

GROUP PORTABLE SCHEME FREQUENTLY ASKED QUESTIONS



1. What is Group Portable Scheme?

The Group Portable Scheme is a voluntary scheme that covers death, accidental death, terminal illness, total and permanent disability as well as partial and permanent disability. The coverage is up to 65 years old and can be extended up to 75 years old under the Extended Years Coverage benefit.

2. Who is eligible to be covered?

(i) Former public officers who have terminated their employment with the government ministries, statutory boards or organs of state, and who were insured under the Public Officers Group Insurance Scheme ("POGIS") prior to the termination of their employment with the Government, and (ii) such former public officers' dependants who were insured under POGIS.

3. What is the deadline for POGIS insured members to opt into the Group Portable Scheme after leaving employment?

POGIS insured members leaving employment on or after 1 July 2024 can choose to join the Group Portable Scheme with the same coverage, provided they opt in within 30 days of their last day of employment with the Public Service.

4. What insurance coverage does the Group Portable Scheme offer?

We offer the following term life coverage for you, your spouse and your children.

Covered event	Payout
Death	Lump sum payout of 100% of sum assured
Accidental death	Lump sum payout of 125% of sum assured
Terminal illness	Lump sum payout of 100% of sum assured
Total and permanent disability	Lump sum payout of 100% of sum assured and additional 1% of sum assured per month for 24 months
Partial and permanent disability	Percentage of sum assured according to the Table of Compensation

For more details, please refer to the Product Brochure and Product Summary.

We also offer the following critical illness coverage for you, your spouse and your children.

Rider (covered event)	Payout
Critical Illness rider (coverage for 37 critical illnesses)	Lump sum payout of 100% of sum assured

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Early Critical Illness rider (coverage for 10 early critical illnesses)	Lump sum payout of 100% of sum assured
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5. What is the maximum sum assured for me and my family members?
Insured members may choose to maintain up to the sum assured based on their POGIS coverage.

The sum assured for their spouse and each child for each product cannot exceed the sum assured for the main insured member. Each individual's total sum assured for riders cannot exceed the sum assured for the term life coverage.

6. What is the minimum/maximum entry age and maximum age of coverage for me and my family members?

Please refer to the table below.

	Minimum entry age	Maximum entry age	Maximum age of coverage
Main applicant/spouse	16 years old	64 years old	75 years old [^]
Child	12 months old	24 years old	25 years old

When the maximum age of coverage is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year. Each policy year runs from 1 July to 30 June of the following year, regardless of the commencement date of the insured's cover.

[^] Only applicable if you and your spouse have opted in for the Extended Years Coverage. Otherwise, the maximum age of coverage for you and your spouse is 65 years old.

7. Will my spouse's and child(ren)'s coverage be terminated if I pass away?
Your spouse and children can continue to be covered under the Group Portable Scheme up to the maximum age limit even you have passed away. Your child will be covered until they are 25 years old. Your spouse will be covered until they are 65 years old, or 75 years old if they have opted in for the Extended Years Coverage. When the maximum age for the child and/or spouse is attained during the policy year, the insurance policy will be terminated at the end of that prevailing policy year. Premiums will still have to be paid by the due date.
8. How can I opt for the Extended Years Coverage?
Before you turn 65 years old (based on 1 July each year), Singlife will offer you the option to extend your coverage beyond age 65. If you choose to continue your coverage beyond age 65, no underwriting is required as long as the sum assured remains unchanged (subject to the maximum sum assured of S\$500,000). If your sum assured is reduced and this leads to a higher sum assured for your spouse, your spouse's sum assured will be adjusted to match yours.

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If you wish to continue your coverage beyond age 65, please sign and return the **'Reply Slip'** to us before the stipulated deadline indicated in the Notification Letter. You will receive a confirmation letter from us notifying you that your coverage has been extended up to 75 years old.

No action is required if you do not wish to continue your coverage beyond 65 years old.

9. What should I do if I decide to increase the sum assured for my existing plans (including riders) and/or add riders under the Group Portable Scheme?

You are not allowed to upgrade or add riders to your Group Portable Scheme.

10. What should I do if I wish to add a dependant under the Group Portable Scheme?

You are not allowed to add a dependant under the Group Portable Scheme.

11. How do I pay for premiums?

We encourage you to pay your premiums via Interbank GIRO deduction. The GIRO Deduction Form is available at singlife.com.sg/pogis and can be submitted together with the Application Form. The deduction will occur on the 10th of the month following Singlife's acceptance of your application. If the deduction fails, a second attempt will be made on the 25th of the same month. Please note that your coverage will lapse if we are still unable to collect the premium by the final deduction date, which is the 10th of the following month.

Premiums are also payable via Internet Banking, cheque and AXS.

12. Will my/my family's coverage under the Group Portable Scheme be affected if I'm away on no-pay leave?

Your coverage will not be affected as long as you continue to pay the premiums by the due dates during your no-pay-leave period.

13. Will I receive a premium refund if I terminate my cover?

There is no refund of premium upon termination of cover. Neither is there any cash nor surrender value available upon termination. As the premium is paid monthly, termination of the policy will take effect from the next premium due date. You'll continue to be covered for the entire month for which the premium had been deducted.

14. Can my spouse or children who do not reside in Singapore be covered under the Group Portable Scheme? What documents do you need?

Yes, they can if they fit the definition of dependants. New applicants (newly eligible applicants) will be required to provide a scanned copy of their identification documents.

15. Can a dependant sign up for the Early Critical Illness and/or Critical Illness rider if the main applicant is not covered by the Early Critical Illness and/or Critical Illness rider?

No, the main applicant must be covered for the Early Critical Illness and/or Critical Illness rider before the dependant can sign up. Additionally, the dependant's total sum assured for Critical Illness and/or Early Critical Illness cannot exceed that of the main applicant.

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16. Who should I contact for further information?

If you have further enquiries or require more details on the POGIS plan or Group Portable Scheme, please email pogis@singlife.com or visit singlife.com.sg/pogis. You can also call us at **68279933** (Mondays to Fridays, 8.30am to 5.45pm, excluding public holidays).

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