, podiatric, chiropractic, foot reflexology, experimental treatment and procedure under investigation
- All treatments for xanthelasma, scar, keloid, syringoma, acne, alopecia, cosmetic skin surgeries, inguinal hernia (except if Insured Person is more than 5 years old), hydrocele and all complication; Circumcision (except where it is medically necessary) or treatment relating to the same; vitamins and health supplement, house-call or office calls by Registered Medical Practitioner
- All treatments for cosmetic and plastic surgery or the purpose of beautification and any complication arising thereof except for cosmetic and plastic surgery which are medically necessary arising from injury sustained as a result of an Accident occurring while the Insured Member is insured under this Policy

Inpatient – GHS and GMM (Main Exclusions)

- All treatments for sleep apnea including sleep study, obesity, weight reduction or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition or whether treatment is medically necessary
- All treatments for any type of sexually-transmitted disease, Acquired Immunodeficiency Syndrome (AIDS) and all illnesses or diseases caused by or related to the Human Immunodeficiency Virus (HIV); Communicable diseases requiring by law isolation or quarantine in the event of an epidemic
- Outpatient treatment for chemotherapy, radiotherapy, immunotherapy, kidney dialysis stem cell therapy, interferon and other biological response modifiers unless provided in the Schedule of Benefits of this Policy
- Rest cares, sanatoria care or special nursing care; treatment or services that are not medically necessary or reasonably required for the illness or bodily injury caused by an Accident; treatments, services and supplies not recommended, approved and performed by a Registered Medical Practitioner or which are not medically necessary for the treatment of an Illness or Bodily Injury; administrative or other charges of a non-medical nature e.g. telephone calls, referral fees
- Injuries or sickness arising directly or indirectly from insurrection, war or act of war (whether declared or undeclared), direct participation in strikes, riots or civil commotion, or full-time service in any of the armed forces including National Service under Section 10 of the Enlistment Act, Cap. 93 of the Republic of Singapore except National Service reservist duty or training under Section 14 of the Enlistment Act, Cap. 93 of the Republic of Singapore.
- Goods and Services Tax (GST) and any other Government duties or taxes levied on the medical fees and charges incurred.
- No benefit shall be payable for any Pre-Existing Conditions for which the Insured Member received medical treatment, diagnosis, consultation or prescribed drugs during the twenty-four (24) months preceding the Effective Date of insurance coverage of the Insured Member under this Major Medical Contract

The above is a guide to list of common exclusions. For detailed list of exclusions please check with HR.



Group Clinical General Practitioner (GCGP)

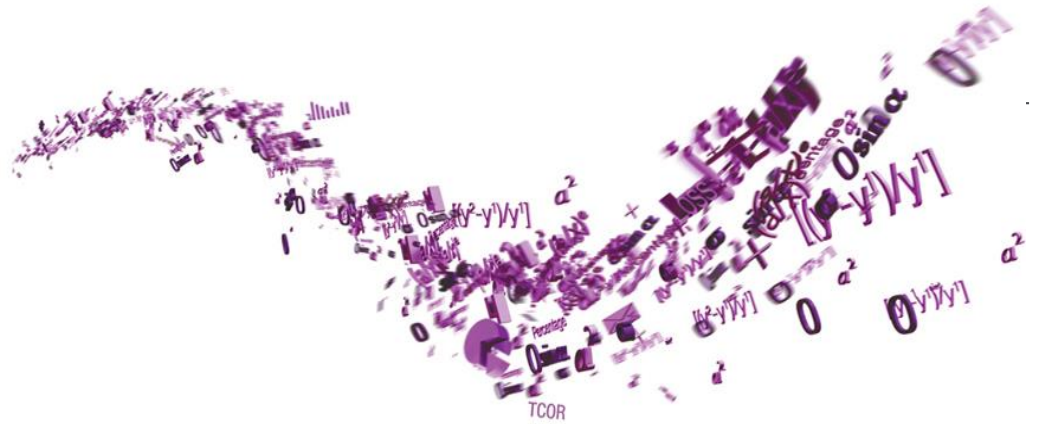
Outpatient - Group Clinical General Practitioner (GCGP)

Cover eligible medical charges incurred for treatment by a registered practitioner

Eligible Expenses		Maximum Limit (S\$)
1	Panel General Practitioner (Cashless when you present Aon Care E-card and ID upon registration)	As charged
2	Singapore Government Polyclinics	As charged
3	Non-Panel General Practitioner	40 per visit per day (previously: 35 per visit per day)
4	Treatment at an Accident & Emergency (A&E) Department	100 per visit per day
5	Outpatient Overseas Treatment	100 per visit per day

Important Note:

- I. For Panel GP Visit – Please present your Aon Care E-card. Otherwise, during claim assessment, you will only be reimbursed up to Non-Panel GP Limit (i.e. S\$40 per visit)***
- II. Item 2 to 5 requires employees to pay first and submit a claim for reimbursement later***
- III. GST is not payable***
- IV. Supplements and vitamins are not payable, even if prescribed***



Group Clinical Specialist Practitioner (GCSP)

Outpatient - Group Clinical Specialist Practitioner (GCSP)

Cover eligible medical charges incurred for outpatient specialist consultation and diagnostic X-ray and laboratory test referred by a registered practitioner

Schedule of Benefits		(S\$)
1	Panel Outpatient Specialist Consultation - Referral letter from GP or Polyclinic is required - For panel Specialist consultation, your visit will be on cashless basis when you present Aoncare E-card	As charged
2	Panel Outpatient Diagnostic X-ray & Lab Tests Referral letter from GP or Polyclinic is required	As charged
3	Non-Panel Outpatient Specialist Consultation - Includes Physiotherapy Treatment - Referral letter from GP or Polyclinic is required	1,000 per policy year
4	Non-Panel Outpatient Diagnostic X-ray & Lab Tests including MRI / CT / PET Scan Referral letter from GP / SP or Polyclinic is required	1,000 per policy year

Important Note:

- i) Referral letter is required 1st time consultation per medical condition***
- ii) Any Specialist visits without any GP referral letter will be limited to \$25 per visit per day***
- iii) Item 2 – 4 requires employees to pay first and submit claim for reimbursement***
- iv) GST is not payable***
- v) Supplements and vitamins are not payable, even if prescribed***

Outpatient - Group Clinical Specialist Practitioner (GCSP) – Some Notes

Medical Card

- Produce (1) GP Referral Letter, (2) Aon Care E-card and (3) Identification card upon registration at Panel SP for cashless consultation visit

Referral Letter

- Insured Member must obtain a one-time referral letter for each medical condition
- Specialist consultations without referral letter would be payable up to S\$25 per visit per day
- Submit a copy of the referral letter for each and every SP claim to expedite claim processing

Others

- Supplements and vitamins are not payable, even if prescribed
- 2nd opinion is not admissible under the policy
- GST charged is not payable

Outpatient – GCGP and GCSP (Main Exclusions)

- Any hospital services, except treatment in an Accident & Emergency (A&E) Department in any Hospital in Singapore
- All health screening related examinations, including multiphasic health screening, laboratory tests and X-rays and screening mammograms
- Neonatal services (neonates defined as infants aged 1 – 14 days) and hospitalisation beginning in the first 15 days of life; and neonatal intensive care for babies of all ages
- Treatment related to birth control, infertility and impotency; treatment occasioned by or resulting from pregnancy, childbirth (including diagnostic tests for pregnancy), miscarriage, abortion and all complications arising from any of the same
- Any dental work or treatment, oral surgery, orthodontics and orthodontic surgery; temporo-mandibular joint disorder
- Eye examination, surgical procedure for correction of eye refraction, Laser treatment of eye, procurement or use of contact lenses or eye glasses; speech therapy; cosmetic or plastic surgery;
- Services (irrespective of whether there is Hospital Confinement) for the primary purpose of diagnosis, medical check-up, genetic or health screening; immunisation, procedures not generally recognized as standard medical practice such as hydrotherapy, acupuncture, chiropractic, foot reflexology, experimental treatment and procedure under investigation;
- Chemotherapy, immunotherapy, radiotherapy, renal treatment
- All treatment including and relating to kidney dialysis and/or organ transplants
- Therapy for chronic hepatitis conditions
- Rest cares, sanatoria care or special nursing care; treatment or services that are not medically necessary or reasonably required for the illness or bodily injury caused by an Accident
- Circumcision (except where it is medically necessary) or treatment relating to the same
- All vaccinations, prophylactic treatment and anti-viral therapy
- Sex hormones and growth hormone replacement therapies
- Vitamins and health supplement, unless medically required and in the presence of vitamin deficiency
- Ultrasound, radioisotope scan, barium studies
- Treadmill ECG
- Second Opinion
- Implants (homograft, heterograft, artificial) and prostheses, procurement of hearing aids, wheel-chairs, all forms of home aids, dialysis machine and any other hospital-type equipment

Outpatient – GCGP and GCSP (Main Exclusions)

- Laboratory investigation related to cancer markers, sex and growth hormones
- Stem cell support therapy, treatment following brain death, Interferon and other biological response modifiers
- Cases treated and claimable under the basic Group Hospital & Surgical Policy
- House-calls or office calls performed by a General Practitioner outside of the site of any Panel Clinic
- Self-inflicted injuries, or injuries sustained as a result of a criminal act of the Insured Member or attempted suicide (while sane or insane); nervous and mental conditions, alcoholism or drug addiction
- Congenital anomalies or genetic defects of the Insured Member present at or existing from the time of his birth regardless of the time of discovery of such anomalies or defects and the time of such treatment or surgical procedure for the same
- Treatment for xanthelasma, syringoma, acne, alopecia, cosmetic skin surgeries, inguinal hernia, hydrocele and all complications arising from any of the same
- Treatment for sleep apnea, obesity, weight reduction, or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition
- Veneral disease, Acquired Immune Deficiency Syndrome (AIDS), AIDS related complexes and all illnesses or diseases associated with the Human Immuno Deficiency Virus (HIV)
- Injuries or Illness arising directly or indirectly from insurrection, war or act of war (whether declared or undeclared), direct participation in strikes, riots or civil commotion, or full-time service in any of the armed forces including National Service under Section 10 of the Enlistment Act, Cap. 93 of the Republic of Singapore except National Service reservist duty or training under Section 14 of the Enlistment Act, Cap. 93 of the Republic of Singapore
- Administrative or other charges of a non-medical nature in connection with the provision and/or performance of medical supplies and/or services, e.g. Republic of Singapore

The above is a guide to list of common exclusions.

The detailed list of exclusions is contained in the master policy documents with your HR.



Medical Benefits Eligibility

- **Basis of Cover**

Plan 1 - All Employees & their Eligible Dependents (Except Working Spouses)

- **Eligibility**

- › All regular, full time employees between age 16 and 69 years, renewable up to age 71 last birthday
- › Eligible dependents of employees (excluding working spouses)

Eligible **Dependents** shall mean an employee's :

- i. Legal spouse / recognized partner between age 15 and 69 years, renewable to age 71 last birthday
- ii. Child(ren) who is unmarried and not employed, between 15 days old (and out of hospital confinement) and age 25, and who is financially dependent on the eligible members for the necessities of life.

- GST is not covered

Group Dental (GD)

Cover eligible medical charges incurred for treatment by a registered dentist

Schedule of Benefits		Maximum Limit (S\$)
Overall Annual Limit		400 <i>(previously: 300)</i>
1	Consultation Maximum 2 visits per policy year	As Charged, Up to Overall Annual Limit
2	X-Rays ▪ Periapical Film ▪ Bite-Wing ▪ Occlusal Film ▪ Orthopantomograph	
3	Prophylaxis ▪ Scaling / Polishing ▪ Fluoride Application	
4	Amalgam Restorations - Fillings	
5	Tooth-Coloured Restorations - Fillings	
6	Medication Including administration of local anaesthesia	
7	Extractions Inclusive of local anesthesia ▪ Anterior Tooth ▪ Posterior Tooth	

Group Dental (GD)

Schedule of Benefits		S\$
8	Oral Surgery (<i>Inclusive of local anesthesia</i>) - Surgical Root Removal (Per Tooth) - Surgical Removal of Wisdom Tooth	As Charged, Up to Overall Annual Limit
9	Periodontal Treatment Root Planting (Per Tooth)	
10	Pulp/Root Canal Treatment - Pulp Capping - Root Canal Treatment – One/Two Canals (Inclusive of temporary fillings)	
11	Miscellaneous Treatment - Sedative Dressings - Retention Pins – Restoration of tooth	
12	Crowning Due to accident only	
13	Bridges Due to accident only	

Group Dental (GD) – Main Exclusions

- Treatment which is cosmetic in nature;
- Treatment or services not stated in the Schedule of Compensation
- Extra charges made for consultation outside the normal operating clinic hours

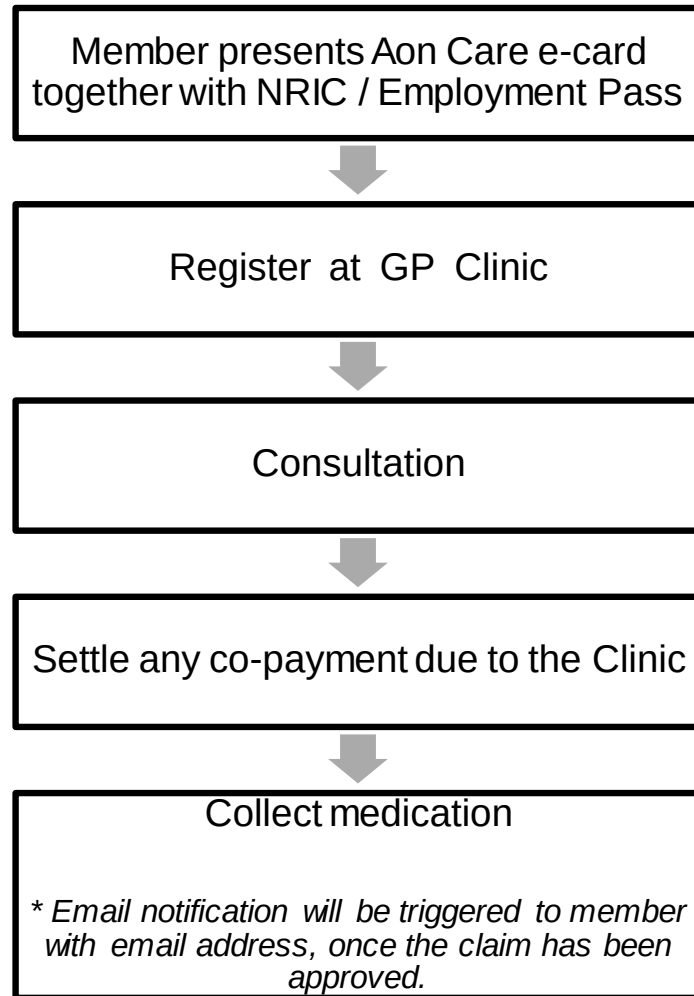
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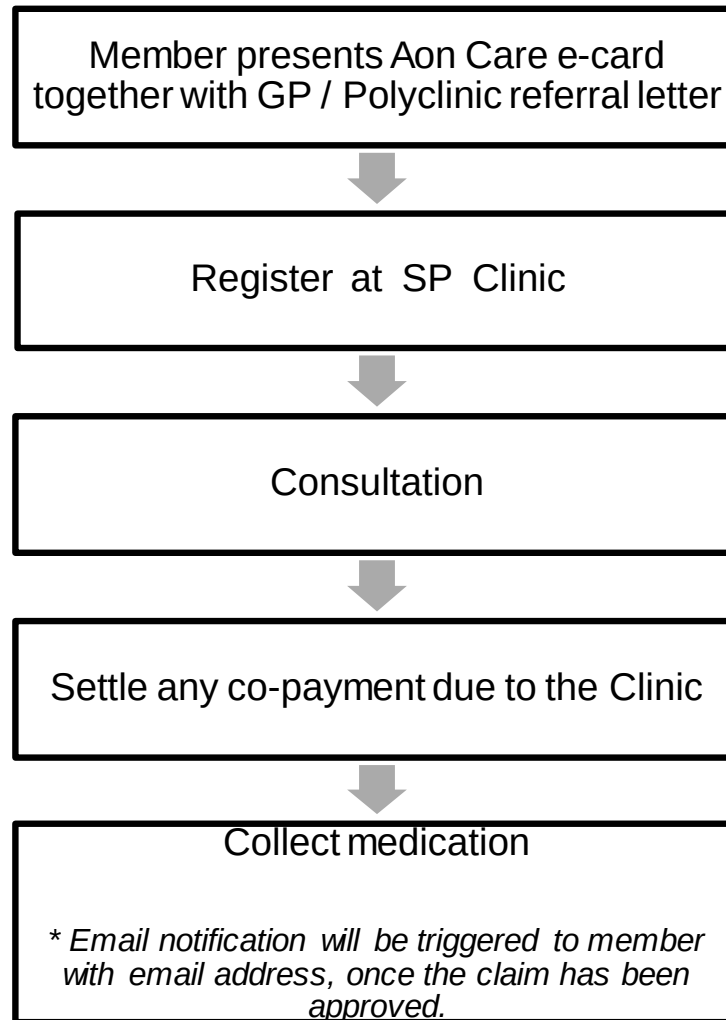


Claim Processes

Visiting A Panel GP



Visiting A Panel SP



Visiting Government Polyclinics / A&Es / Non-panel / Dental Clinics

Login to Aon Care portal www.aoncare.sg, and submit the claim online with all mandatory fields including scanned copy of document (tax invoice/referral letter)

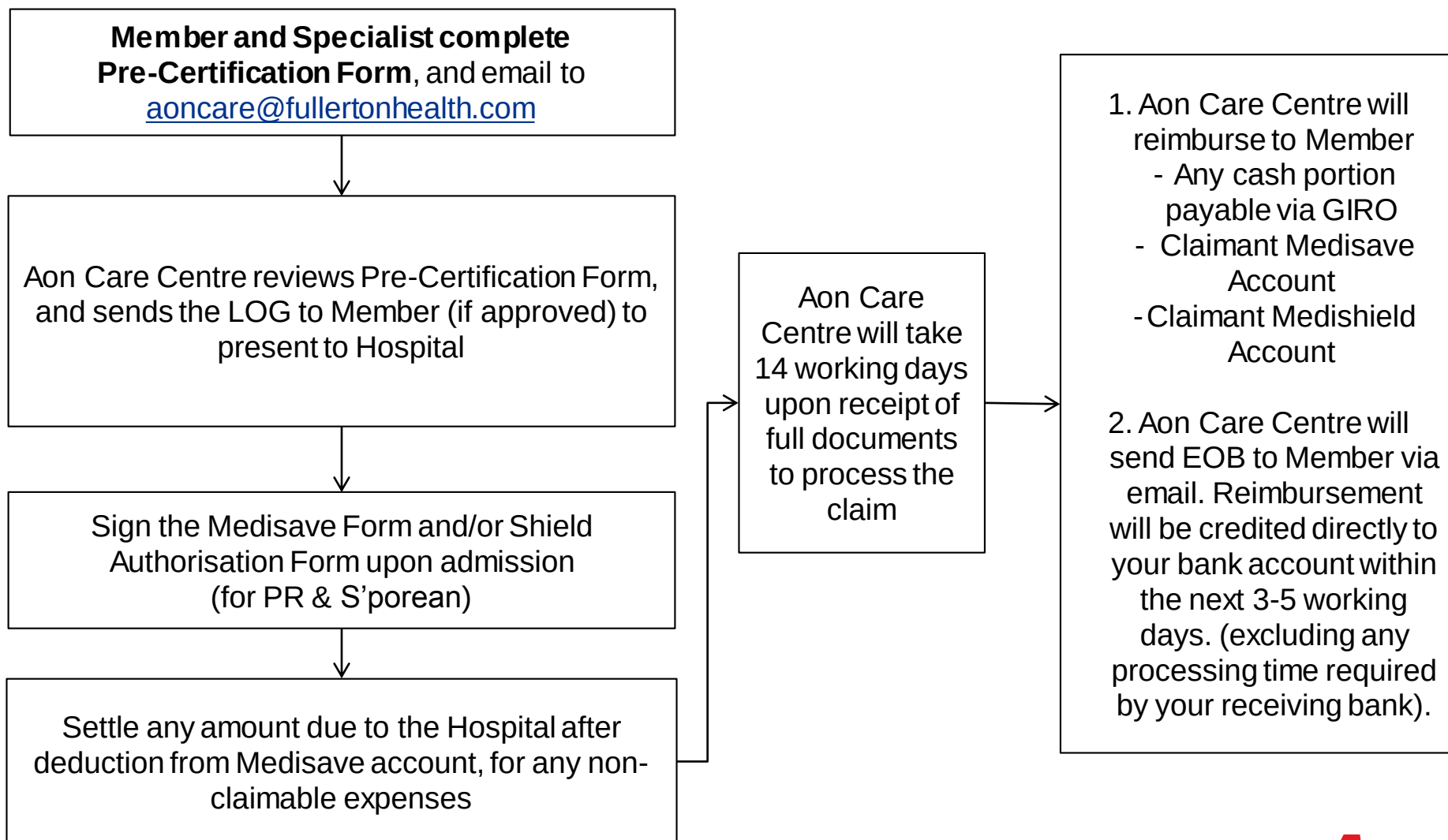


Attach a copy of the GP referral if consultation is for Specialist Treatment

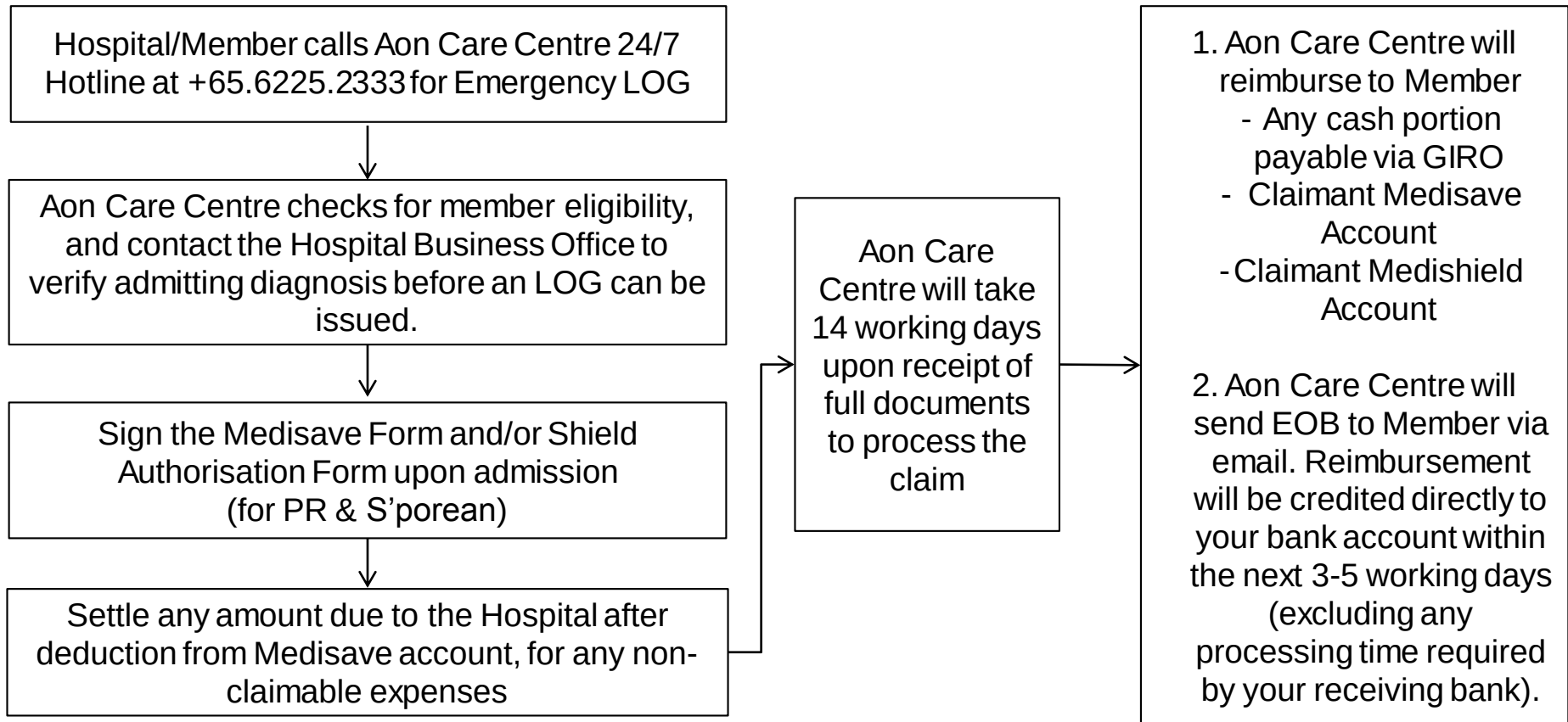


Claim will be processed within 10 working days, and EOB will be sent to Member via email. Reimbursement will be credited directly to your bank account within the next 3-5 working days.

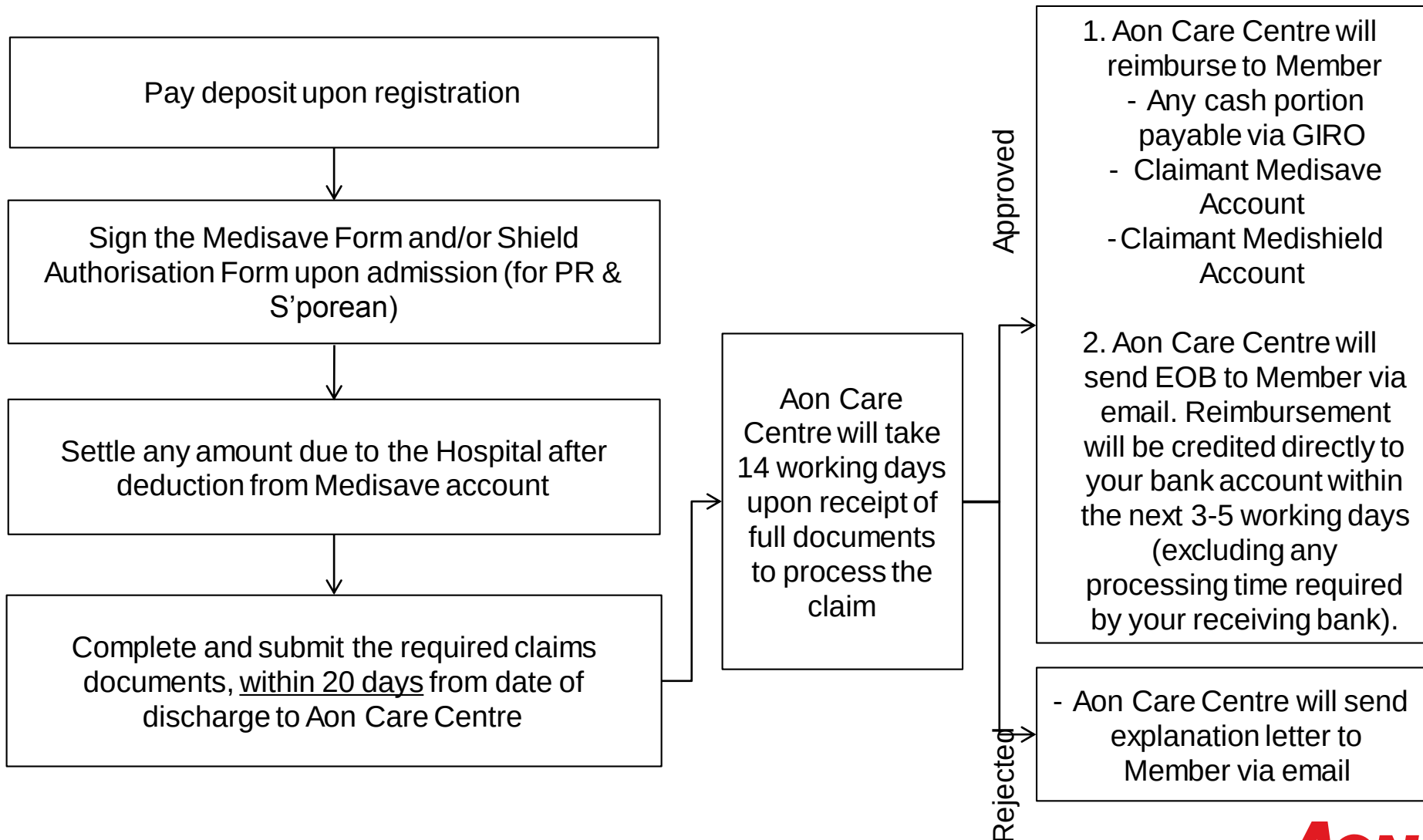
Inpatient – Claim Procedure (LOG Method, Scheduled Case)



Inpatient – Claim Procedure (LOG Method, Emergency Case)



Inpatient – Claim Procedure (Reimbursement Method)



Inpatient – Claim Requirements

Required Documents	Reimbursement
Completed Aon Care GHS Claim Form	√
Copy of Inpatient Discharge Summary / Ambulatory Form / Pre-Admission Form (Only for Singapore Restructured Hospital)	√
Original Part 3 of Claim Form duly completed by Attending Physician (Only for Private / Overseas clinics/ Hospitals)	√
Original Hospital Final Detailed Bills	√ (Hospitals will send to your residential address within 4 – 6 weeks)
Original pre & post-hospital bills	√
Copy of Referral Letter & Appointment Card - for follow-up cases	√

Remarks:

- Insurer reserve the rights to obtain addition information/documents (if required)

Claims Transition – Aon Care goes live on 5 Feb 2020

Impact on	Details
Aon Care services – ▪ eCard/cashless facility ▪ Pre-certified/Emergency LOG	▪ No access to Aon Care account or services ▪ Aon Care accounts will only be active from the Go-Live date, 5 Feb 2020 ▪ From 1 Jan 2020 – 4 Feb 2020: - For Panel visits, members to pay first and submit claims by 15 Mar 2020 for full reimbursement when Aon Care go live on 5 Feb 2020. - For Non-Panel visits, member to pay first and submit the claims by 15 Mar 2020 for reimbursement when Aon Care goes live on 5 Feb 2020. ▪ Under the Outpatient benefit, choose 'Non-Panel' and input 'blackout period' under the 'Remarks' portion. ▪ Do remember to keep a copy of your receipts for claim submission.
Claims Submission	▪ Claims submission will be on hold until 5 Feb 2020 ▪ Delay in claims processing might be expected during interim period due to sudden surge in claims volume.



Aon Care

Your one-stop medical and lifestyle hub

Prepared by Aon Singapore | Health & Benefits
Updated as at November 2019

AON
Empower Results®

Introducing Aon Care

We offer a comprehensive one-stop medical & lifestyle hub which provides you and your family with excellent health care and exciting wellbeing benefits.



At your service at any hour,
on any day

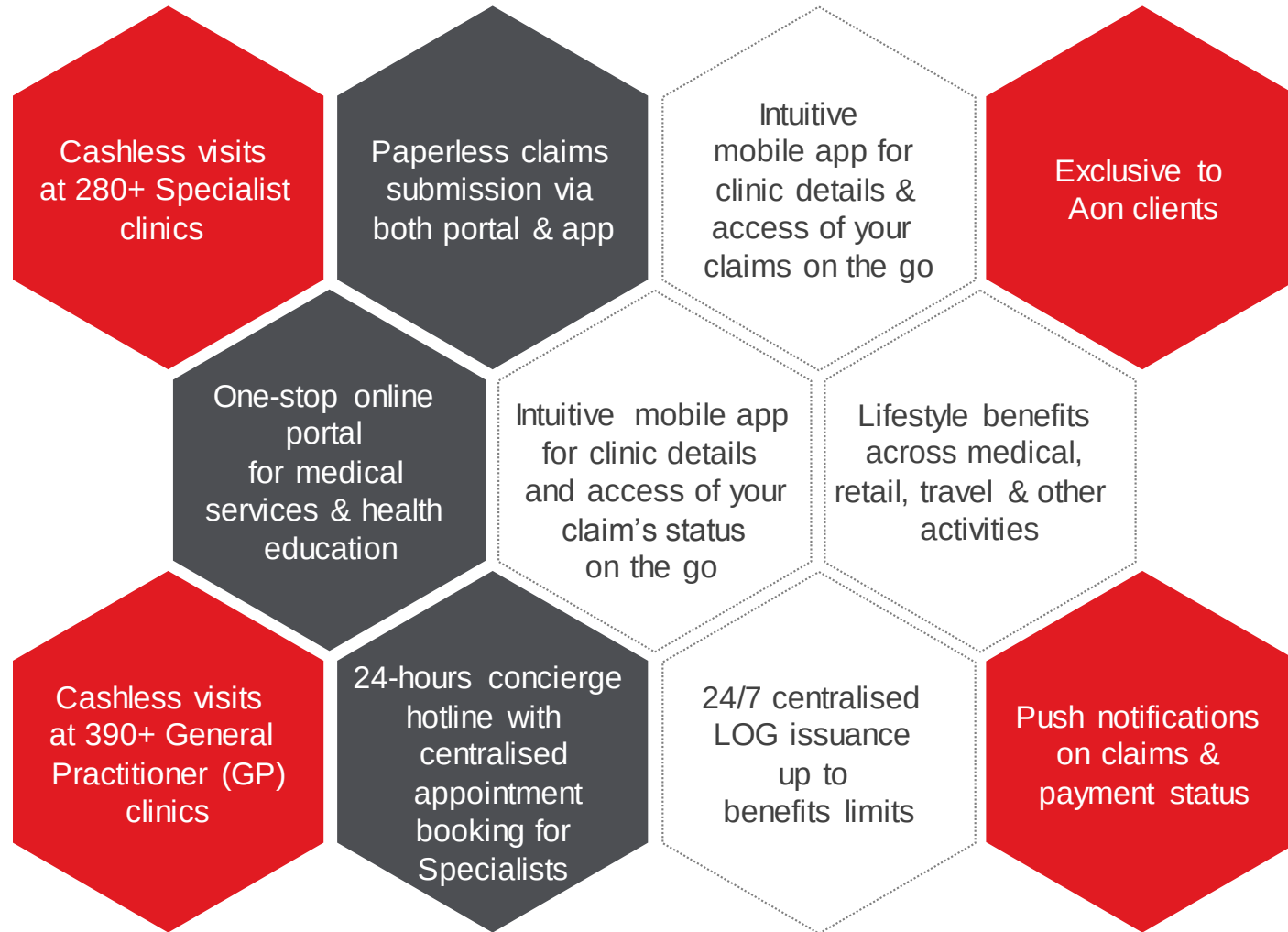
- All new portal: aoncare.sg
- Education & access to information at your fingertips
- 24/7 Aon Care concierge telephone and email support
- Attractive lifestyle benefits, discounts & deals just for Aon Care members



Our island wide network has
got you covered

- Cashless visits to 390+ GP clinics
- Cashless visits to 280+ Specialists clinics
 - Health screening centres
- Medical education, factsheets & videos online at aoncare.sg

Offerings under Aon Care





Innovative technology

Aon Care member portal and mobile app

**A smarter,
faster, and
simpler
solution for
everyone**

- Aon Care smart phone app includes member e-Card
- Web-based Member Portal
- Online claims submission

**Aon Care
now
available on:**



Enjoy Aon Care on the go:
This handy mobile app lets
you find participating clinics
near you at a click of a button.

Unified Login for Web Portal & Mobile App

This will reduce the need for separate login credentials across the Employee Portal and Mobile App.

- Both Portal and App will use the same login credentials.

Credentials format:

User ID = First 3 characters of company name + digits of NRIC/FIN

- Eg. Company = WATERS PACIFIC, NRIC = S1234567E
 - ♦ User ID = WAT1234567

Password = Self Defined

Password rules = Min. 8 alphanumeric characters with at least 1 upper and 1 lower case alphabet

- Eg. Welcome1

Login Module – New Members

New Members

- Employee will receive a welcome email with the User ID and Password
- Employee will receive their dependents welcome email with the User ID and Password for first time account set-up

Aon Care



This is an auto-generated message, please do not reply.

Dear Member,

Welcome to **Aon Care**, which provides you with a 24-Hour concierge hotline and online access to information with regards to your insured medical plans.

Your login account has been activated. With effect from 01 Jul 2019, you can log in with the following Login ID.

For first-time login, please access the Mobile App as you will need to register your mobile number/email address for the purpose of receiving the Multi-Factor Authentication (MFA) One-Time Password (OTP). Once this registration is completed, you will be able to access the Portal for subsequent logins.

Online Employee Portal:

<http://www.aoncare.sg>

Mobile App:

Via your mobile device's app store (Android/iOS)

Login ID:

Password:

Your **One-time Password (OTP)** will be sent to you separately.

Starting from 01 Jul 2019, should you have any questions or need assistance, please do not hesitate to contact our Aon Care Member Contact Centre:

24-Hour Concierge Hotline: +65 6225 2333

Email: aoncare@fullertonhealth.com

Or visit our Aon Care Centre at 108 Robinson Road #03-01 Singapore 068900 between **8.30am to 5.30pm**, Mondays to Fridays excluding public holidays.

Yours sincerely,

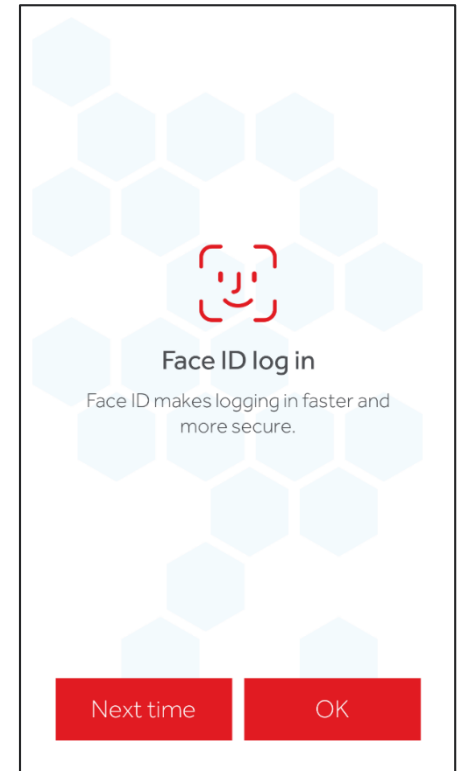
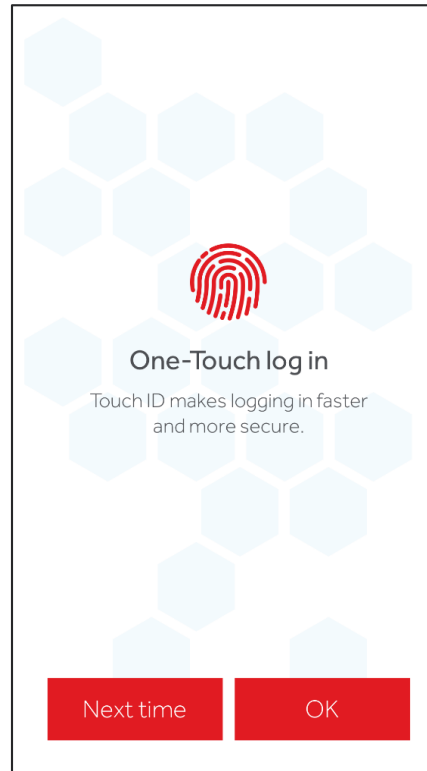
Aon Care Administrator

Aon is not the insurer of any risk.

This policy is underwritten by

Login Module - App

- This is a one-time set-up where users (both employee and their dependants) are required to set up their ID preference so they do not have to manually key in their user credentials upon subsequent logins.
- Should users decide to defer the set-up, they can click on “Next time”. They will be prompted with the same screen again to set up Touch ID/Face ID the next time they log in.
- This prompt will keep appearing until the user has set up his/her ID preference.
- Users may switch off the Touch ID/Face ID in settings menu of the app.



Login Module – Employees + Dependants

Users who defer setting up Touch ID/Face ID will continue to login using their existing credentials

User ID:

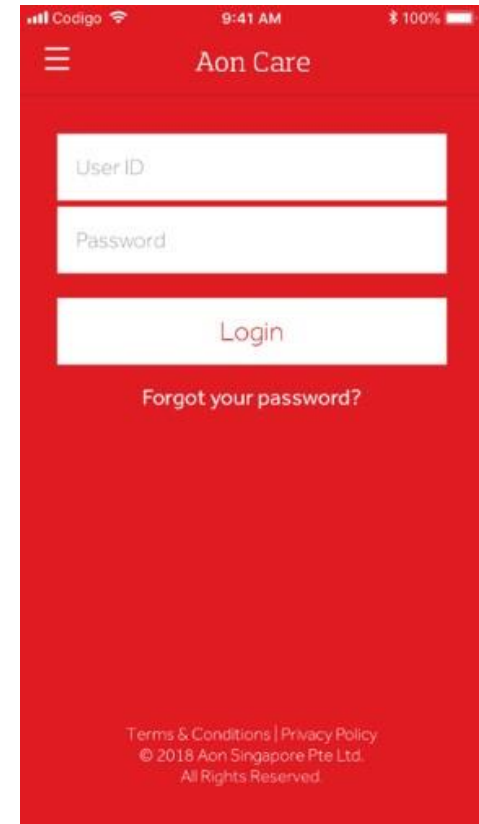
User ID

(First 3 letters of company name + digits of NRIC/FIN)

e.g. WATERS + 1234567 = WAT1234567

Password:

Self-Defined Password



Multi-Factor Authentication

▪ Objective of MFA

Allows members to transact securely on both the portal and app with confidence

This applies to Employees only for:

- Aon Care Mobile App (Android / iOS)
- Aon Care Employee Portal

The One Time Password (OTP) will be sent:

- Via the employee's email address
- Via mobile SMS

Email and Mobile Collection

- **Objective of Data Collection**

In order to facilitate the flexibility of receiving the One Time Password (OTP) required for Multi-Factor Authentication.

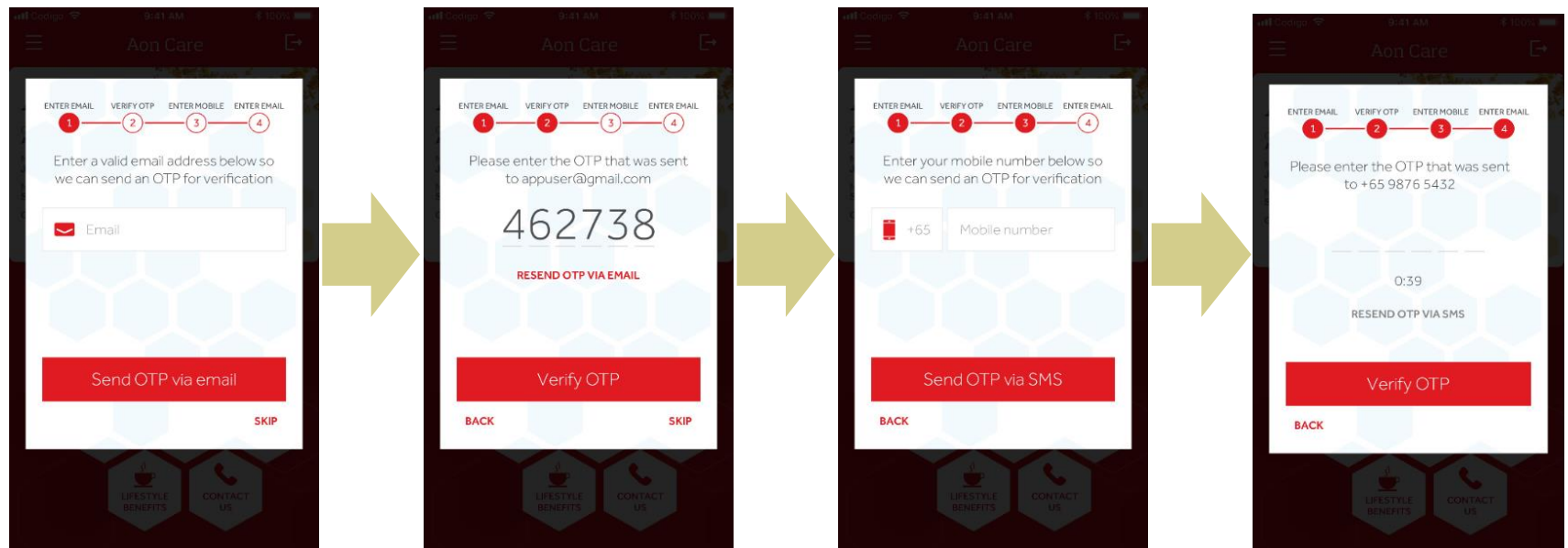
- **What is needed?**

When the member logs into the mobile app or portal, a series of screens will appear to prompt the members to input their email addresses (personal or work) and/or mobile numbers. **This is a one time requirement.**

If the information has already been captured, **the screen will not appear again.**

Email and Mobile Collection (App)

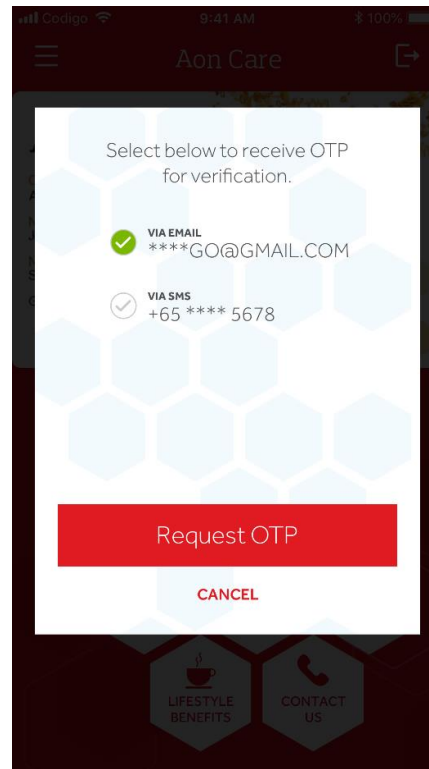
- The 2xSecure app will no longer be available effective 01 June 2019.
- All new users will be required to provide their personal email address and mobile number for the purpose of receiving One-Time Password (OTP).
- When submitting a claim, changing password or viewing claims history, users will be asked for OTP.
- This process is part of the Multi-Factor Authentication (MFA), which allows users to secure their personal data when transacting on the App.



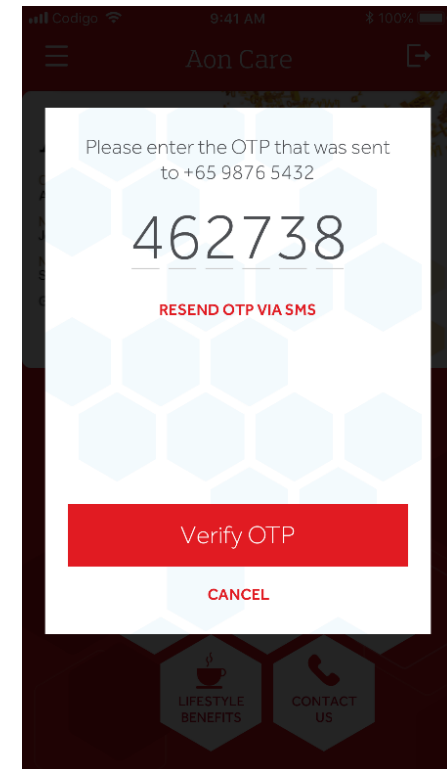
MFA Screens (App)

- MFA will be activated when users click on the following modules:
 - Claims History, Submit E-Claim and Change Password

If email is registered

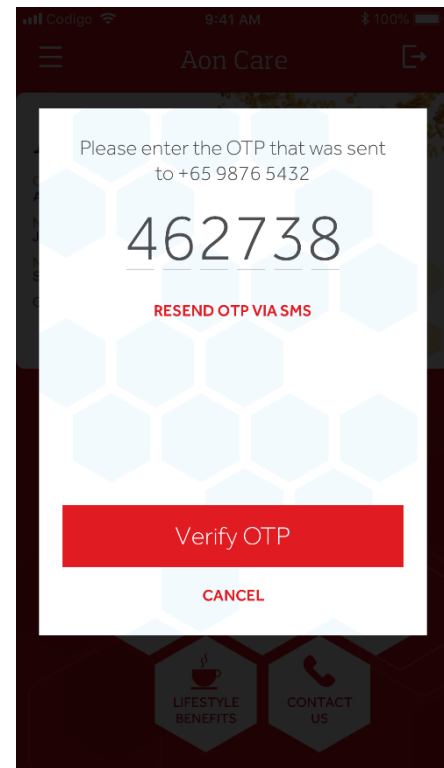
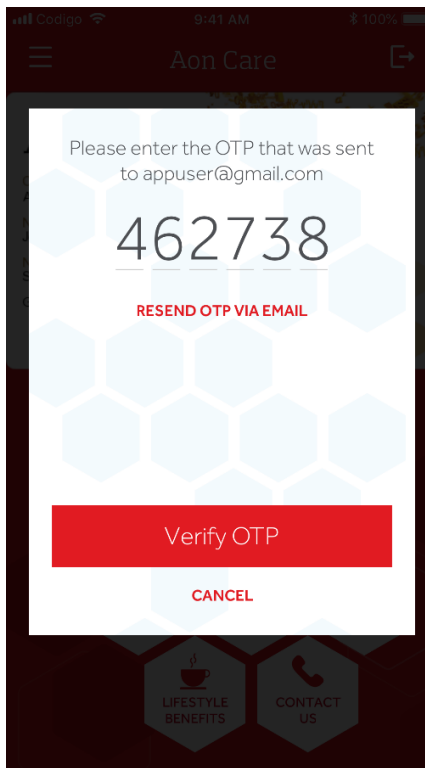
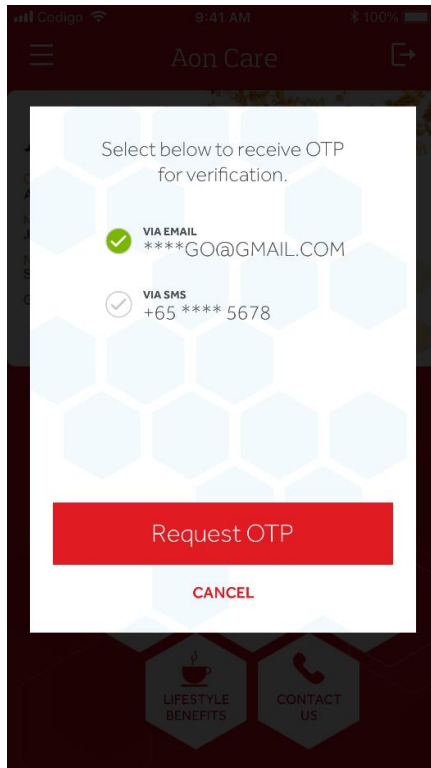


OR



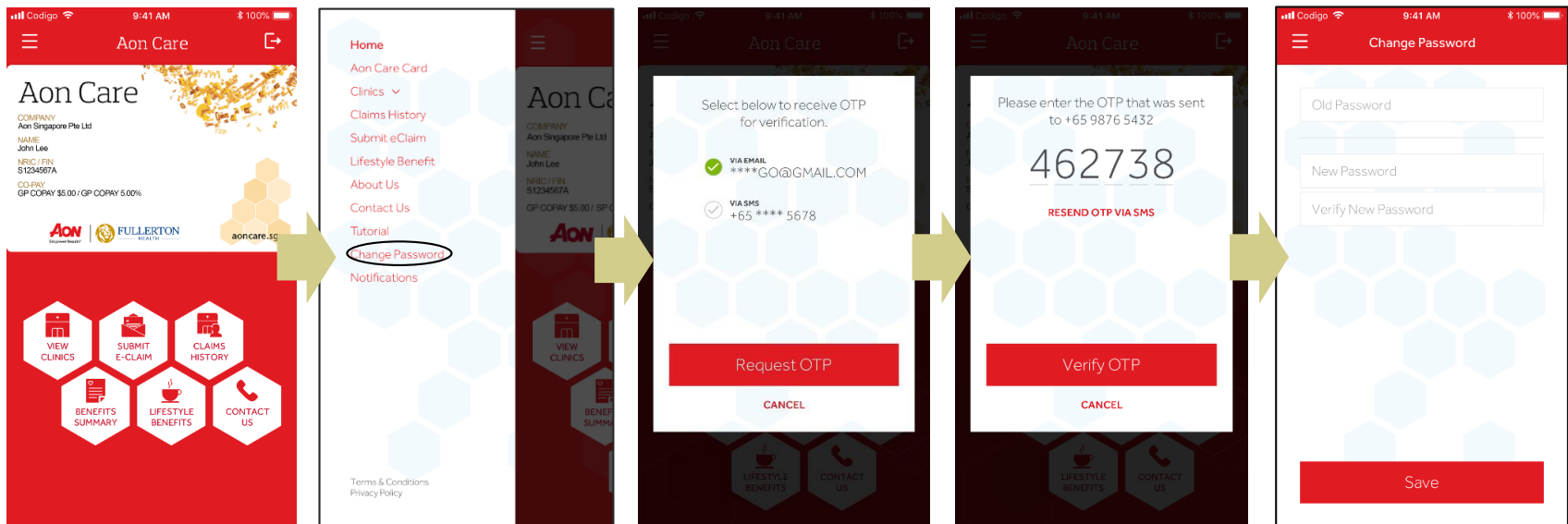
MFA Screens – OTP (App)

After selecting the method of receiving the OTP, the following screen will appear, depending on the user's selection.



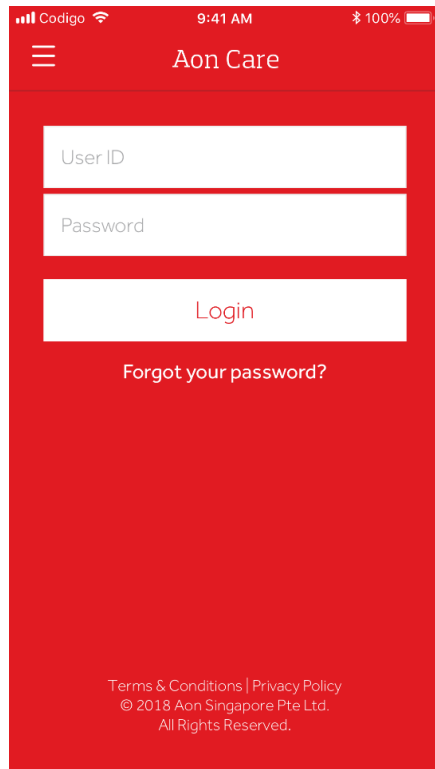
Change Password

- Users can tap on the “Home” menu at the top left-hand corner of the screen and click “Change Password”.
- MFA will apply in the same way.

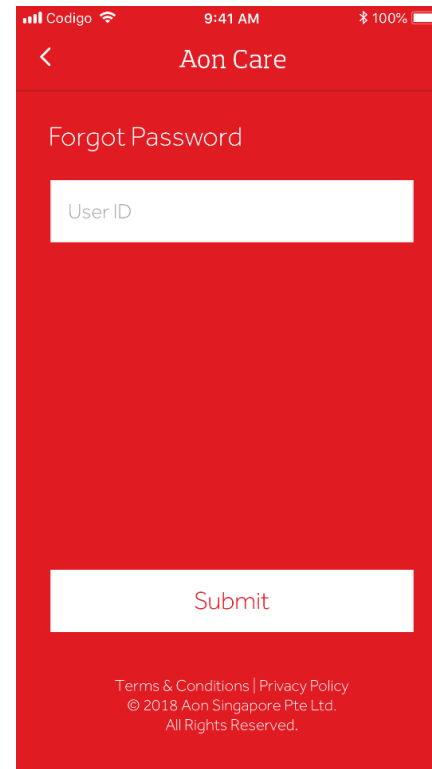


Forgot Password

- If the user has forgotten his/her password, he/she can click on the “Forgot your password?” link.
- The user then key in his/her User ID, and will receive a password via an email or SMS.
- After the user has received a temporary password, he/she will be asked to change the password upon login.



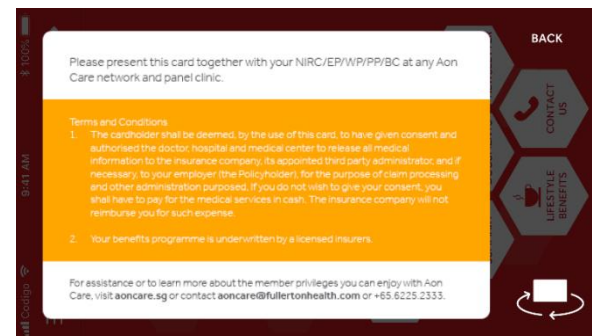
The image shows the Aon Care login screen. At the top, there is a status bar with 'Codigo', signal strength, Wi-Fi, time '9:41 AM', and battery '100%'. Below the status bar is a red header with a hamburger menu icon and the text 'Aon Care'. The main content area is white and contains three input fields: 'User ID', 'Password', and a 'Login' button. Below the 'Login' button is a link that says 'Forgot your password?'. At the bottom, there is a footer with the text 'Terms & Conditions | Privacy Policy', '© 2018 Aon Singapore Pte Ltd.', and 'All Rights Reserved.'



The image shows the Aon Care forgot password screen. At the top, there is a status bar with 'Codigo', signal strength, Wi-Fi, time '9:41 AM', and battery '100%'. Below the status bar is a red header with a back arrow icon and the text 'Aon Care'. The main content area is white and contains a 'Forgot Password' title, a 'User ID' input field, and a 'Submit' button. At the bottom, there is a footer with the text 'Terms & Conditions | Privacy Policy', '© 2018 Aon Singapore Pte Ltd.', and 'All Rights Reserved.'

Aon Care member card

- The Aon Care eCard is available upon successful login.
- Users can present the card during registration at the panel clinic to enjoy cashless visit.
- The eCard can be clicked on to flip it, showing its terms and conditions of use.
- Users can also present the Aon Care eCard at our retail and lifestyle partners to enjoy benefits.



Aon Care member card

Exclusive MEMBER PRIVILEGES just for you

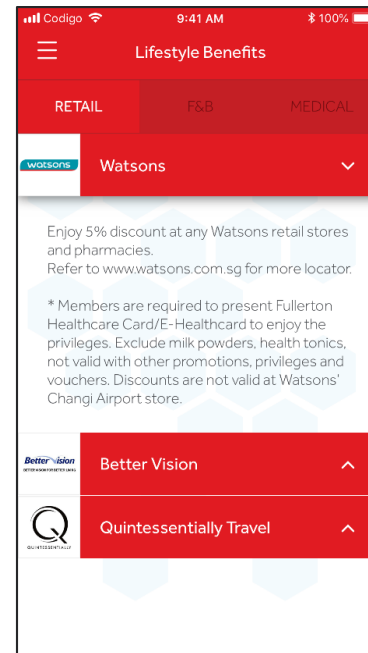
RETAIL

- WATSONS
- BETTER VISION
- QUINTESSENTIALLY TRAVEL

MEDICAL

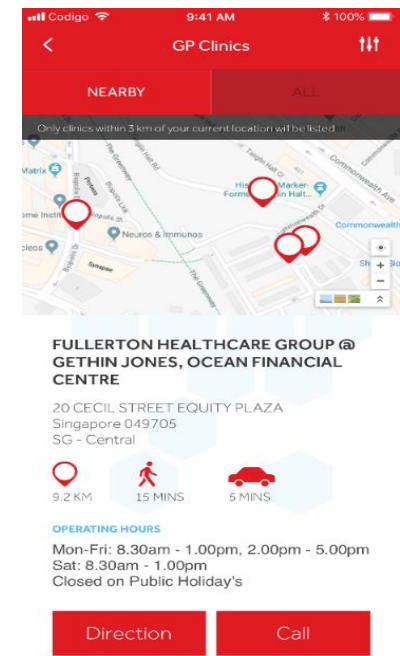
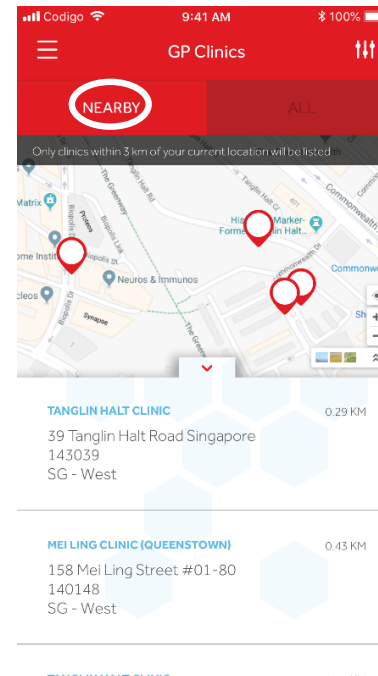
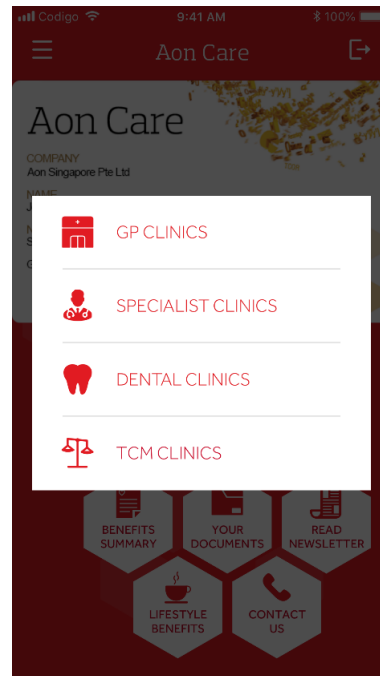
- NOVU MEDICAL AESTHETICS
- URBANREHAB
- AM PHARMACY

Details can be found on www.aoncare.sg



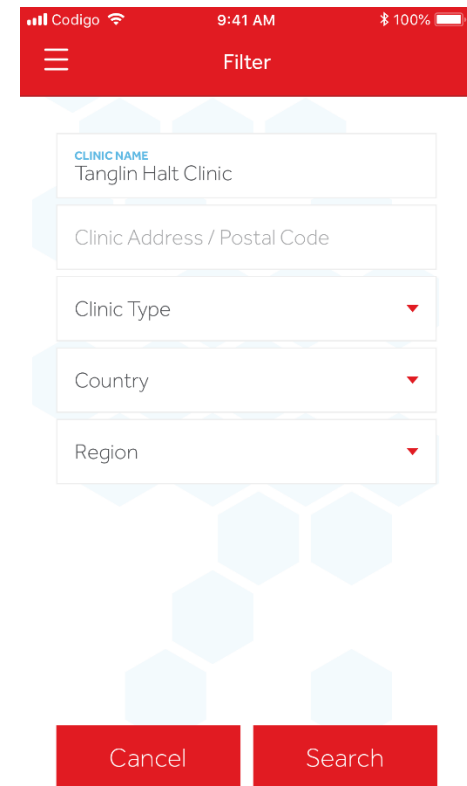
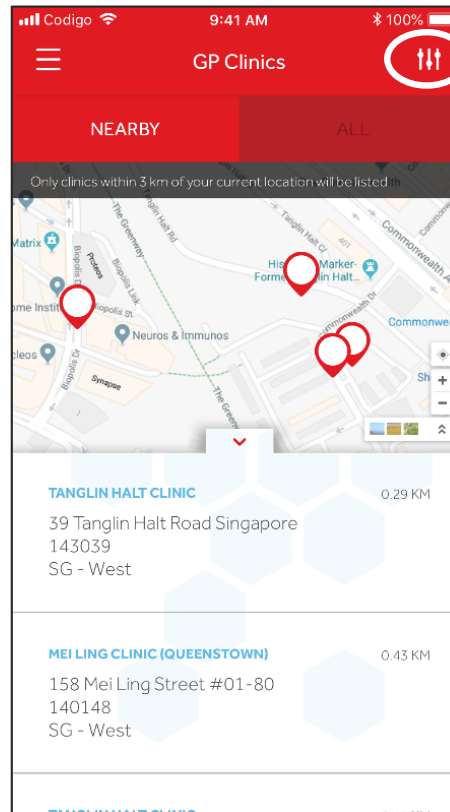
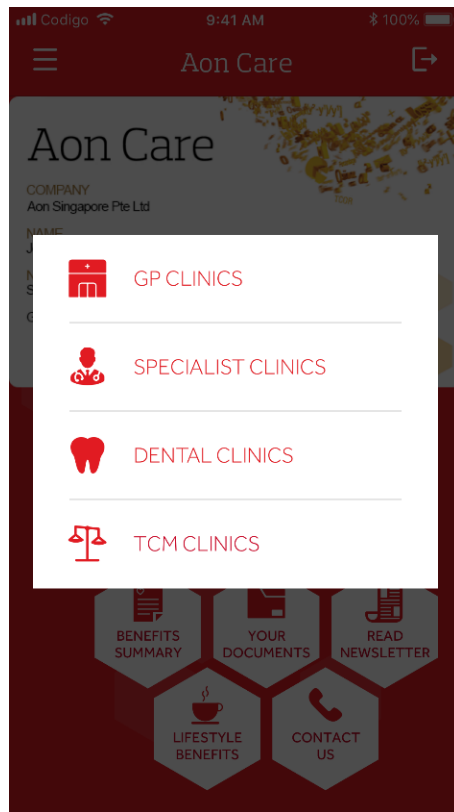
Clinics – Nearby Panel Clinics & Locator

- Users should enable GPS and location services on their mobile to view the nearby clinics.
- Click on “View Clinics” and select the type of clinics – GP, Specialist, Dental or TCM will appear depending on your benefits entitlement.
- Users can then click on the clinic, after which full details will be reflected, including route guide to clinic.



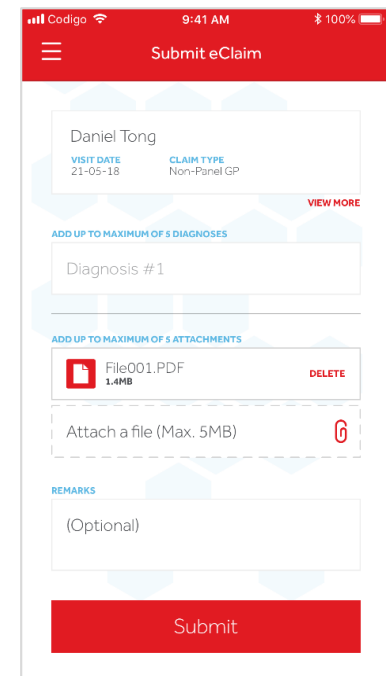
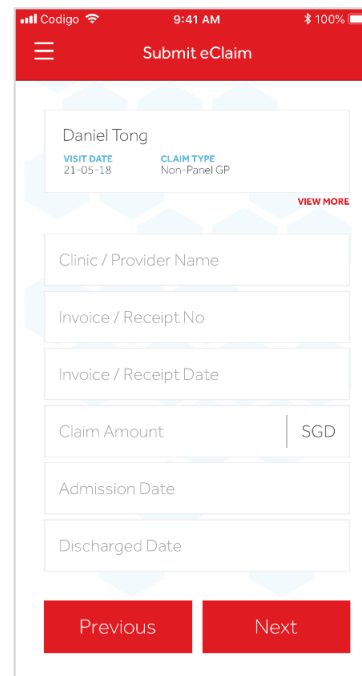
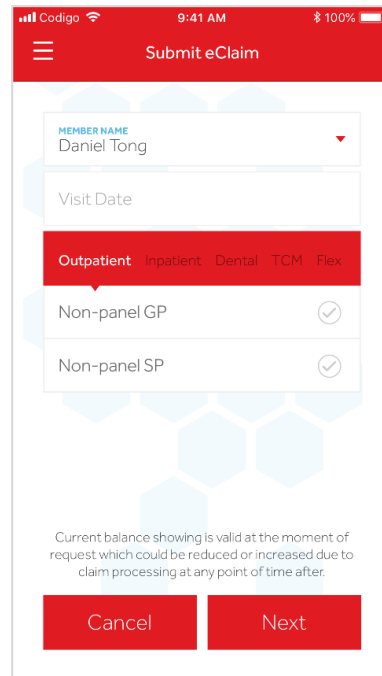
Clinics – Search for Panel Clinics

- Click on “View Clinics” and select the type of clinics – GP, Specialist, Dental or TCM.
- Users can then search for panel clinics by Name, Address including postal code, Clinic Type and Region.



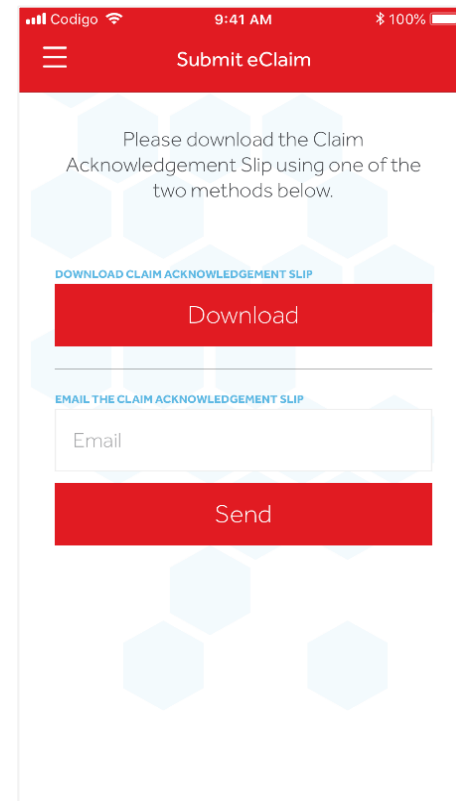
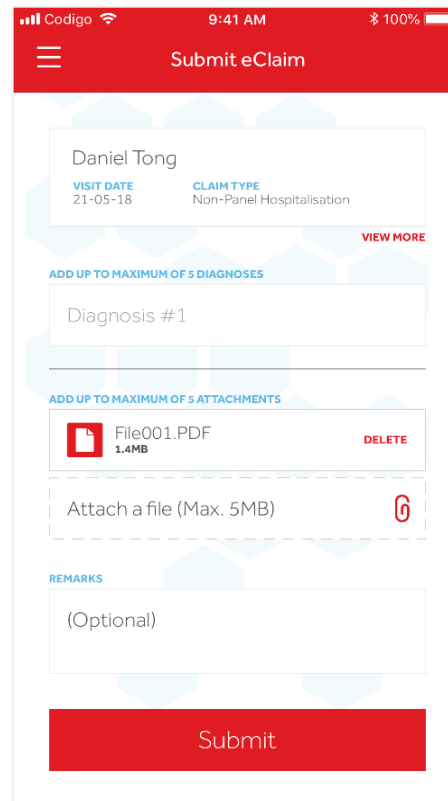
Submit E-Claim

- Users can click on “Submit E-Claim” to submit their medical claims.
- They will be asked for an OTP, after which they can complete the form with the required information.
- Users must enter a visit date before choosing their claim type.
- They can take a photo of or scan their medical receipts, and attach the jpeg to their claims submission.



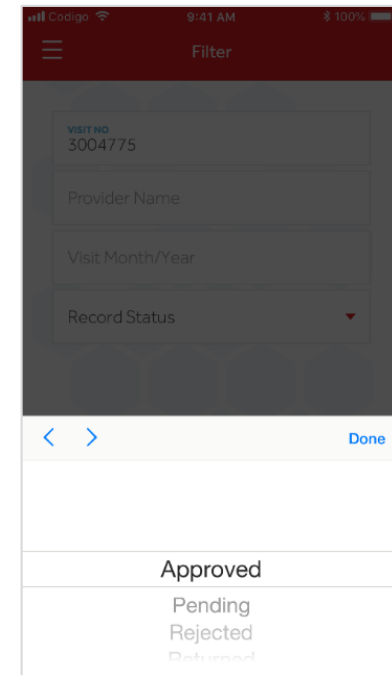
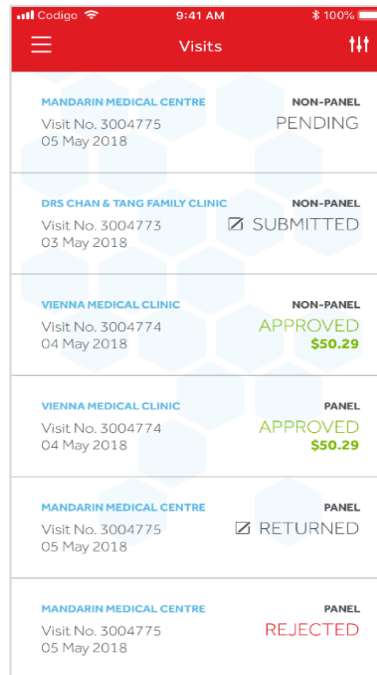
Inpatient Claims Acknowledgment Slip

- When a user's claims hits **\$20,000** and above, hardcopy original documents submission is required, a Claims Acknowledgement Slip will appear.
- Users can download or email this document to themselves.
- They can print it out, sign, and submit all hardcopy documents to Aon Care.



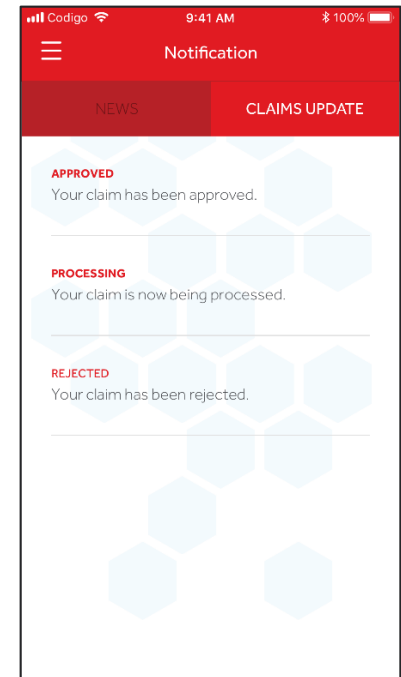
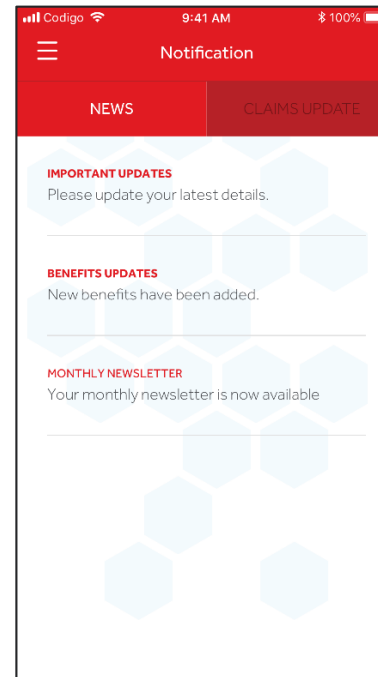
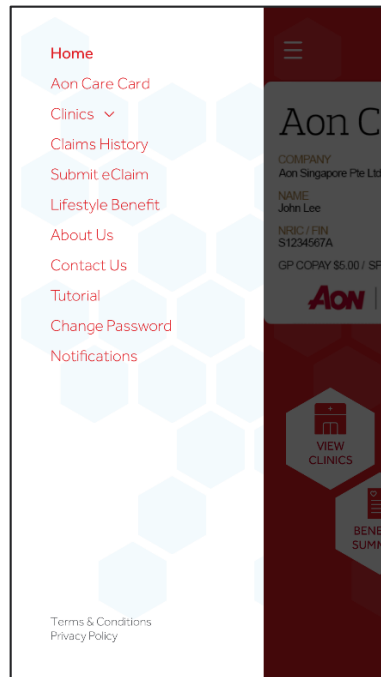
Visits – View Claims History and Claim Status

- Users can click on “Claims History” to view visits and status of their claims here.
- Users can search for visits by Submitted, Pending, Approved, Returned, Rejected and Paid.
- Users now have the option to edit the claim under the Submitted and Returned status.



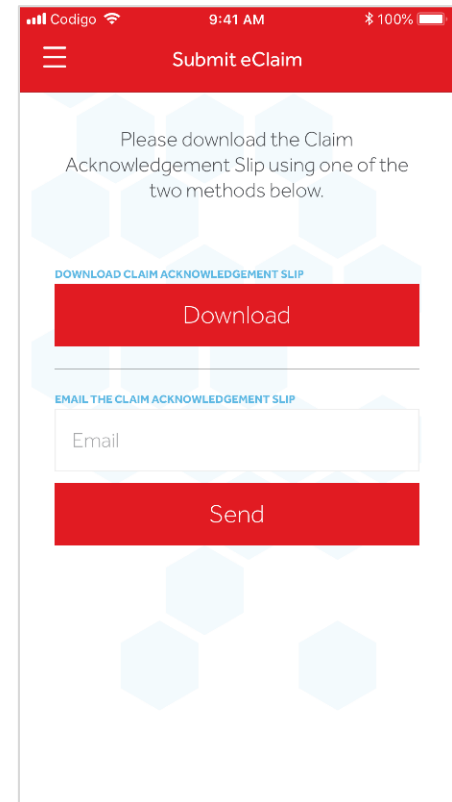
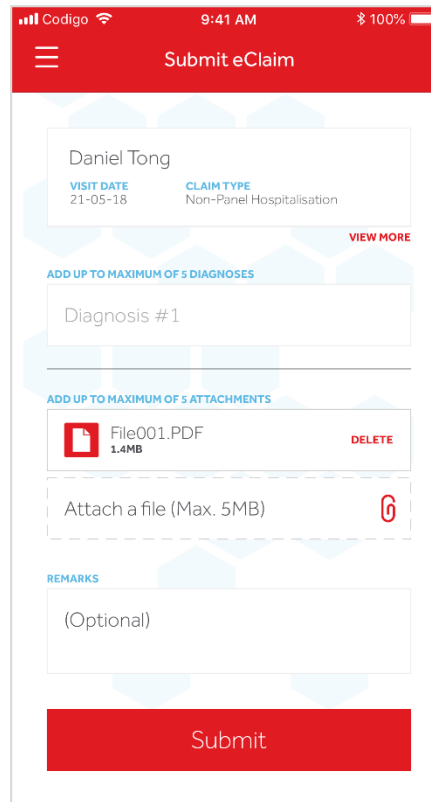
Receive your Claim Status via Notifications

- Users can tap on the “Home” menu at the top left-hand corner of the screen and select “Notifications”.
- “Notifications” allow users to view news feeds and notifications on the status of their claims.



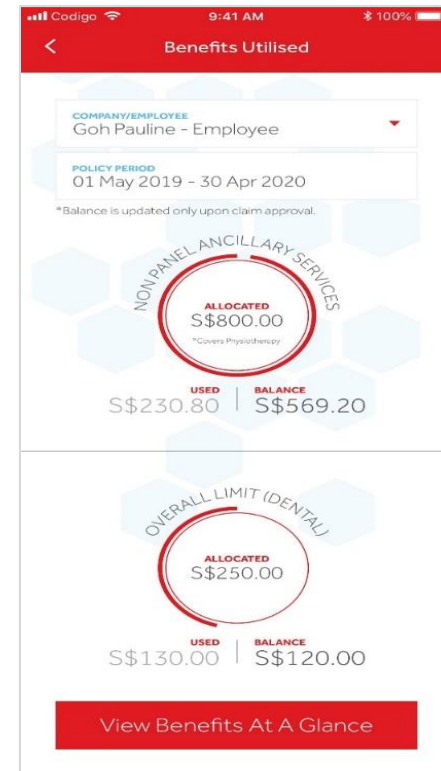
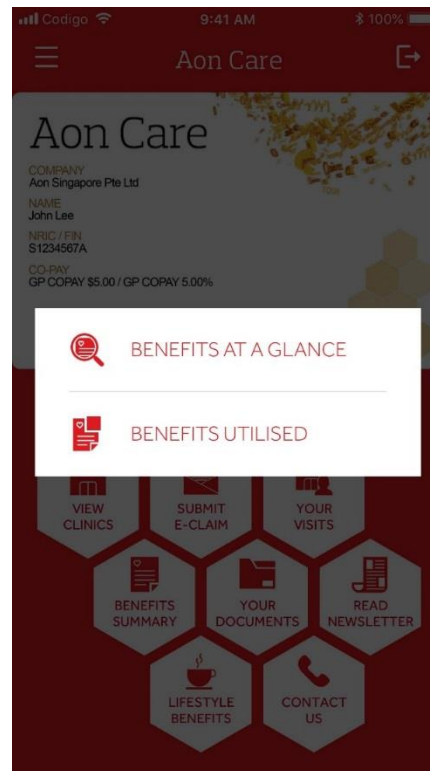
Inpatient Claims Acknowledgment Slip

- When a user's claims hits \$20,000 and above, hardcopy original documents submission is required, a Claims Acknowledgement Slip will appear.
- Users can download or email this document to themselves.
- They can print it out, sign, and submit all hardcopy documents to Aon Care.



Benefit Utilisation

- “Benefits Utilised” allow users to track their **eligible annual outpatient benefits limits** and how much they have utilised.
- Click “Benefits Summary” to access “Benefits Utilised” for the current policy year.

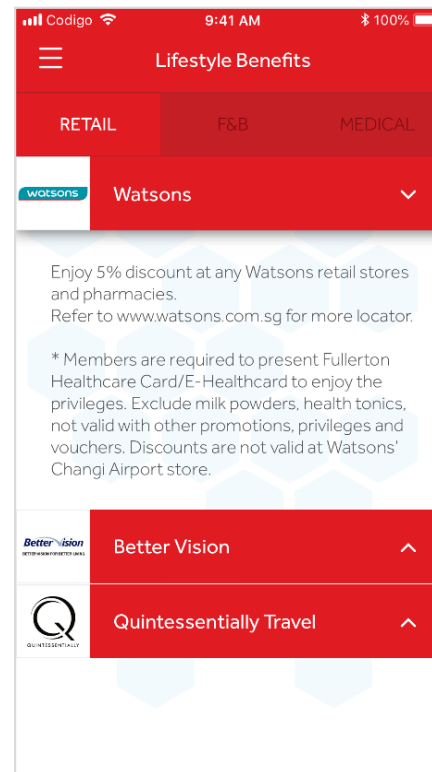


Note:

Benefits Utilisation is updated only upon Claim Approval

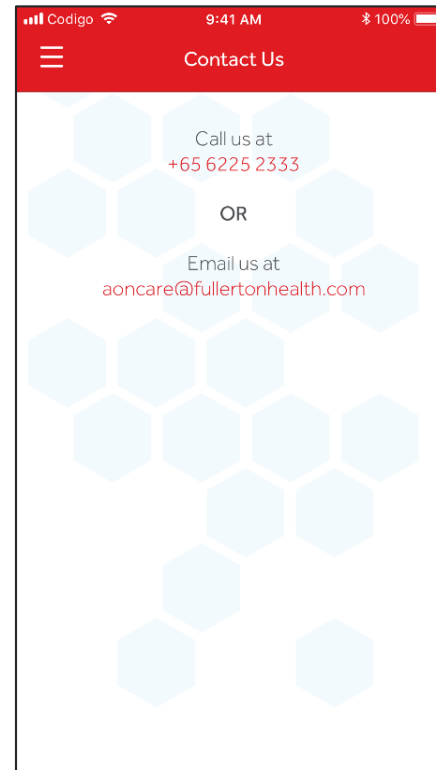
Lifestyle Benefits

- Click on “Lifestyle Benefits” to learn more about the benefits you enjoy by presenting the Aon Care E-Card
- For full details of the Lifestyle Benefits, visit <http://aoncare.sg/member-portal/privileges>



Concierge Hotline

- Users can click on “Contact Us” to reach us via email or the 24/7 Concierge Hotline.



Aon Care – Portal Log In

A photograph of a family of four (a young woman, a middle-aged woman, an elderly man, and a young man) sitting together and looking at a smartphone held by the young man. They are all smiling and appear to be engaged in a shared activity.

Aon Care
Your one-stop medical
& lifestyle hub

Log in here

User ID

Password

[Reset Password](#)

LOG IN

Corporate enquiries?
Speak to us.

For HR
Click here.

www.aoncare.sg

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Your Personalised Home Page

The screenshot displays the Aon Care user interface. At the top, a navigation bar includes the 'Aon Care' logo and links for Home, Medical Services, Claims, Health Education, Wellbeing, and Lifestyle Benefits. A search icon is positioned on the right. Below the navigation bar, a personalized greeting 'Hello Aon, what would you like to do today?' is shown next to a placeholder box. The main content area features six tiles: 'Find a Clinic?' with a doctor examining a child, 'Submit a Claim?' with a man using a laptop and phone, 'Latest News' with a woman reading, 'Doctor knows best' with a doctor's portrait, 'Health Education' with an elderly couple on a laptop, and 'Lifestyle Benefits' with two children in towels. A right-hand sidebar contains the 'Aon's Aon Care Account' section with links for Profile, Documents, Claims History, Notifications, Change Password, and Log Out. Below this is a '24 Hour Aon Care Concierge Hotline' with a phone number and an email address. At the bottom of the sidebar is a mobile app promotion for 'Aon Care, now on mobile.' with download links for the App Store and Google Play.

Aon Care Home Medical Services Claims Health Education Wellbeing Lifestyle Benefits

Hello Aon, what would you like to do today?

Find a Clinic?

Submit a Claim?

Latest News
Stay up-to-date with the latest news and offers!
[UNSUBSCRIBE](#)

Doctor knows best
Insights from our medical team
[WHO IS IT THIS MONTH?](#)

Health Education

Lifestyle Benefits

Aon's Aon Care Account

- Profile
- Documents
- Claims History
- Notifications
- Change Password
- Log Out

We are here to help, any time, any day.

24 Hour Aon Care Concierge Hotline
+65 6225 2333

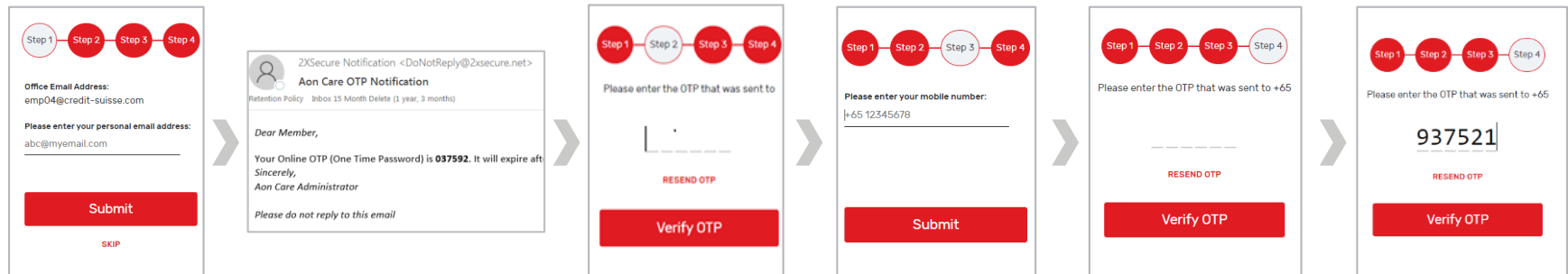
Email Aon Care at
aoncare@fullertonhealth.com

Aon Care, now on mobile.

Download on the App Store GET IT ON Google play

- Upon successful log in, this page will bring to you a series of information, where you can easily find panel clinics for consultation and track your claims submission.

Multi-Factor Authentication (MFA) – First Time User



- For the very first login, all users will be required to provide their personal email address and mobile number for the purpose of receiving a One-Time Password (OTP) when accessing the portal.

Drop Down Account Menu

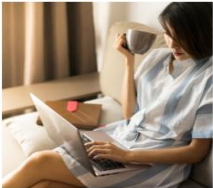
Aon Care[Home](#)[Medical Services](#)[Claims](#)[Health Education](#)[Wellbeing](#)[Lifestyle Benefits](#)



Health Education

Medical Facts & Insights at your convenience

We've wanted to provide you with access to information when you need it and in the privacy of your own home. We have a range of topics, of which many of our Aon Care members have sought help for. You'll find Factsheets and Videos on a range of topics including Physical Health, Mental Health, Men's Health, Women's Health, Children's Health & Senior's Health. We also wanted to provide you with a deeper look into the subjects they know in Doctor knows best and Outside the box with a range of other people who impact on our family life like the Vet, Chiropractor, Podiatrist as an example. We will publish new content every month and welcome any suggestions on topics of special interest via our contact us email.



Medical Factsheets

Find out more about medical conditions, signs to look for and treatments in our medical factsheets. With the support of Singapore Health's Health Exchange the factsheets are written for easy understanding and cover an range of conditions relevant to young children through to the seniors in the family.



Videos

If you don't care for reading, check out our videos which offer short sharp information on different subject matter. Because of our relationship with Singapore Health we be adding new videos on a regular basis so check in every visit to see what's new.



Doctor knows best

Ever thought about what you'd ask a doctor or specialist about their job? Maybe what that like about it or how technology has changed the way they work? We have asked those questions to some of Singapore's best and will be seeking out more of them for deep dives into the world they know best!



Outside the box

Many different service providers and professionals help us manage the day to day running of our life beyond just our GP or Specialist. We wanted to explore outside the box to talk to some of those people. If you think about it the list can be long. The family veterinarian, your chiropractor or physiotherapist. Financial Planner, paediatrician, personal trainer are just a few! Check out our interviews for tips and traps.

Aon's Aon Care Account

-  Profile
-  Documents
-  Claims History
-  Notifications
-  Change Password
-  Log Out

- You can access the drop down account menu on every page with ease.

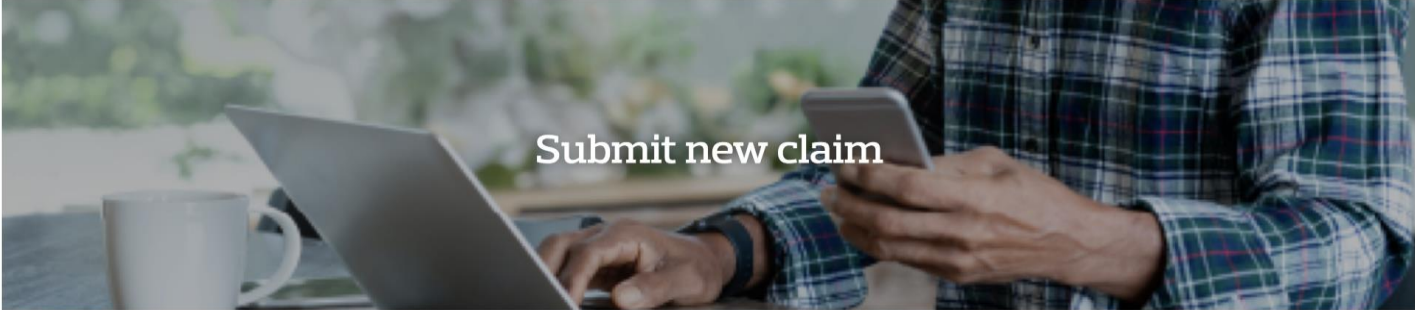
Submit New Claim

The screenshot displays the Aon Care website interface. At the top, a navigation bar includes links for Home, Medical Services, Claims, Health Education, Wellbeing, and Lifestyle Benefits. A red circle highlights the 'Claims' link, which has opened a dropdown menu with three options: 'Submit new claim', 'Claim History', and 'FAQs'. Below the navigation bar, the main content area features several promotional tiles: 'Find a Clinic?' with a doctor examining a child, 'Submit a Claim?' with a man using a laptop, 'Latest News' with a woman reading, 'Doctor knows best' with a doctor, 'Health Education' with an elderly couple, and 'Lifestyle Benefits' with two children. On the right side, there is a sidebar for 'Aon's Aon Care Account' with links to Profile, Documents, Claims History, Notifications, Change Password, and Log Out. Below this, a message states 'We are here to help, any time, any day.' followed by '24 Hour Aon Care Concierge Hotline' with a phone number and an email address. At the bottom right, there is a section for 'Aon Care, now on mobile.' showing the app on a smartphone with download instructions for the App Store and Google Play.

- To submit a claim, simply click on the Claims section located on the menu bar at the top of the page.

Submit New Claim

Aon Care[Home](#)[Medical Services](#)[Claims](#)[Health Education](#)[Wellbeing](#)[Lifestyle Benefits](#)



Submit new claim

**A streamlined,
efficient & simple
Claims process**

Claims with Aon Care is much easier as all visits to panel doctors are cashless and the admin you don't need to worry about. However, if you or a loved one does need to see a non-panel doctor or is hospitalised you are going to need to submit a claim for reimbursement. We know these times can be stressful, but we've made it as easy as possible to get your claim submitted and paid in three easy steps! Remember its best to submit your claim as soon as possible after you receive treatment. Not only does this mean there's less chance of accidentally misplacing receipts or accounts, but it will also result in you receiving your benefit sooner.

Claims Made Easy

STEP 1



Complete the claim form
Follow the claim questions answering from the medical documents you have in front of you.

STEP 2



Let the administration behind the scenes begin
Look out for progress notifications over the next 10-14 days by email or text

LET'S BEGIN

STEP 3



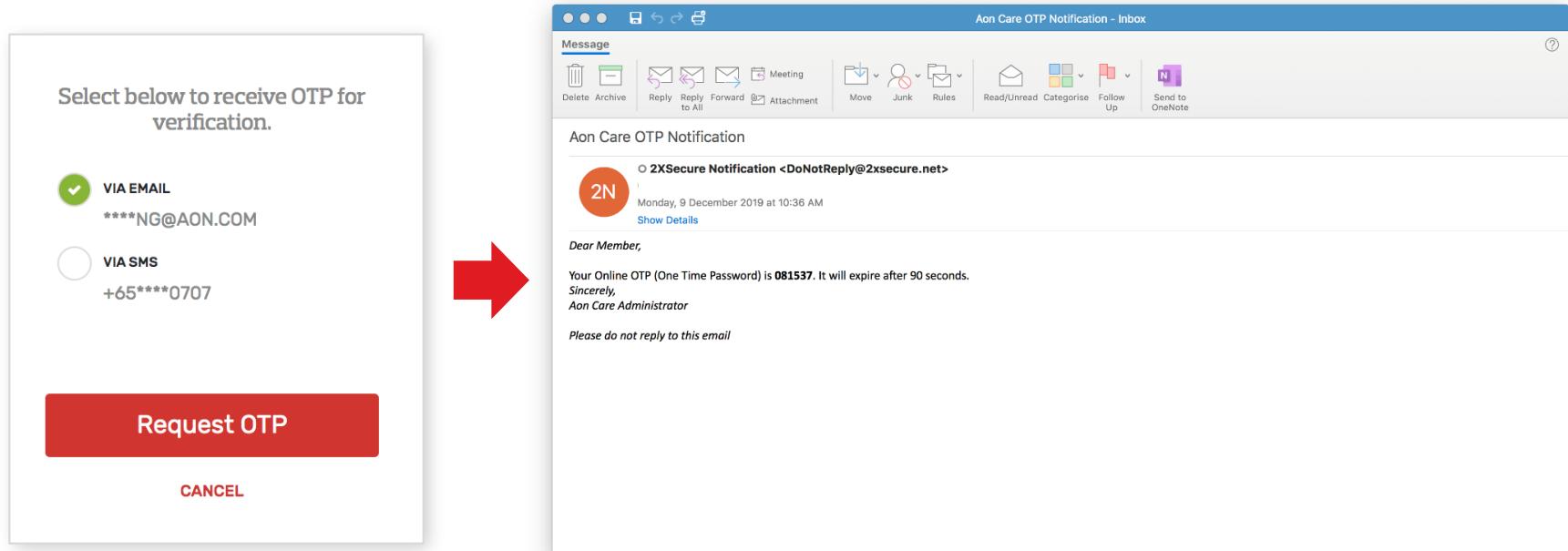
Your claim is paid
Your nominated bank account will be reimbursed. Sometimes it takes the bank process and extra few days to clear the funds.

- Click on “Let’s Begin” to begin your claims submission process.

Aon | Health & Benefits
Proprietary & Confidential

AON
Empower Results®

Submit New Claim – MFA Verification



- Users will be prompted to enter the OTP which was sent to either your personal email address or mobile number (of your choice) as shown here.

Submit New Claim – Submit Invoices

The screenshot shows the 'Submit New Claim' page on the Aon Care website. The header includes the Aon Care logo and navigation links: Home, Medical Services, Claims, Health Education, Wellbeing, and Lifestyle Benefits. A search icon and a user profile icon are also present. The main heading is 'Submit New Claim' over a background image of a person using a laptop and a smartphone. Below this, the 'Claim Details (Deng - MIPL)' section is displayed. It includes a 'Claimant Information' subsection with fields for 'Member's Name' (filled with 'Deng') and 'Date of Visit' (filled with '09/12/2019'). There is an 'Upload Claim Documents' section with instructions and a 'Browse from your computer' button (labeled 'MAX. 5MB') which shows a message: 'File name already exists. Please select a different file'. A 'Remarks (Optional)' text area is also present. The 'Claim Type' section asks 'What type of claim are you submitting today?' and has two tabs: 'Outpatient' (selected) and 'Dental'. Under 'Outpatient', there is a 'Type of Outpatient Claim' dropdown menu (filled with 'Accident & Emergency Department') and a 'NEXT - PREVIEW' button. At the bottom, there is a 'Claim Details' subsection with fields for 'Clinic/ Provider Name' (filled with 'Dr. Tan clin') and 'Invoice/ Receipt No.'.

Aon Care Home Medical Services Claims Health Education Wellbeing Lifestyle Benefits

Submit New Claim

Claim Details (Deng - MIPL)

Claimant Information

All fields are mandatory unless stated

Member's Name
Deng

Date of Visit
09/12/2019

Upload Claim Documents

You are required to upload the following documents:
Invoice, Referral Letter and other supporting documents
(if relevant).

Browse from your computer
MAX. 5MB

File name already exists. Please select a different file

Remarks (Optional)
If Any

NEXT - PREVIEW

Claim Type

What type of claim are you submitting today?

Outpatient Dental

Type of Outpatient Claim
Accident & Emergency Department

Claim Details

Clinic/ Provider Name
Dr. Tan clin

Invoice/ Receipt No.

- On this page, you may proceed to submit your claim details and attach scanned copies of your invoices for submission.
- Once you are done, click on the red “NEXT-PREVIEW” box to proceed.

Submit New Claim – Review New Claim

Aon Care[Home](#)[Medical Services](#)[Claims](#)[Health Education](#)[Wellbeing](#)[Lifestyle Benefits](#)



Submit New Claim

Review New Claim

[Edit Claim](#)

Claimant Information

Member's Name	Deng
Date of Visit	09 Dec 2019

Claim Documents

Attachments	 Article 9 Cervical Cancer- Symptoms, Screening And Prevention.pdf 759KB
Remarks	test

Claim Type

Claim Type	Outpatient - Accident & Emergency Department
------------	--

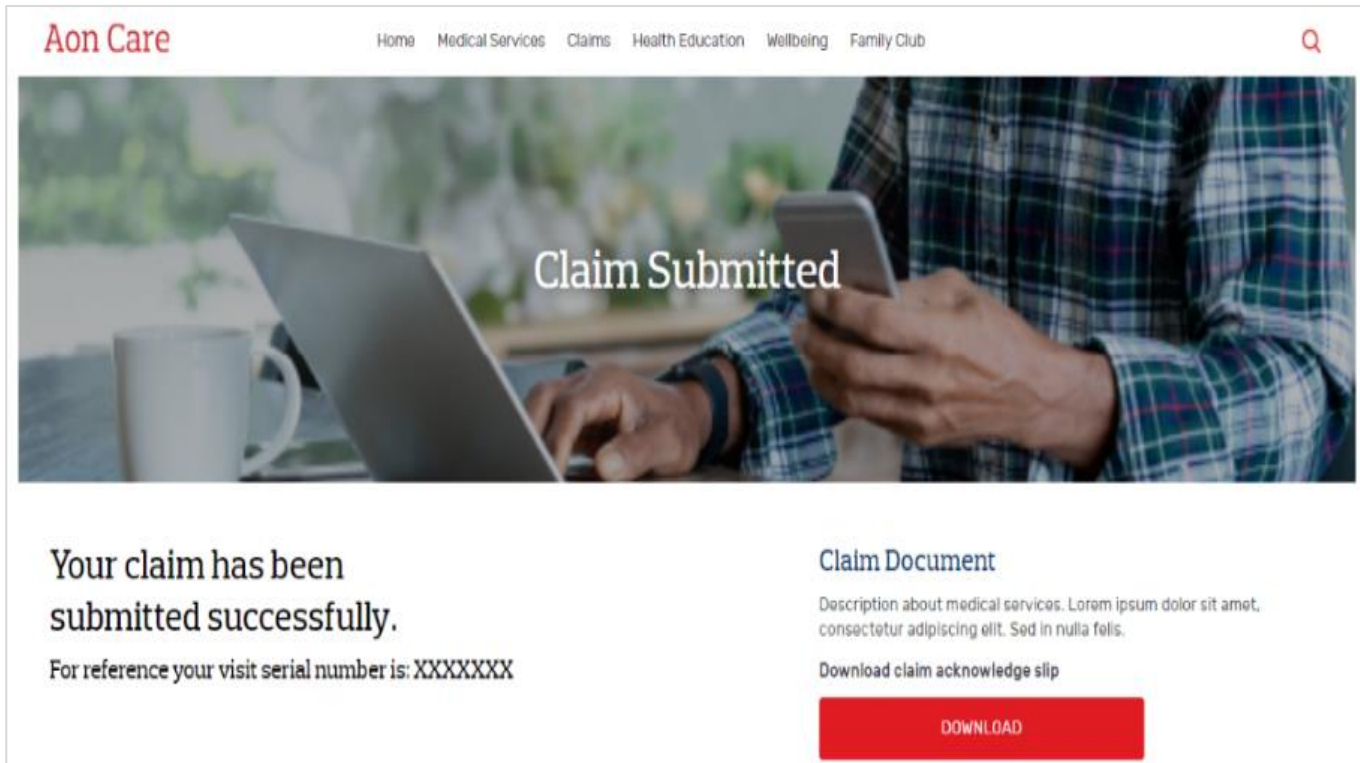
Claim Details

Clinic/ Provider Name	Dr. Tan clin
Invoice/ Receipt No.	test
Invoice/ Receipt Date	09 Dec 2019
Invoice Amount	SGD \$ 56777.00
Diagnosis	1. Haemorrhoids / K64.8

[SUBMIT](#)

- On this page, you may review your claims submission and edit where necessary.
- Once finalized, you may proceed by clicking on the red “SUBMIT” button.

Submit New Claim – Claim Submitted Successfully



- You will receive a notification message that your claims have been successfully submitted.
- You may also choose to download the claim acknowledge slip for your reference by clicking on the red “Download” button.

Claim History & Notifications



Claim History

Status
All

VISIT NO. 89326155
Deng
Raffles Hospital
31 MAY 2019

NON-PANEL
APPROVED
\$100

VISIT NO. 89325983
Yeo
Charles Tan Surgery
01 MAY 2019

NON-PANEL
VOIDED

VISIT NO. 8934578
Deng
A & A CLINIC
07 MAY 2019

NON-PANEL
SUBMITTED
EDIT CLAIM

VISIT NO. 8934562
Deng
Alexandra Hospital
01 MAY 2019

NON-PANEL
PAID

VISIT NO. 8934560
Deng
A & A CLINIC
07 MAY 2019

NON-PANEL
VOIDED

VISIT NO. 8934558
Deng
CARING DENTAL SENGKANG
07 MAY 2019

NON-PANEL
RETURNED
EDIT CLAIM

Status Legend

- Approved
- Voided
- Submitted
- Paid
- Returned
- Rejected
- Pending

- Users can click on “Claim History” to view their clinic visits and status of their claims.
- Users can also search for visits by Status criteria: Submitted, Pending, Approved, Returned, Rejected and Paid.
- Users now have the option to edit their claim under the Submitted and Returned status.

Claim History & Notifications

Aon Care

HomeMedical ServicesClaimsHealth EducationWellbeingLifestyle Benefits

Q



My Aon Care

Notifications

NewsClaims

IMPORTANT UPDATES 1
This is the title of the news 1
04 OCT 2019, 03:50PM

▶

IMPORTANT UPDATES 2
This is the title of the news 2
17 SEP 2019, 03:26PM

▶

IMPORTANT UPDATES 3
This is the title of the news 3
17 SEP 2019, 03:27PM

▶

IMPORTANT UPDATES 4
This is the title of the news 4
18 SEP 2019, 12:38AM

▶

IMPORTANT UPDATES 5
This is the title of the news 5
04 OCT 2019, 03:50PM

▶

This is the title of the news 1

04 Oct 2019, 03:50PM

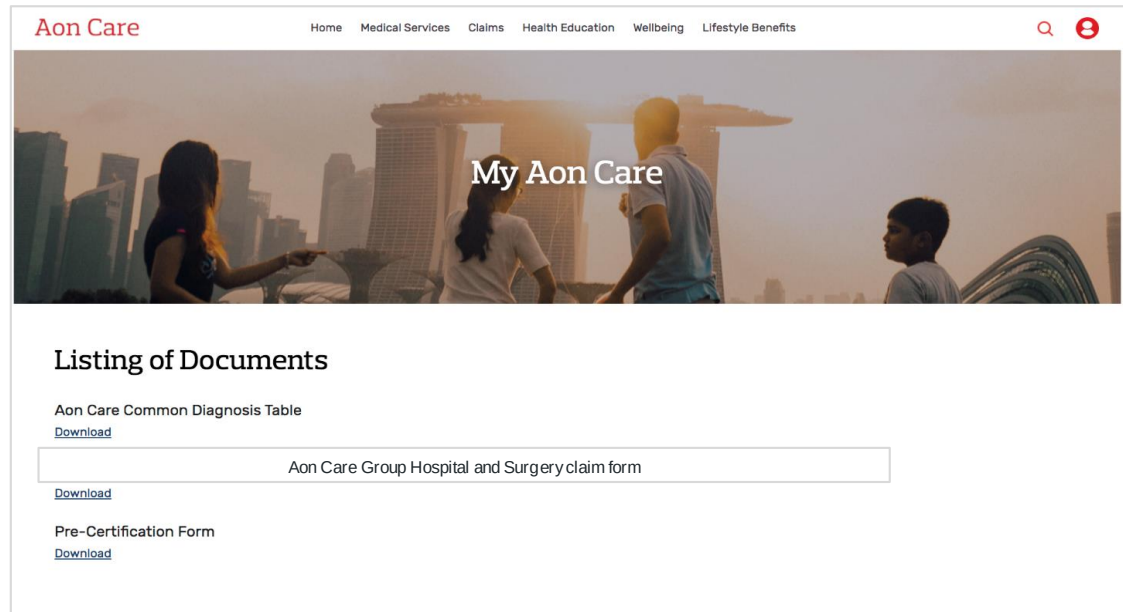
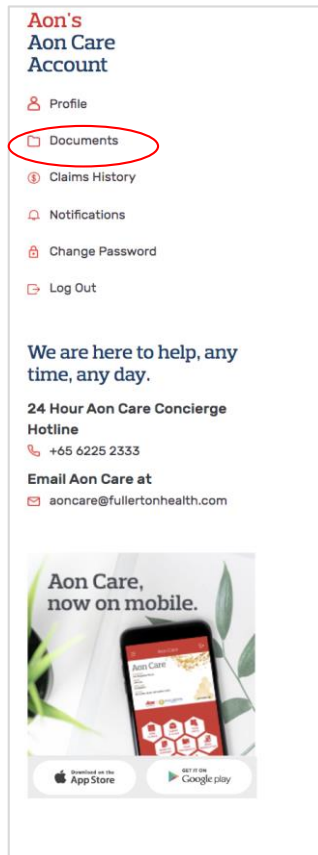
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Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto beatae vitae dicta sunt explicabo.

- On this page, you can view your various claims notifications as follows:

1. Declined
2. Approved
3. Paid
4. Processing

Documents – Downloadable Forms



- You can access useful downloadable forms from your drop down account menu.
- User can download documents such as:
 1. Group Hospital and Surgical Claims
 2. Pre-Certification forms.

Finding a Clinic

Aon Care[Home](#)[Medical Services](#)[Claims](#)[Health Education](#)[Wellbeing](#)[Lifestyle Benefits](#)



Find a Clinic

Clinics Search

Clinic Type
Please Select

Country
All

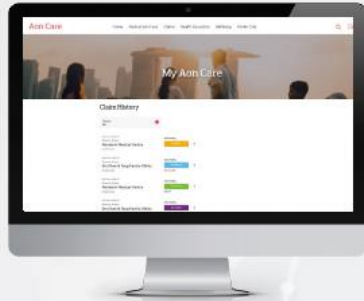
Region
All

Specialisation
All

Show Map
☐

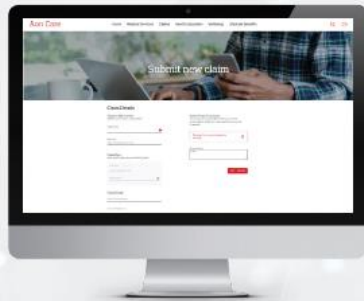
SEARCH

My Aon Care Account Features



CLAIM HISTORY

- › Under **Claim History**, you can view your visits records
- › You can view your claims submission status – Submitted, Approved, Rejected or Voided
- › You can sort your claims by **Record Status** – Submitted, Approved, Rejected or Voided



SUBMIT CLAIM

- › Under **Submit Claim**, you can submit your inpatient and outpatient claims
- › You are required to complete all compulsory fields and provide a detailed breakdown of your claims to avoid delay for reimbursement
- › You can attach softcopy of your claims under **File Attachment**
- › Click **Submit** button, when you complete your claims submission



MY PROFILE

- › Under **My Profile**, you can view your profile information (if any)
- › Please **CHECK** your personal details, especially your **BANK ACCOUNT** number as the claims reimbursement will be credited into the account as stated in the portal
- › For any changes to the particulars appearing on this page, please reach out to your HR team

Medical Services

Aon Care
Home Medical Services Claims Health Education Wellbeing Lifestyle Benefits

General Practitioners

Over 400 panel GPs in Singapore and Johor Bahru.

A general practitioner, most commonly known as a GP, is a physician who does not specialize in one area of medicine. GPs provide routine health care and assess and treat many different conditions, including illnesses and injuries. They often have regular, long-term patients and provide ongoing medical care to both male and female patients in all age groups. Aon Care has over 400 panel GPs island wide.

Are you looking for a Panel GP Clinic?

FIND OUT MORE

How do I know if I have eczema?

Eczema or atopic dermatitis, is a skin condition which affects nearly 21 per cent, or one in five people in Singapore. Atopic eczema is the most common form of eczema, an itchy skin disorder that can occur at any age. Eczema is not infectious or contagious. The rash may appear red, wet and weepy or dry, thickened and scaly. Scratching often aggravates the rash. The rash can affect any part of the body, particularly the elbow bends, back of the knees and the neck. If you suspect you are showing signs of eczema, please consult your GP.

What is Sinusitis?

Sinuses are air-filled spaces in the skull. Sinuses are connected to the nose, allowing the mucus produced in them to drain out through the nose. In sinusitis, the lining of the sinuses becomes inflamed and swollen. This obstructs the flow of mucus out of the sinuses, leading to a build-up of mucus. Sinusitis caused by viruses usually resolves itself fairly quickly. For longer-lasting sinusitis, a bacterial infection is usually the cause and can be treated with oral antibiotics. Please see your GP if sinusitis is troubling you.

Meet our Doctors

Dr. Faizal Kassim

Dr. Catherine Ng

Dr. William Pang

Dr. Radha Krishnasamy

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EMERGENCY
24/7 Support

Need medical care outside of business hours?

Things don't always go to plan or happen at a nice convenient time. So, we've created some very useful information to assist you in the event you or a family member needs medical attention outside normal business hours.

Medical Concierge

Need medical care assistance? Aon Care has a Medical Concierge which you can contact.

CONTACT DETAILS

+65 6225 2333

aoncare@fulertonhealth.com

Clinics

Need to find a GP Clinic that is open for 24 hours? Search for them here.

Hospital A & E

Having a medical emergency? Here are the Hospital A&E which you can head to.

Ambulance

For emergency life or death situations (Tel Icon) 995. SCDF will respond and take you to the nearest Singapore Government Hospital.

Latest Singapore News

It's that time of year, but do I need a flu vaccination?

Vaccination protects you from something that can become worse. More importantly, you are not just protecting yourself but also the people around you. The composition of the vaccine changes in response to the change in the viruses in circulation. Flu viruses are constantly evolving, which means that last year's vaccine may not protect you against viruses that are circulating this year. Your GP can administer a flu vaccination but call ahead to be sure they have the vaccinations on hand.

Singapore & World Health Organisation (WHO)

Singapore is an active member state in the WHO Western Pacific Region which is home to almost 1.9 billion people across 37 countries and areas. WHO works with governments and partners across the region to promote health, keep the world safe, and serve the vulnerable. WHO has collaboration centres and draws on a high-level of specialized expertise from Singapore.

If you are interested to learn more, please visit <https://www.who.int/singapore/>

Wellbeing

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Wellbeing

Wellbeing: a state of balance

Wellbeing can be defined as 'a state of balance' that consists of having the appropriate resources, opportunities and challenges needed to achieve optimal health and performance for an individual. Wellbeing is usually seen as comprising four distinct but interrelated areas:

- › Physical – Energy to complete daily living tasks and make healthy lifestyle choices
- › Emotional – Attitudes and reactions to everyday living
- › Social – Connections to others, sense of belonging, and social inclusion
- › Financial – Ability to confidently manage financial life today, while preparing for the future and anything unexpected along the way.



Physical

For good physical wellbeing, we need to know what a healthy diet and exercise routine looks like, so that we can implement effective strategies in our daily lives. When we improve our physical well-being, not only do we feel better, our newfound health can also help prevent many diseases, boost our emotional well-being, and limit the number of health challenges we must deal with in our lives.



Social

To strengthen our social wellbeing, we need to work on social skills, like gratitude, kindness, and communication. Social skills make it easier for us to have positive interactions with others, helping us to feel less lonely, angry, or disconnected. When we have developed our social wellbeing, we feel more meaningfully connected to friends, family, colleagues and our community.



Emotional

To support our emotional wellbeing, we need to build emotional skills – skills like positive thinking, emotion regulation, and mindfulness, for example. Often, we need to build a variety of these skills to cope with the wide variety of situations we encounter in our lives. When we have built these skills, we can better cope with stress, handle our emotions in the face of challenges, and quickly recover from disappointments.



Financial

Financial wellbeing can be defined as 'giving people the tools they need to handle their own financial decisions'. There are many challenges in financial wellbeing. Many of us are dealing with various forms of debt, do not have sufficient assets for retirement, and face risks that the unexpected life event could create a major financial setback.

Lifestyle Benefits

Aon Care

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Lifestyle Benefits you can enjoy

Here are various Lifestyle Benefits that you can enjoy

Medical



Retail



Travel

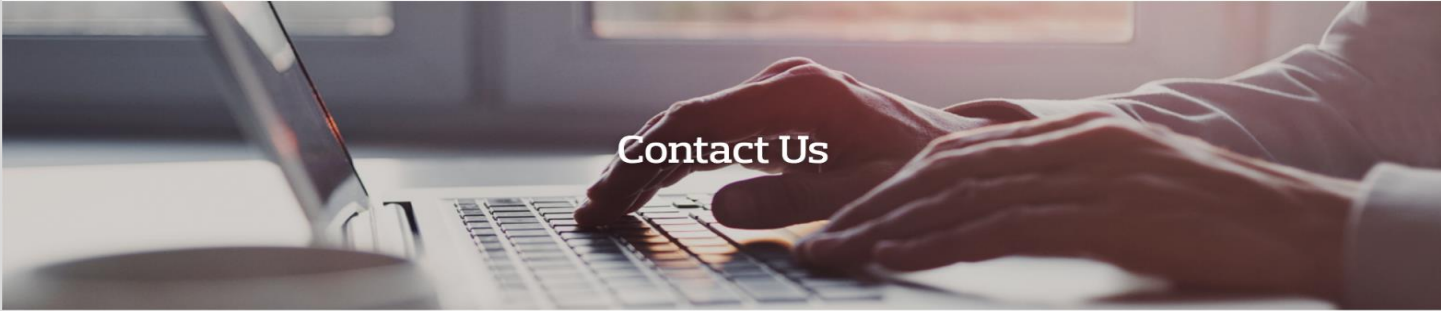


Activities



Contact Us

Aon Care[Home](#)[Medical Services](#)[Claims](#)[Health Education](#)[Wellbeing](#)[Lifestyle Benefits](#)



Contact Us

Contact Details

All fields are mandatory unless stated

Name

Mobile Number

Email

Type Of Enquiry

Please Select 

Description

SUBMIT

We are here to help, any time, any day.

For Claims & Administration enquiries please refer to the contact details below

24 Hour Aon Care Concierge Hotline
 +65 6225 2333

Email Aon Care at
 aoncare@fullertonhealth.com

We welcome feedback regarding ideas on how we can enhance our Aon Care offerings.

Aon Care - Contact us

Questions? Or need assistance?



24-Hour Concierge Hotline

+65.6225.2333



Concierge Email

aoncare@fullertonhealth.com



Dedicated Website

www.aoncare.sg



Aon Care Centre – Submit Hardcopy Claim Documents

108 Robinson Road, Level 3, Singapore 068900

Contact List

During Office Hours - Mondays to Fridays 8.30am to 5.30pm

Claims Status Enquiry (For GTL, GCI and GPA related)

Irene Luo

DID: +65 6239 8734

Email: irene.luo@aon.com

Coverage Enquiry

Annabel Loke

DID: +65 6231 6424

Email: annabel.loke@aon.com

Correspondence Address

Aon Singapore Pte Ltd

2 Shenton Way #26-01 SGX Centre 1 Singapore 068804

Legal Disclaimer

Thank You

The slides are for reference and meant as guides only. The Company reserves the right to make changes to the insurance covers from time to time without prior notification/ approval from the employees. Insurance covers are subject to the insurer's acceptance as per the policy terms, conditions and exclusions