

Frequently Asked Questions

1. Under what circumstance can I claim benefits under Hospital CashPlus insurance?

This insurance pays in the event you are hospitalised from accidental injury or illness, anytime and anywhere in the world, provided:

- i) such injury or illness is not a pre-existing condition, or
- ii) non-elective treatment, or
- iii) an illness commencing after 30 days from an Insured Person's enrolment to this insurance.

2. What is a pre-existing condition?

This refers to any Injury, Illness, condition or symptom:

- (a) for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the commencement of cover for the Insured Person concerned under the Policy, or
- (b) which presented signs or symptoms of which the Insured Person concerned was aware or should reasonably have been aware or which originated or existed, prior to the commencement of cover for the Insured Person concerned under the Policy.

3. If I plan to seek my medical treatment outside Singapore, can I make a claim under the Overseas Daily Hospitalisation Cash benefit?

The Overseas Daily Hospitalisation Cash benefit does not cover for elective medical treatment or non-emergency treatment outside of Singapore and/or outside your home country.

4. How does the 10% discount apply if my spouse or children enrol for cover after I have commenced the insurance?

The discount will apply upon the policy's renewal for all insured persons. It is, therefore, advantageous for you and your spouse/child to be enrolled at the same time and on the same plan.

5. Do I need to inform MSIG Insurance if I have a change of my occupation or recreation?

Yes. The cover and terms may be varied or discontinued if your new occupation and recreation is more hazardous than when you first proposed for insurance or if it falls within the excluded occupations and recreations in the policy.

6. Will I be covered if I lived outside Singapore?

The cover lapses automatically if you lived outside Singapore for a continuous period of more than 90 days.

7. Will a foreigner who holds this insurance hospitalised while holidaying in his home country be entitled to the Overseas Daily Hospitalisation Cash benefit?

The benefit will not apply when he is in his home country. Only the Daily Hospitalisation Cash benefit is payable.

8. What are the policy exclusions?

The key exclusions are war and terrorism, radioactive and nuclear activity, pre-existing conditions, routine medical examinations, pregnancy or childbirth or miscarriage, mental illness, full time military service, uniformed groups and occupations excluded under the insurance. The full details of the exclusions are contained in the policy.

Important notes:

This brochure is not a contract of insurance. You should seek advice from a qualified financial advisor if in doubt. Buying health insurance products that are not suitable for You may impact Your ability to finance Your future healthcare needs. Full details of the terms, conditions and exceptions of the insurance are provided in the policy and will be sent to you upon acceptance of your application by MSIG Insurance (Singapore) Pte. Ltd.

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HOSPITAL CASHPLUS

With our Hospital CashPlus Insurance, you can rest easy for a speedy recovery.



Take comfort that ready cash is coming your way when you are hospitalised for illness or accidental injury, be it to pay for any additional expenses or medical treatment. Let MSIG Insurance's Hospital CashPlus insurance take that financial burden off your mind so you can get well fast, worry free!

Choose from 3 Plans for the level of cover you like to have.

Here are your **Hospital CashPlus** benefits:

- **Daily Hospitalisation Cash benefit of \$300** up to 500 days or \$150,000 any one disability
- **Daily benefit is doubled to \$600** if hospitalisation is outside Singapore or the insured person's home country for up to 250 days i.e. \$150,000 any one disability
- **Daily benefit is doubled to \$600** for hospitalisation in the Intensive Care Unit for up to 60 days
- A lump sum of **\$1,000 in Recuperation Cash benefit** upon discharge from hospitalisation of 7 days or more
- Up to **\$1,000 for emergency outpatient medical treatment expenses** reimbursement following an accident
- **Emergency medical evacuation and repatriation etc of up to \$200,000** in the event of a medical emergency overseas
- **\$50,000 for Accidental Death or Permanent and Total disablement**

Cover limits of above illustration is based on Platinum Plan.



Save 25% off your renewal premium!

For every 12 month period you stay claim free, you save 25% off your renewal premium while enjoying the same level of protection.

More rewards when your family enrolls with you

You want peace of mind for your family as well, and we encourage that with a 10% discount off your premiums if you enrol your spouse or child along with yourself on the same plan.

You and your family will enjoy renewal protection up to age 70.

Hospital CashPlus
Rest Easy. No worries.



Call MSIG at 6827 7602 or your usual insurance advisor.
www.msig.com.sg

HOSPITAL CASHPLUS BENEFITS		SUM INSURED (S\$)		
		Platinum Plan	Gold Plan	Silver Plan
1	Daily Hospitalisation Cash Benefit Cash benefit for each full day of confinement in a Hospital due to Illness or Injury. This benefit does not apply for any period where Benefit 2 or 3 applies. Maximum period any one Disability : 500 days	\$300 per day	\$200 per day	\$100 per day
2	Overseas Daily Hospitalisation Cash Benefit Cash benefit for each full day of confinement in a Hospital outside Singapore and/or outside of the Insured Person's Home Country due to Illness or Injury. This benefit does not apply for any period where Benefit 1 or 3 applies. Maximum period any one Disability : 250 days	\$600 per day	\$400 per day	\$200 per day
3	Intensive Care Unit(ICU) Daily Hospitalisation Cash Benefit Daily Hospitalisation Cash Benefit doubled for each full day of confinement in the Intensive Care Unit of a Hospital. This benefit does not apply for any period where Benefit 1 or 2 applies. Maximum period any one Disability : 60 days.	\$600 per day	\$400 per day	\$200 per day
Aggregate Limits for Benefits 1 to 3 The maximum aggregate amount which We will pay for Benefits 1 to 3 in total for any Disability per Insured Person, regardless of the number of times the Policy is renewed		Up to \$225,000	Up to \$150,000	Up to \$75,000
4	Recuperation Cash Benefit A lump sum payment following an Insured Person's discharge from hospitalisation for 7 days or more.	\$1,000	\$500	Not Covered
5	Emergency Outpatient Reimbursement Benefit as a result of an Accident Reimbursement of outpatient medical treatment expenses due to an accident including follow up expenses incurred up to 30 days from date of accident.	Up to \$1,000	Up to \$500	Not Covered
6	Overseas Emergency Medical Evacuation, Repatriation and/or Repatriation or Local Burial of Mortal Remains or Local Cremation 24 hours worldwide emergency medical evacuation and repatriation for an Insured Person with a Serious Medical Condition due to Illness or Injury outside Singapore and/or outside his/her Home Country. Includes repatriation or Local Burial of Mortal Remains or Local Cremation.	Maximum limit per Insured Person		Not Covered
		Up to \$200,000	Up to \$100,000	
		Maximum limit for all Insured Persons, subject to per Insured Person's Limit		
		Up to \$300,000	Up to \$150,000	
7	Death or Permanent and Total Disablement	\$50,000	\$30,000	Not Covered

Benefits 5 & 7 are subject to the occurrence of an Accident.

ANNUAL PREMIUM per Insured Person (including 7% GST)

Age Band	Platinum Plan	Gold Plan	Silver Plan
15 days to 17	\$463	\$290	\$173
18 - 30	\$554	\$347	\$209
31 - 40	\$659	\$412	\$247
41 - 50	\$905	\$564	\$338
51 - 65 (Renewals only)	\$1,274	\$798	\$478
66 - 70 (Renewals only)	\$1,401	\$878	\$526
Enjoy discount of 10% off annual premium when you sign up with your legal spouse or child at the same time and on the same plan.			
Premium rates will increase according to age and are not guaranteed. Age refers to age last birthday.			

Important Notes

- Eligibility:
 - Insured Person aged at least 18 years and below 51 years old
 - Insured Person's Dependant (legal spouse) aged at least 18 years and below 51 years old
 - Insured Person's Dependant (unmarried legal child) aged at least 15 days old after the date of normal healthy birth or 15 days after discharged in a normal healthy condition from the Hospital where birth took place, whichever is later, and below 18 years old, who is dependent upon the Insured Person for support with his/her Usual Country of Residence as Singapore.
- Home Country means the country which the Insured Person holds a passport. If there is more than one passport, then the country declared in the Application form will be deemed the Home Country.
- Latest age for enrolment is 50 years old and renewable up to age 70.
- Premium will increase according to the next higher age band.
- The cover Plan for a child Insured Person shall be the same as his/her insured parents if both are on the same cover Plan. If the insured parents are under different cover Plans, the lower cover Plan will apply to the child Insured Person.
- Cover excludes any pre-existing conditions as defined in the Policy.
- A Waiting Period of 30 days from the commencement of the insurance applies during which any claim arising from Illness is not covered.
- Persons in uniformed groups or law enforcement personnel and occupations such as divers, rig workers, ship and air crew, construction workers, work involving explosives, hazardous gases are excluded from cover. For the full list of excluded occupations, please check with your regular insurance advisor or contact MSIG Insurance.
- Each Insured Person shall not be covered under more than one Hospital CashPlus insurance.