



BROCHURE

# Care & Health

Singapore

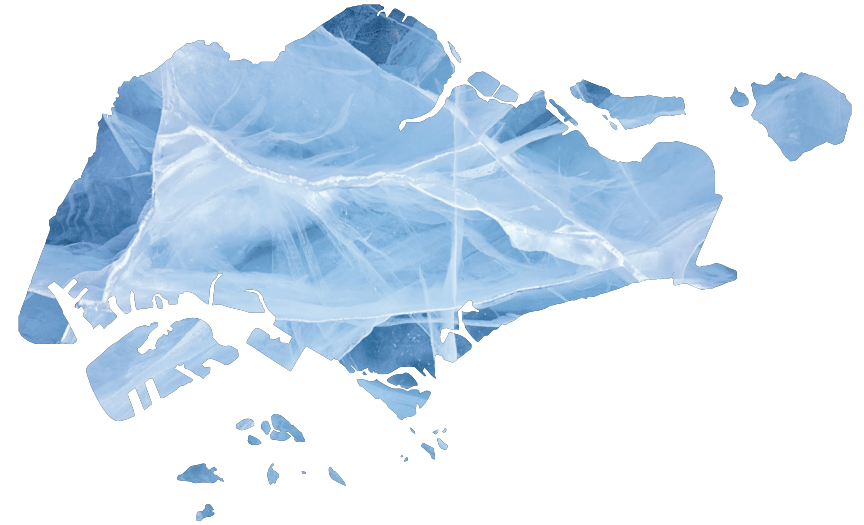
# Trust us for your health insurance!

Care & Health is an international healthcare solution designed by Henner and insured by Tokio Marine Life Insurance Singapore Ltd., a core part of Tokio Marine Group and our reliable partner in ensuring customer-centric care.

Together, we take great pride in being able to support the globally mobile popula-

tion with our experience in the industry and strong worldwide medical network. We believe Health Insurance is about protecting you and your family's future.

We will provide you with the very best care when you need it.



Preferred and Trusted  
Insurance company

# Discover our Care & Health plans

## Who is the product for?

Care & Health is designed for individuals aged 18 to 65 and/or their family, who want to be protected locally and abroad.

## Designed with you in mind...

Choose among four plans:

- 1

**Primary**  
Benefit from essential inpatient coverage with this plan ideal for young professionals.
- 2

**Vitality**  
Gain peace of mind with inpatient/ outpatient treatments as well as optional dental benefits.
- 3

**Serenity**  
Support a growing family with better hospitalisation, coverage.
- 4

**Prestige**  
Enjoy extensive protection with the most comprehensive plan and the highest coverage.

	1	2	3	4
Inpatient	✓	✓	✓	✓
Outpatient		✓	✓	✓
Emergency Assistance	✓	✓	✓	✓
Optional benefits				
Maternity				✓
Dental		✓	✓	✓
Vision			✓	✓

**SMART NOTICE**  
A female member may purchase Maternity coverage only if her spouse / partner is also enrolled in Vitality, Serenity or Prestige plan.


# Our Product Difference

Care & Health offers affordable and flexible plans for your most important needs. With Care & Health, you benefit from :




**WELL-BEING OF THE INSURED**

The plan covers alternative medicine and specialists such as Traditional Chinese Medicines, chiropractors, podiatrists, homeopaths and speech therapists. Vitamins, lasik surgery and implants, and treatment for alcohol or substance abuse are also covered.



**WORLDWIDE COVERAGE INCLUDING REPATRIATION**

Repatriation and medical treatment are included anywhere in your selected area of cover. In case of emergency, you are covered worldwide regardless of the area selected.



**FAMILY DISCOUNTS**

Family matters to us! With Care & Health you benefit from:

5%

discount  
for 2 insured members

10%

discount  
for 3 insured members

15%

discount  
for 4+ insured members



**INPATIENT DIRECT BILLING**

When it comes to hospital bills and treatment within our Medical Network, Henner may directly pay your healthcare provider for the eligible cost. Thanks to our direct billing arrangement, you can focus on treatment and recovery.

**SMART NOTICE**  
If you opt for providers other than those categorised as Tier-1, a premium discount is provided. Refer to the Table Of Benefits for the list of providers under this category.

# Building your plan is easy

Care & Health is flexible, you only pay for the coverage you need and choose.

## 01 Where do you need coverage?

It depends on how extensive you need your coverage to be.

**Area 1** Worldwide excluding USA

**Area 2** ASEAN excluding Singapore

Area 2 includes Indonesia, Malaysia, Philippines, Thailand, Brunei, Vietnam, Laos, Myanmar and Cambodia.

Regardless of the area chosen, you will still benefit from worldwide coverage in case of any accident or sudden illness that occurs outside the area of cover for trips up to 90 consecutive days.

## 02 Select your plan

Each member of the family can choose his/her own plan under the following conditions:

- Dependents may select optional benefits (Dental or Vision) coverage only if the main insured has opted for the same optional benefit coverage.
- Dependant/s may select different Co-insurance or Deductible level as the main insured
- If the Main Insured has opted for Tier-1 Providers restriction or opted for semi private room restriction, the Dependant/s will have to follow suit as well.

### SMART NOTICE

Serenity and Prestige plans include Outpatient Direct Billing.

## 03 Affordable solutions at your fingertips

- **Your maximum annual limit is:** SGD 6 000 000
- **Adjust your premium by choosing your outpatient co-insurance:**  
NIL / 15% / 25%
- **Pick the amount of your inpatient deductible:**  
NIL/SGD 3 500/SGD 7 000/SGD 14 000

## 04 Add on benefits

Choose among several optional benefits for more comprehensive protection:

- **Dental**
- **Vision**
- **Maternity**

# See how it works\*



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### Her needs

Leah has recently moved abroad for work. Away from home for the first time, she is not familiar with the health system and medical costs in her new country.



**A cost efficient solution**  
ensuring access  
to top quality healthcare



**Hospitalisation,  
General Practitioner  
consultations,  
accident protection**

\*This is just an example of a combination you can choose among our different plans.

■  
■  
■  
■

### Our recommendation for Leah...



#### Vitality Plan

The Vitality plan will cover all of Leah's most important needs. It will offer her with a sufficient level of coverage for both inpatient and outpatient treatment, medical evacuation and repatriation.

# Your Tools

Wherever you are, save time and resources with our digital tools that can help you manage your health.



## WELCOME EMAIL

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**We welcome our new members** by emailing them everything they need to know about their new healthcare plan.



## Henner PASS

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This is our **digital membership card** and it's where our members can find:

- Their **Henner insurance number**
- A summary of their **direct billing access**
- **Proof of insurance**
- Contact information of their dedicated **customer service team**



## myHenner APPLICATION

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With the myHenner app at their fingertips, your employees can manage their healthcare needs quickly and easily. They can use the app to:

- **Find a healthcare professional** within the Henner worldwide healthcare network
- **Review and download pre-authorisation forms** and processed claims statements
- Access their **Henner Pass**
- **Store and access** medical information
- Access in-app **Client Services messaging support**
- **Submit claims** through the e-claiming service.



## Henner MEMBER PORTAL

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By accessing the Henner Member portal, our members can:

- **Find a healthcare professional** within the Henner worldwide healthcare network
- **Review and download pre-authorisation forms** and processed claims statements
- Check and download their **table of benefits**
- Access **Henner's Prevention Platform**

# We stand out from the crowd

## The Henner Group

The Henner Group is a pioneer in designing and managing life and healthcare insurance solutions for individuals and companies worldwide.

The Group and its 1,650 employees are also there to provide you with the best possible customer experience.

250

client officers working daily at our  
members service all around the world

20

offices worldwide

2 100 000

members trust us to take care  
of their health

183

countries represented  
in our medical network



## You're in safe hands

Wherever you are, our teams are there to support you and cater to your needs at all times. We provide you with a comprehensive range of services.



### OVER 70 YEARS OF EXPERIENCE

We have over 70 years of experience in designing healthcare solutions. Today we protect individuals, multinationals, SMEs and international organisations worldwide.



### THE PROXIMITY OF OUR TEAMS

We have Client Service teams that cover every time zone, and we can communicate with you in over 40 languages. Wherever you are, we're only a phone call away.



### GLOBAL MEDICAL NETWORK

We partner with top-quality healthcare providers in more than 183 countries, and depending on your plan, if you are receiving care within our medical network, you can benefit from direct billing and/or preferential rates. In some hospitals, concierge services are also available.



### CARE MADE SIMPLE

Our straightforward processes and fast turnaround times for reimbursements, thanks to our app, members portal and dedicated Client Services team, ensure a stress-free experience so that you can focus on what's important.

# Get in touch today

## Need more information?

If you would like to find out more about the coverage, do not hesitate to approach your intermediary for more information!

Alternatively, if you would like one of our advisors to contact you, send us an email and leave your telephone number for us to call you.

## Your advisor's contact:

This marketing material is not intended as an offer or recommendation to the purchase of any insurance plan. This plan is insured by Tokio Marine Life Insurance Singapore Ltd. and is only available through our authorised distributors. Kindly obtain the required product disclosures and seek advice from a financial adviser before making a commitment to purchase this plan. It is usually detrimental to replace an existing accident and health policy with a new one as the new policy may cost more or have fewer benefits at the same cost. The detailed description of the benefits can be found under the terms and conditions of the policy contract.

**For policies distributed in Singapore:** This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy 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 the coverage, where applicable, please contact us or visit the LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

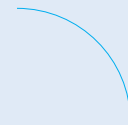
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## Notes

## Notes

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INSURANCE GROUP

Tokio Marine Life Insurance Singapore Ltd. Company Reg No.194800055D  
20 McCallum Street #07-01 Tokio Marine Centre, Singapore 069046  
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