



MINDEF & MHA Group Insurance

Outpatient Medicare

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MINDEF & MHA GROUP INSURANCE VOLUNTARY SCHEME (GROUP POLICY NO.: G007500)

Coverage for your family’s consultation and treatment expenses.

Eligible Person

To be covered under Outpatient Medicare, you must be:

- Insured under MINDEF & MHA Group Term Life (GTL) or Group Personal Injury (GPI)
- Aged 65 and below at next birthday

Benefits

Benefits Limits Per Visit	Plan A (Superior)	Plan B (Deluxe)
	(S\$)	
Primary Care Benefit Panel General Practitioner (includes Tele-consultation with designated provider*) Non-Panel General Practitioner Co-payment per visit	As charged 30 10	
Specialist Care Benefit (inclusive of diagnostic tests) Panel Specialist with referral Non-Panel Specialist with referral Co-payment per visit	As charged 100 10	
Standard Diagnostic X-ray & Laboratory Test Local Emergency Outpatient Treatment for Illness Co-payment per visit	As charged 100 10	
Overseas Emergency Outpatient Treatment Co-payment per visit	100 10	
Annual Limits Per Policy Year	1,000	500

*Please refer to the website: [singlife.com/en/mindef-and-mha/ outpatient-medicare/](http://singlife.com/en/mindef-and-mha/outpatient-medicare/) on how to access the teleconsult mobile app

Limitations

When an Insured Person is entitled to benefits payable under any employees' compensation legislation, government or public programme of medical benefits, or other group or individual insurance, the benefits payable under this Policy shall be limited to the balance of expenses not covered by benefits payable under such legislation, programme or other insurances, or that computed in accordance with the Benefit Schedule of this Policy, whichever is lesser.

Premium Rates

Age Next Birthday (ANB) as of 1 January each year	Annual Premium [^] (S\$)	
	Plan A	Plan B
Under 12	310	218
12 to 55	267	188
56 to 70	339	234

[^] Premium rates exclude prevailing GST. The rates are revised every policy year, as you attain the age band stated above. This is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

Exclusions

No Benefit shall be payable under this policy for any of the following occurrences:

- a) Intentional, self-inflicted injury sustained as a result of criminal act of the Insured Person or attempted suicide of the Insured Person whether he is sane or insane; psychological, emotional or mental problems or conditions of the Insured Person; alcoholism or drug addiction of the Insured Person;
- b) Congenital anomalies or genetic defects, including hereditary conditions of the Insured Person 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;
- c) Treatment relating to birth control, infertility and impotency; treatment occasioned by or resulting from pregnancy, childbirth, miscarriage, abortion and all complications arising from any of the same;
- d) Any dental work or treatment, oral surgery; orthodontics and orthognathic surgery; temporo-mandibular joint disorder;
- e) Eye examination, surgical procedure for correction of eye refraction, procurement or use of contact lenses or eye glasses;
- f) Cosmetic treatment;
- g) Day surgery performed by specialist at outpatient clinic and hospital;
- h) Treatment of xanthelasma, syringoma, acne, alopecia, cosmetic skin surgeries, inguinal hernia, hydrocele and all complications arising from any of the same; except where the Insured Person who is under treatment for inguinal hernia and hydrocele is more than 5 years old;

Exclusions (continued)

- i) Services (irrespective of whether there is Hospital Confinement) for the primary purpose of diagnosis, medical check-up, genetic or health screening; outpatient treatment for physiotherapy, chemotherapy, immunotherapy, radiotherapy and renal treatment; rest cures, 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;
- j) Treatment for sleep apnea, obesity, weight reduction or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition otherwise admissible under this policy;
- k) Circumcision (except where it is medically necessary) or treatment relating to the same;
- l) Venereal disease, Acquired Immunodeficiency Syndrome (AIDS), AIDS related complexes and all illnesses or diseases associated with the Human Immunodeficiency Virus (HIV);
- m) Disabilities resulting from direct participation in a strike, riot or civil commotion insurrection, or any act of war (whether declared or undeclared);
- n) Implants (homograft, heterograft, artificial) and prosthesis; procurement or use of wheelchair, all forms of home aids, dialysis machine and any other hospital-type equipment; or
- o) Expenses, administrative or other charges of a non-medical nature in connection with the provision and/or performance of medical supplies and/or services.

Renewal and Termination

- Insurance coverage will automatically be renewed every policy year (subject to prevailing rates) until the Insured Member/Insured Affiliate Member/Insured Spouse attains age 70 (ANB) and/or their children attain age 45 (ANB) or get married, whichever is earlier.
- If you have attained the maximum age stated during the policy year, the insurance will only be terminated at the end of the prevailing policy year.
- In the event of a divorce, your former spouse will no longer be eligible for coverage under this scheme. The Insured Member/Insured Affiliate Member will need to notify Singlife to terminate the policy accordingly after the divorce.
- The Insured Member/Insured Affiliate Member may give notice in writing directly to Singlife during a policy year stating that he/she wishes to terminate one or more of the insurance covers set out in the Certificate of Insurance issued to him/her. The cover will be terminated at the end of the same month upon Singlife's receipt of the notice.

Renewal and Termination (continued)

- Coverage for an Insured Person will cease immediately in any of the following events:
 - (a) The 30-day Grace Period for premium payment expires;
 - (b) The full Sum Insured is paid out;
 - (c) The entire policy is terminated;
 - (d) The full Sum Insured under Group Term Life and/or Group Personal Injury Policy for an Insured Member/Insured Affiliate Member is paid out, subject to all other Policy terms and conditions.
- However, in the event that insurance coverage for an Insured Person is terminated, insurance coverage of an Insured Dependant who is a Spouse or Child may continue as listed below:
 - (a) For Spouse: Coverage will continue as if the Spouse is the Insured Member/Insured Affiliate Member (as the case may be), provided payment continues to be made at the prevailing premium rate for the Insured Member/Insured Affiliate Member;
 - (b) For Child: Coverage will continue at the prevailing premium rate for the Child; and in the absence of the Child's parents, a legal guardian can continue the cover for the Child on the same terms.
- Any premium received after the termination of the policy or the insurance in respect of that Insured Person, is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the policy or insurance in respect of that Insured Person. Any such premium received shall be returned to the Insured Person (as the case may be).
- If you decide that this policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to you upon receipt of your written notification of cancellation to Singlife at its Registered Office within 14 days from the date you receive your policy.

Claims and Enquiries

Claims

The Ministry of Defence (“MINDEF”) and Ministry of Home Affairs (“MHA”) are contractually “The Policy Owner” for the Group Insurance Voluntary Scheme. All claims will be paid directly to the Insured Person, proper claimant or legal representative, as applicable.

Nomination of Beneficiaries

The Nomination of Beneficiaries is applicable for death benefits payable under the Group Term Life and Group Personal Injury plans.

In the event where there is no nomination and a Death Claim is made, Singlife will pay the first S\$150,000 to the proper claimant. The balance of the Death Benefit will be paid according to the prevailing insurance laws and other relevant laws pertaining to estates of deceased:-

- i. If the deceased had written a Will before his/her death, the family has to engage a lawyer to apply to the Court for a Probate, which may take up to 6 months; or
- ii. If the deceased did not have a Will before his/her death, he/she would be considered to have died intestate. In such an event the family also has to engage a lawyer to apply to the Court for a Letter of Administration, which may take up to 3 years to resolve.

For further enquiries or claims matters, please contact the Singlife Customer Service Hotline at 6827 8000 (Mondays to Fridays excluding Public Holidays, 8:45am to 5:30pm). You may also email us at MINDEF_insurance@singlife.com or MHA_insurance@singlife.com or visit singlife.com/mindef-and-mha for more information.

The above is a summary of the plan offered. The precise terms and conditions of the plan are set out in the certificate of insurance. You may wish to seek advice from a Financial Adviser Representative before making a commitment to purchase the plan. In the event that you chose not to seek advice from a Financial Adviser Representative, You should consider whether the plan in question is suitable for You.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same costs. If you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and Singapore Life Ltd. may recover from you any expense incurred by us in underwriting the policy. Buying a health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. Information is accurate as at December 2025.

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policies is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Singapore Life Ltd. or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Scan QR Code to apply online
in less than 5 minutes!

MINDEF Group Insurance

MHA Group Insurance



For enquiries, please call our
Customer Service Hotline at **6827 8000**,
email us at **MINDEF_insurance@singlife.com**
or **MHA_insurance@singlife.com**
or visit **singlife.com/mindef-and-mha**



Singlife

Singapore Life Ltd.
5 Straits View, #01-18/19, Marina One The Heart, Singapore 018935
Tel: (65) 6827 8000 singlife.com
Company Reg. No. 196900499K
GST Reg. No. MR-8500166-8