

A dark blue background featuring a faint world map. Overlaid on the map is a large, crumpled piece of clear plastic waste, symbolizing environmental impact and global health concerns.

BROCHURE
Care & Health
Singapore

Trust us for your health insurance!

Care & Health is an international health-care 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

population with our experience in the industry and strong worldwide medical network. We believe if we take care of your employees, the rest will take care of itself.

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



**Preferred and Trusted
Insurance company**

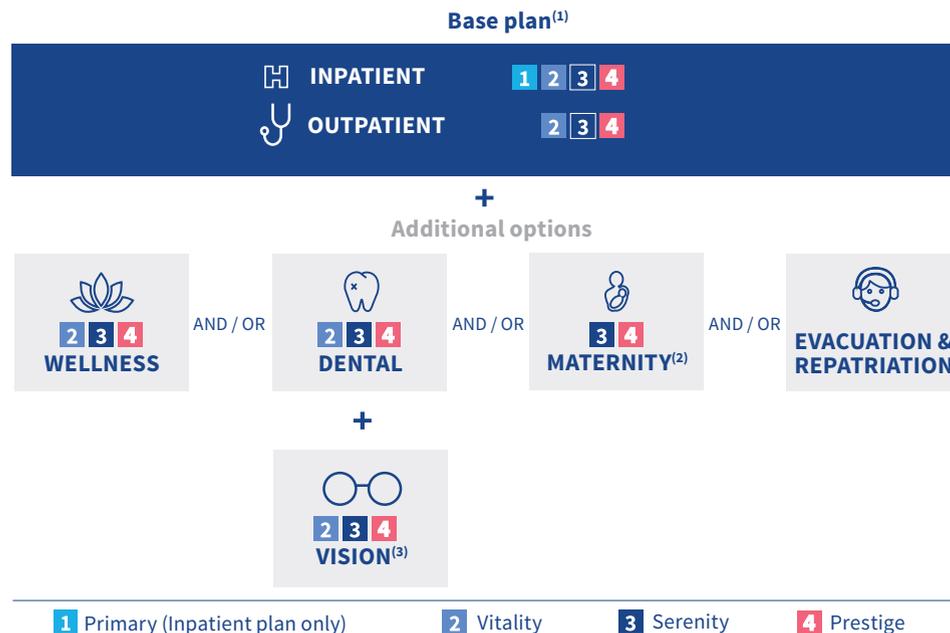
Discover our Care & Health plans

Who is the product for?

Care & Health is designed for Small and Medium Enterprises registered in Singapore with staff of 2 to 50 employees. It allows for up to 3 sub-categories of cover per policy.

This plan is highly customisable; with the base plan you can choose from a range of additional benefits and different levels of coverage for each benefit. You may also choose to reduce the premium by selecting Deductible and Co-insurance options.

Create the plan that best suits you and your employees' needs



1 Primary (Inpatient plan only)

2 Vitality

3 Serenity

4 Prestige

(1) Selected plan will be applicable for both Inpatient and Outpatient
 (2) Maternity is only available when choosing Serenity or Prestige
 (3) Vision is only available if Dental option is selected

SMART NOTICE

All our plans give you access to the same quality of service and the same worldwide network of healthcare professionals. The difference lies in the level of benefits and options you choose.

Our Product Difference

With Care & Health, you and your employees benefit from:



FLEXIBLE COVERAGE BASED ON YOUR NEEDS

Explore the options and design the plan that best fits your company and employees' needs! To create your ideal plan, select among 4 different plans, all of them are customisable.



MEDICAL HISTORY DISREGARDED

Upon review and acceptance, pre-existing conditions can be taken over for any group plan of 6 or more employees. It applies to all members.



GROUPS DISCOUNTS

Groups covering more employees can enjoy higher discounts. Depending on the size of the group; savings will range between **12,5%** to **25%** on premiums excluding assistance.



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, your employee(s) can focus on treatment and recovery.

SMART NOTICE

If you opt for Restricted Providers option (Tier-1 Providers restriction), a premium discount is provided. Refer to the Table Of Benefits for the list of providers under this category.

Building your plan is easy

It's your choice. Simply select the plan that suits the group's needs and relax knowing everyone is in safe hands.

01 Where do you need coverage?

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

Area 1+ Worldwide

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

Select your plan using the table of benefits on the previous page. You can choose a plan either in USD or SGD.

SMART NOTICE

Direct Billing for outpatient is available for all plan except for the inpatient plan only.

03 Affordable solutions at your fingertips

- **Your maximum annual limit is:** USD 4 500 000 or SGD 6 000 000
- **Adjust your premium by choosing your outpatient co-insurance:**
NIL / 15% / 25%
- **Pick the amount of your inpatient deductible:**
NIL / USD 2 500 / USD 5 000 / USD 10 000 or SGD 3 500 / SGD 7 000 / SGD 14 000

04 Add on benefits

Choose from several optional benefits for more comprehensive protection:

- **Emergency Assistance**
- **Wellness**
- **Maternity**
- **Dental**
- **Vision**

See how it works*



They are looking for:

A medium sized trading company has 5 senior management, 10 junior level managers that travel globally and 20 support staff based in Singapore. The company is keen to provide this group with a comprehensive employee benefits package to ensure their healthcare is well taken care of.


Protection for all accidents, hospitalisation and serious medical conditions,
both at home and abroad


Basic cover for day-to-day medical expenses such as GP visits


Maternity benefits
for female employees


Dental and Vision

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

Our recommendation for them...



Serenity Plan

With Serenity Plan, they benefit from:

- Medical History Disregarded
- Full cover for hospital and surgery charges
- Full cover for cancer treatment
- Option to include maternity, vision and dental cover

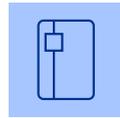
Your Tools

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, 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

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 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

Our teams are there to support you and get you the care you need by providing a comprehensive range of services, wherever you are in the world.



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.



TEAMS WITHIN YOUR REACH

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 HEALTHCARE 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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