



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 60 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 vision and dental benefits.
- 3 Serenity**
Support a growing family with better hospitalisation, outpatient coverage and optional wellness benefits.
- 4 Prestige**
Enjoy extensive protection with the most comprehensive plan and the highest coverage.

	1	2	3	4
Inpatient	✓	✓	✓	✓
Outpatient		✓	✓	✓
Emergency Assistance	✓	✓	✓	✓
Optional benefits				
Wellness			✓	✓
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 restricted providers (Tier-1 Providers restriction) or opted for semi private room restriction, the Dependant/s will have to follow suit as well.

SMART NOTICE

You are free to customize your plan by combining base plan with optional modules, as long as they are within the same level or lower .

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**
- **Wellness**

See how it works*



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.

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

Her needs



A cost efficient solution
ensuring access
to top quality healthcare



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

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.

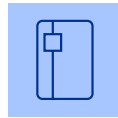
Your Tools

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



WELCOME EMAIL

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



Henner PASS

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

With the myHenner app at their fingertips, insured 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

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
- **Submit claims** through the e-claiming service.
- Access their **Henner Pass**
- 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

21

offices worldwide

2 100 000

members trust us to take care of their health

185

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 185 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.

Administered by:



GMC Services (Asia-pacific) Pte Ltd (wholly owned subsidiary of Henner SAS) - A Private Company Limited by Shares, with a share capital of SG\$ 100,000, registered in Singapore under number 199901918D - 137 Telok Ayer Street #07-01/02/03, Singapore 068602.

Insured by:



TOKIO MARINE
INSURANCE GROUP

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