



# MINDEF & MHA Group Insurance

Group Term Life & Group Personal Accident



# What is the **MINDEF & MHA Group Insurance**<sup>#</sup>?

In recognition of your contribution to national security, the Ministry of Defence (MINDEF) and Ministry of Home Affairs (MHA) have jointly come up with the MINDEF & MHA Group Insurance to provide you with a new and comprehensive insurance that can give you and your family greater assurance and peace of mind.

The MINDEF & MHA Group Insurance is brought to you by Aviva. It comprises a **Core Scheme** and a **Voluntary Scheme**.

## **Core Scheme**

From 1 July 2016, MINDEF and MHA will provide S\$150,000 Group Term Life (GTL) and S\$150,000 Group Personal Accident (GPA) insurance coverage to Full-Time National Servicemen (NSFs), Operationally Ready National Servicemen (NSmen), Regular Servicemen and volunteers (SAF Volunteer Corps, NS Volunteers, SPF Voluntary Special Constabulary and Civil Defence Auxiliary Unit). These premiums are paid for by MINDEF and MHA.

## **Voluntary Scheme\***

You can also purchase an additional coverage for yourself and your dependants (spouse/children) at competitive premiums under a Voluntary Scheme from 1 October 2016, if you wish to have protection cover outside the periods of official duties.

The Voluntary Scheme comprises GTL, GPA and optional riders such as Living Care, Living Care Plus, Disability Income and Outpatient Medicare.

If you ever meet with an accident, get injured or pass away, you or your family will receive a sum of money that can help cover expenses.

With the MINDEF & MHA Group Insurance (Voluntary Scheme), you'll be covered for up to age 70 (age next birthday), even when you leave the employment of MINDEF/SAF or MHA.

\* Refer to next page for eligibility details.

<sup>#</sup> The MINDEF & MHA Group Insurance premiums are based on the agreement between MINDEF, MHA and Aviva. The premiums are for 3 years and may be subjected to change thereafter.

# Who can **apply**?

## Eligible Members

- Full-Time National Servicemen (NSFs);
- Operationally Ready National Servicemen (NSmen);
- Regular (Full-time, Part-time and Contract Service) servicemen in:
  - MINDEF / SAF [including Defence Executive Officers (DXOs)];
  - Singapore Police Force (SPF);
  - Singapore Civil Defence Force (SCDF);
  - Singapore Prison Service (SPS);
  - Central Narcotics Bureau (CNB);
  - Immigration & Checkpoints Authority (ICA).
- Public Officers working with MINDEF or MHA
- Volunteers:
  - SAF Volunteer Corps (SAF VC);
  - NS Volunteers (or equivalent);
  - Reservist On Voluntary Extended Reserve Service (ROVERS);
  - SPF Volunteer Special Constabulary (VSC);
  - SCDF Civil Defence Auxiliary Unit (CDAU).

## Eligible Affiliate Members

- Employee (Full-time, Part-time and Contract Service) of Authority-affiliated entities including:
  - Defence Science & Technology Agency (DSTA) / DSTA-affiliated entity
  - MINDEF-related Organisations (MROs)
  - MHA-related Organisations

## Eligible Dependants

A person who is related to a Member or Affiliate Member in any of the following ways:

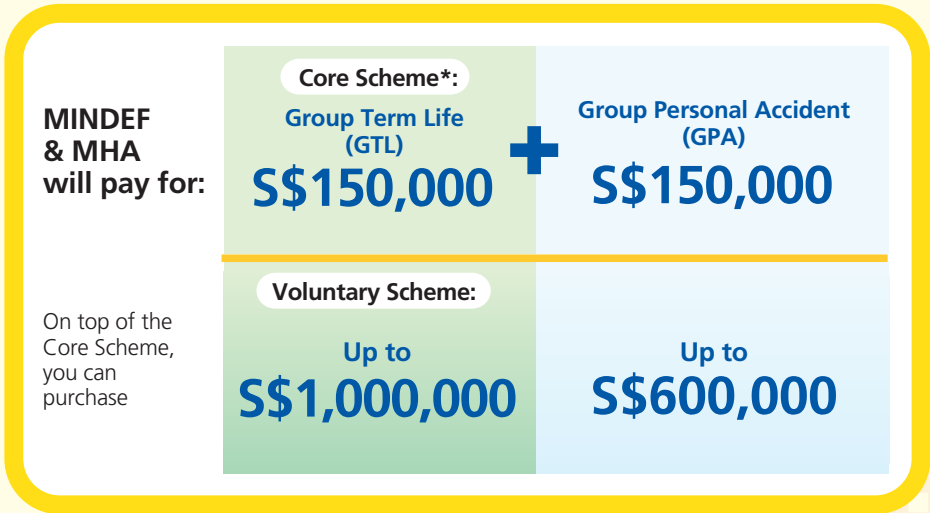
- Spouse
- Child(ren)(from birth), whether biological or legally adopted

## Age Limits

- Maximum entry age: 65 Age Next Birthday (ANB)
- For child(ren), the coverage will end at 25 ANB or when he/she get(s) married, whichever is earlier

# What is the coverage amount?

On top of the Core Scheme, you can also choose to sign up for coverage up to a maximum of S\$1,000,000 for GTL and S\$600,000 for GPA under this new scheme, at an affordable cost.



\* Note: Not applicable upon leaving the employment of MINDEF / SAF or MHA, completion of your Full-time National Service or Volunteer Service or when you are beyond statutory age for completion of Operationally Ready National Service. For more details on the benefits under the Core Scheme, please refer to [www.aviva.com.sg/MINDEFandMHA-Benefits](http://www.aviva.com.sg/MINDEFandMHA-Benefits)

# This is what you get with Group Term Life (GTL):

## Key Features:

- Get a maximum coverage of **S\$1,000,000** at **S\$1.37 per day**, in the event of Death or Total and Permanent Disability (TPD)<sup>1</sup>
- Pay the **same premium** up to age 65 (age next birthday)
- Receive S\$30 per day if you're hospitalised<sup>2</sup>
- Receive **Advance Payment Benefit** of up to S\$400,000<sup>3</sup>
- **24/7 worldwide** coverage
- Your spouse can **continue to be covered** in the event of your death

For more details on the plan benefits, please refer to  
[www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA)

# Protection Cover and Premium Rates:

You and your spouse / children may choose to take up any amount of protection cover from S\$10,000 to S\$1,000,000, in multiples of S\$10,000.

Group Term Life (GTL)						
Coverage Amount (S\$)	Monthly Premium (S\$) – Member / Affiliate Member / Spouse / Children					
	Age 65 and below	66*	67*	68*	69*	70*
100,000	4.10	70.90	78.00	86.50	95.60	106.00
200,000	8.20	141.80	156.00	173.00	191.20	212.00
300,000	12.30	212.70	234.00	259.50	286.60	318.00
400,000	16.40	283.60	312.00	346.00	382.40	424.00
500,000	20.50	354.50	390.00	432.50	478.00	530.00
600,000	24.60	425.40	468.00	519.00	573.60	636.00
700,000	28.70	496.30	546.00	605.50	669.20	742.00
800,000	32.80	567.20	624.00	692.00	764.80	848.00
900,000	36.90	638.10	702.00	778.50	860.40	954.00
1,000,000	41.00	709.00	780.00	865.00	956.00	1060.00

\* For renewal only

# How can **Group Term Life** work for you?

## Illustration:

Sng is a regular MINDEF / SAF serviceman. On top of the S\$150,000 coverage each for GTL and GPA under the MINDEF & MHA Group Insurance (Core Scheme), Sng decides to sign up another S\$1,000,000 coverage for GTL under the Voluntary Scheme.

## His coverage:

GTL	: <b>S\$1,000,000</b>
Premium per month	: <b>S\$41</b>

With a premium of S\$41 per month, Sng enjoys 24/7 worldwide coverage of S\$1,000,000 even if he leaves the employment of MINDEF/SAF and continues to pay the insurance premiums.

Two years later, Sng suffers from a heart attack and has to be warded in a hospital (for example: Changi General Hospital) for three weeks. He receives S\$30<sup>3</sup> a day during his stay at the hospital.

A few weeks later, Sng's condition worsens and he passes away at home. His family receives a total S\$1,150,000 death benefit payout.

## His payout:

GTL under Core Scheme	: <b>S\$150,000</b>
GTL under Voluntary Scheme	: <b>S\$1,000,000</b>
Total GTL Payout	: <b>S\$1,150,000</b>

*Note: Illustration is based on Insured Person, aged 65 and below at next birthday who purchased an additional Sum Insured of S\$1,000,000 coverage for GTL, under the Voluntary Scheme.*

# This is what you get with Group Personal Accident (GPA):

## Key Features:

- Get a maximum coverage of **S\$600,000** at **S\$0.20 per day**, if you get injured or pass away as a result of an accident<sup>1</sup>
- Receive **150% of your coverage amount** if Total and Permanent Disability (TPD)<sup>1</sup> is due to an accident
- Coverage for simple fracture or other fracture due to an accident
- Pay the **same premium** up to age 70 (age next birthday)
- Reimbursement of ambulance cost
- Get up to S\$10,000 for Mobility Aid upon Accidental Total and Permanent Disablement
- Get up to S\$10,000 for Home Rehabilitation Renovation expenses
- Get S\$250 for Accidental Hospital Recuperation
- **24/7 worldwide** coverage
- Your spouse can **continue to be covered** in the event of your death

*For more details on the plan benefits, please refer to [www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA)*



# Protection Cover and Premium Rates:

You and your spouse / children may choose to take up any amount of protection cover from S\$10,000 to S\$600,000, in multiples of S\$10,000.

Group Personal Accident (GPA)	
Coverage Amount (S\$)	Monthly Premium (S\$) – Member / Affiliate Member / Spouse / Children
100,000	1.00
150,000	1.50
200,000	2.00
250,000	2.50
300,000	3.00
350,000	3.50
400,000	4.00
450,000	4.50
500,000	5.00
550,000	5.50
600,000	6.00

*Note: This is not a Medisave-approved policy and you cannot use Medisave to pay for the premiums for this policy.*

# How can **Group Personal Accident** work for you?

## Illustration:

Ben joins the MINDEF / SAF. He decides to sign up for a GPA plan (Voluntary Scheme), on top of having S\$150,000 coverage each for GTL and GPA under the MINDEF & MHA Group Insurance (Core Scheme).

With a premium of S\$6 a month, Ben receives a coverage of S\$600,000 under his GPA (Voluntary Scheme).

Six months later, he meets with a serious road accident which resulted in blindness of both eyes. Ben receives a total payout of S\$1,125,000 of Total and Permanent Disability (TPD) Benefit under GPA, in addition to another payout of S\$150,000 TPD Benefit under GTL (Core Scheme).

## His coverage:

GPA	: <b>S\$600,000</b>
Premium per month	: <b>S\$6</b>

## His payout:

GPA under Core Scheme (150% x S\$150,000 Sum Insured)	: <b>S\$225,000</b>
GPA under Voluntary Scheme (150% x S\$600,000 Sum Insured)	: <b>S\$900,000</b>
Total Payout for GPA	: <b>S\$1,125,000</b>
Ben also receives an additional TPD payout under GTL (Core Scheme) because of his disability (100% x S\$150,000 Sum Insured)	: <b>S\$150,000</b>



Note: Illustration is based on Insured Person, aged 65 and below at next birthday who purchased an additional Sum Insured of S\$600,000 for GPA under the Voluntary Scheme.

# Need more coverage?

Consider adding these riders to your GTL or GPA (Voluntary Scheme):

- **Living Care**

Covers you for up to S\$350,000 for 37 common critical illnesses.

- **Living Care Plus**

Covers you for up to S\$300,000 for 10 early critical illnesses such as Early Cancer or Mild Coronary Artery Disease to provide you with financial assistance for high costs such as surgical procedures, radiation treatments, hospital stays, doctor visits, laboratory tests, etc.

- **Disability Income**

Covers you for up to S\$120,000 so that if you become seriously ill or injured and unable to work due to disability, you'll still have an income to support yourself and your family.

- **Outpatient Medicare**

Covers you for outpatient treatment in Singapore.

For more details, please refer to the respective Product Summaries of each rider.

# Want to know more?

Speak to us at **6827 8000** or email us at  
**MINDEF\_insurance@aviva-asia.com.**

Alternatively you can also visit  
**[www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA)** for more information.



# More information about Group Term Life and Group Personal Accident ...

## What is not covered?

### For Group Term Life (GTL):

- No Benefit is payable under Daily Hospital Cash Benefit for hospitalisation directly or indirectly due to self-inflicted injuries (including due to suicide/attempted suicide) and/or pregnancy/maternity reason.
- Under the Voluntary Scheme, no benefit is payable under Death, TPD or/and Advance Payment Benefit in respect of any death, loss, injury or disability caused directly or indirectly, wholly or partly, by suicide or any attempted suicide or self-inflicted injury or illness while sane or insane within the first 12 months from the date of inception or reinstatement of a lapsed policy;
- For application of coverage up to S\$250,000 where no medical check-up is required, no Benefit is payable under Death, TPD or/and Advance Payment Benefit in respect of any death, loss, injury or disability caused directly or indirectly, wholly or partly, by any pre-existing condition which existed prior to the Insured Person becoming insured under this policy, or the Insured Person's cover under this policy (as the case may be) is reinstated will not be covered, unless the Insured Person has already been insured continuously for 12 months under this policy.

### For Group Personal Accident (GPA):

- No Benefit is payable in respect of any death, loss, injury or disability caused directly or indirectly, wholly or partly, by: -
  - (a) suicide or any attempted suicide or self-inflicted injury while sane or insane;
  - (b) participation in competitive racing on wheels except for those sanctioned by the Authority;
  - (c) pregnancy or childbirth or any illness or disease of any relating to venereal diseases, AIDs and all illnesses or diseases associated with the Human Immuno Deficiency Virus (HIV) except for blood transfusion/occupationally acquired HIV; or
  - (d) the Insured Person being in or on or entering into or descending from any aircraft (other than a fully licensed passenger carrying aircraft and not as a member of the crew and not for the purpose of undertaking any trade or technical operation on the aircraft); except, flights for the purpose of the Authority's training, exercises, operations and other activities sanctioned by the Authority.
- For the avoidance of doubt, the existence of any Pre-existing Condition shall not result in an exclusion under the Core and Voluntary Schemes.

## What are the claim limits?

### For Group Term Life (GTL) and Group Personal Accident (GPA):

#### Limitations to policy cover (Group Risk)

- In the event of claims arising from any number of Insured Persons as result of Acts of Terrorism, Aviva's maximum liability is subject to the sub-limit of 0.75% of the aggregate Sum Insured per policy year.
- In the event of War, resulting in claims from any number of Insured Persons, Aviva's maximum liability is subject to the sub-limit of 0.75% of the aggregate Sum Insured per policy year.
- Note: No limitations will apply to claims arising from Sea, Land and Air Conveyance.

## What should I take note of?

Please refer to the respective Product Summaries available at [www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA) for benefits details and exclusions.

The Ministry of Defence ("MINDEF") and Ministry of Home Affairs ("MHA") are contractually "The Policyholder" for all the Group Insurance Voluntary Scheme. Group Insurance Voluntary Scheme does not come under the framework of nomination of beneficiaries under the Insurance Act (Cap. 142). All claims will be paid directly to the Insured Person, proper claimant and/or his legal representative, as applicable.

For enquiries, on claims matters, please contact the Aviva Customer Service Hotline at 6827 8000 (Mondays to Fridays excluding Public Holidays, 8.45am to 5.30pm). You may also email Aviva at [MINDEF\\_insurance@aviva-asia.com](mailto:MINDEF_insurance@aviva-asia.com) or visit [www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA)

### Important Notes:

1. Premium shown is based on monthly rate (rounding off to the nearest cent) for an Insured Person, aged below 65 at next birthday.

Disability must be total and permanent, such that either Part 1 or Part 2 is met:  
Part 1: There is neither at the time it is first sustained nor at any time thereafter, any work, occupation or profession that the Insured Person can ever sufficiently do or follow to earn or obtain any wages, compensation or profit; OR

Part 2: The total and irrecoverable:-

- (a) loss of the sight of both eyes;
- (b) loss by severance of or total and permanent loss of use both hands at or above the wrists;
- (c) loss by severance of or total and permanent loss of use both feet at or above the ankles;
- (d) loss by severance of or total and permanent loss of use one hand at or above the wrist and one foot at or above the ankle;
- (e) loss of sight of one eye and loss by severance of or total and permanent loss of use one hand at or above the wrist or one foot at or above the ankle will be considered as Total and Permanent Disability for the purpose of this Benefit.

If the sum payable in respect of a valid claim is above S\$200,000, the Company will first pay a lump sum of S\$200,000 and pay the balance in three (3) equal annual instalments. The first annual instalment will be paid on the 1st anniversary of the initial lump sum payment and the remaining two instalments will be paid on the 2nd and 3rd anniversary respectively. Please refer to **[www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA)** for details.

2. S\$30 per day Hospital Cash Benefit is payable from 11<sup>th</sup> to 30<sup>th</sup> day of the hospital stay, upon claim submission and approval. The S\$30 Hospital Cash Benefit can only be claimed either under Core Scheme or Voluntary Scheme.
3. Aviva will pay an advance payment of 100% of the Sum Insured, up to a maximum of S\$400,000 in the event an Insured Person is diagnosed to be suffering from any diseases which is probable to lead to death within the next twelve (12) months, provided no other Benefit has been paid to Insured Person under this policy or the attached riders. For more details please refer to: **[www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA)** or contact us at 6827 8000.

The policy is underwritten by Aviva. This is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high cost and the surrender value payable, if any, may be less than the total premium paid. Buying health insurance products that are not suitable for you may impact on your ability to finance your future healthcare needs. This is not a contract of insurance. Information is correct as at August 2016.

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MINDEF & MHA Group Insurance  
is brought to you by:



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