



TOKIO MARINE
INSURANCE GROUP

TM Deluxe

Comprehensive Group Insurance for Small & Medium Businesses



Protecting What Matters Most To Your Business

TM Deluxe is a comprehensive employee benefits solution tailored for Small and Medium Enterprises (SMEs) and emerging businesses.* Designed to balance affordability with essential protection, it supports employee well-being and workforce growth — without increasing your business costs.

Enjoy the benefits of **TM Deluxe**



Affordable assurance

Manage your costs with age-banded premiums that provide consistent annual expenses.



Wellness benefits

Up to S\$150 per policy year under the Medical Option, at no additional cost.



Flexible coverage

Choose from a variety of plans and options tailored to your needs and budget.



24-Hour worldwide cover

24/7 Global coverage – whether insured members are at home, at work or even on an overseas trip.



Better medical cover

Major Medical¹ benefits that go beyond basic medical – no surgical fee schedule or minimum hospitalisation period required at all Singapore hospitals.

*Minimum 2 employees

¹ Applicable for Plan 2 to 5 only. The major medical benefit will be applicable to hospitalisation at all Singapore Hospitals including hospitalisation < 20 days, or Surgical Percentage < 70% surgical procedure, subject to 20% co-insurance.

Plan Benefits At-A-Glance

Basic Plan		
Benefit Type	Coverage	Benefits
Group Term Life Insurance (GTL)	Death and Total & Permanent Disability due to any cause i.e. illness or accident	<ul style="list-style-type: none"> Lump sum payable upon death, total & permanent disability or terminal illness Extended Death Benefit Insured members aged 71 to 75 next birthday are covered for death benefit only Employee Sum Assured available is in the range of S\$50,000 to S\$500,000 at multiples of S\$10,000, subject to a maximum of 5 staff categories
Group Deluxe Medical Insurance (GDM)	Reimbursement of hospitalisation or surgery expenses due to an illness or accident	<ul style="list-style-type: none"> Inpatient psychiatric treatment up to S\$5,000 per policy year Lump sum limit per disability excluding room & board and Intensive Care Unit (ICU) charges Covers Outpatient Kidney Dialysis and Cancer Treatment No surgical schedule of fees at Singapore Hospitals Death Benefit Room and Board including High Dependency Ward (HDU) Mobile Inpatient Care at Home (MIC@Home) Emergency Accidental Benefit including Accidental Dental Treatment Major Medical benefit subject to 20% co-insurance for Plan 2 to 5

Rider to Basic Plan			
Benefit Type	Rider to attach	Coverage	Benefits
Group Critical Illness Insurance (GCI)	GTL	Diagnosis of one of the 37 Critical Illnesses [^]	<ul style="list-style-type: none"> Lump sum payable upon diagnosis of one of the listed Critical Illnesses 50% acceleration of GTL sum assured Cover for Group Critical Illness terminates upon payout of this benefit. The remaining GTL sum assured (if any) will continue to be in force and be payable upon subsequent death
Group Personal Accident Insurance (GPA)	GTL/ GDM	Death, Total & Permanent Disability and Dismemberment resulting from Accidental injuries only	<ul style="list-style-type: none"> Lump sum payable upon accidental death, any permanent disabilities and dismemberment as set out in the schedule of indemnity Employee Sum Assured available is in the range of S\$50,000 to S\$500,000 at multiples of S\$10,000, subject to a maximum of 5 staff categories
Group Outpatient Clinical Benefits (GOP)	GDM	Reimbursement of outpatient medical expenses incurred at General Practitioner (GP) clinics	<ul style="list-style-type: none"> Clinical consultations are subject to the limits as per benefit schedule Telemedicine in Singapore (inclusive of delivery cost) Traditional Chinese Medicine (TCM) Benefit for Plan 1 and 3 Co-payment option available for Plan 3 and 4
Group Outpatient Specialist Benefits (GOS)*	GDM	Reimbursement of outpatient medical expenses incurred at Specialist Practitioner (SP) clinics and Diagnostic Test	<ul style="list-style-type: none"> Specialist consultations referred by GP are subject to the limits as per benefit schedule Diagnostic Test, X-Ray & Laboratory Test and Physiotherapy referred by GP or SP are subject to the limits as per benefit schedule Outpatient psychiatric treatment subject to referral by GP Paediatrician visit for children up to 7 years old (without GP referral)
Group Outpatient Dental Benefits (GOD)	GDM	Reimbursement of dental expenses	<ul style="list-style-type: none"> Dental benefits are subject to the limits as per benefit schedule

*Group Outpatient Specialist Benefits (GOS) can only be added as a rider to Group Deluxe Medical Insurance (GDM) if it is attached together with Group Outpatient Clinical Benefits (GOP) and not on its own.

List of Critical Illnesses[^]

1. Major Cancer
2. Heart Attack of Specified Severity
3. Stroke with Permanent Neurological Deficit
4. Coronary Artery By-pass Surgery
5. End Stage Kidney Failure
6. Irreversible Aplastic Anaemia
7. End Stage Lung Disease
8. End Stage Liver Failure
9. Coma
10. Deafness (Irreversible Loss of Hearing)
11. Open-Heart Heart Valve Surgery
12. Irreversible Loss of Speech
13. Major Burns
14. Major Organ / Bone Marrow Transplantation
15. Multiple Sclerosis
16. Muscular Dystrophy
17. Idiopathic Parkinson's Disease
18. Surgery to Aorta
19. Alzheimer's Disease / Severe Dementia
20. Fulminant Hepatitis
21. Motor Neurone Disease
22. Primary Pulmonary Hypertension
23. HIV Due to Blood Transfusion and Occupationally Acquired HIV
24. Benign Brain Tumour
25. Severe Encephalitis
26. Severe Bacterial Meningitis
27. Angioplasty & Other Invasive Treatment for Coronary Artery
28. Blindness (Irreversible Loss of Sight)
29. Major Head Trauma
30. Paralysis (Irreversible Loss of Use of Limbs)
31. Terminal Illness
32. Progressive Scleroderma
33. Persistent Vegetative State (Apallic Syndrome)
34. Systemic Lupus Erythematosus with Lupus Nephritis
35. Other Serious Coronary Artery Disease
36. Poliomyelitis
37. Loss of Independent Existence

[^]The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2024). These Critical Illnesses fall under Version 2024. You may refer to www.lia.org.sg for the standard Definitions (Version 2024).

Group Deluxe Medical Insurance (Benefit Schedule)

Benefits		Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)	Plan 5 (S\$)
1	Standard Room & Board	As Charged up to 1 Bed (Private) up to S\$200,000 per policy year (item 1 to 7)	600	400	250	100
a	High Dependency Ward (HDW)					
b	Intensive Care Unit (ICU) (per disability) [The total period under (a) and (b) for which benefits are payable will not exceed 120 days per Disability]		10,000	10,000	10,000	10,000
2	Inpatient Benefits Hospital Miscellaneous Services Surgical Fees** In-Hospital Doctor's Visits Medical Report Fees* Surgical Implants Ambulance Fee		25,000	20,000	15,000	10,000
3	Outpatient Benefits					
a	Pre-Hospitalisation Diagnostics X-Ray & Laboratory Tests & Specialist Consultation (lead to hospitalisation within 120 days)					
b	Post-Hospitalisation Follow up Treatment (max. 120 days after discharge)					
4	Emergency Accidental Outpatient Treatment (including Accidental Dental and Accidental Traditional Chinese Medicine subject to S\$300 per policy year)		3,000	2,000	1,500	1,000
5	Overseas Hospitalisation due to Accident (Applicable for Benefit 2 & 3 only)		150% Benefit Limit	150% Benefit Limit	150% Benefit Limit	150% Benefit Limit
6	Parental Accommodation (up to 60 days per policy year for child below age 12)					
7	Home Nursing (up to 26 weeks)					
8	Rehabilitation Benefit (up to 30 days)	5,000	5,000	5,000	5,000	5,000
9	Miscarriage Benefit (including ectopic pregnancy)	Per disability	Per disability	Per disability	Per disability	Per disability
10	Death Benefit	10,000	10,000	10,000	10,000	10,000
11	Wellness Benefit (max. per policy year) • Flu Vaccination • Health Screening	150	100	50	50	NA
12	Major Medical Benefit					
a	Major Medical Benefit (max. per policy year) [including surgical implants of S\$5,000 per policy year]		75,000	50,000	30,000	15,000
b	Co-insurance		20%	20%	20%	20%
13	Outpatient Kidney Dialysis and Outpatient Cancer Treatment (max. per policy year)	30,000	25,000	20,000	15,000	10,000
14	Inpatient Psychiatric Treatment (max. per policy year)	5,000	5,000	5,000	5,000	5,000

* Only medical reports which are requested by Tokio Marine Life Insurance Singapore will be covered under this benefit.
** Actual surgical fee payable depends on the Table classification of the operation in the Schedule of Surgical Operations.

Group Outpatient Clinical Benefits (Benefit Schedule)					
Benefits		Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)
1	Consultation and Treatment by				
a	Panel General Practitioner (GP) in his clinic	As Charged	As Charged	As Charged	As Charged
b	GP in a Polyclinic (inclusive of medication and teleconsultation)	As Charged	As Charged	As Charged	As Charged
2	Diagnostic X-Ray and Lab Tests recommended by				
a	Panel GP	As Charged	As Charged	As Charged	As Charged
b	GP from a Polyclinic	As Charged	As Charged	As Charged	As Charged
3	Consultation and Treatment by Non-panel GP in his clinic (Max. Per Visit)	30		30	
4	Telemedicine in Singapore (Max. Per Visit, Capped at 6 Visits Per Policy Year)	50	30	50	30
5	Overseas Outpatient Treatment (Max. Per Visit)	100	30	100	30
6	Emergency Outpatient Treatment at A&E Department and Urgent Care Centre (UCC)* (Max. Per Visit)	150	150	150	150
7	Consultation and Treatment by Traditional Chinese Medical Practitioner in his clinic (Max. Per Visit, Capped at 6 Visits Per Policy Year)	30		30	
8	Co-payment per visit (for item 1 to 7)	NIL	NIL	5	5

*Children's emergency at KK Women's and Children's Hospital will be covered. However, Urgent O&G Centre at KK Women's and Children's Hospital will be excluded.

Group Outpatient Specialist Benefits (Benefit Schedule)					
Benefits		Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)
1	Outpatient Specialist Benefit Consultation and Treatment by Specialist in his clinic with referral letter from GP (including teleconsultation at Singapore Government/ Restructured Hospital Specialist)	As Charged up to annual limit of 3,000 (item 1 to 3)	As Charged up to annual limit of 2,000 (item 1 to 3)	As Charged up to annual limit of 1,500 (item 1 to 3)	As Charged up to annual limit of 1,000 (item 1 to 3)
2	Diagnostic X-Ray & Lab Test*				
3	MRI and CT Scan*				
4	Outpatient Physiotherapy*/ Chiropractic Treatment (limit per policy year)	1,000 (Chiropractic Treatment Capped at 500)	800 (Chiropractic Treatment Capped at 400)	500 (Chiropractic Treatment Capped at 250)	300 (Chiropractic Treatment Capped at 150)
5	Outpatient Psychiatric Treatment* (limit per policy year)	300	300	300	300
6	Direct Paediatrician Treatment (Waiver of Referral Letter for Insured Child below 7 years old), capped at 6 visits per policy year	Shared Limit with Specialist Consultation			

*Recommended by Registered Medical Practitioner

Group Outpatient Dental Benefits (Benefit Schedule)

Benefits		Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)
1	Consultation & Oral Examination	As Charged subject to Maximum Limit Per Policy Year	As Charged subject to Maximum Limit Per Policy Year	As Charged subject to Maximum Limit Per Policy Year
2	X-Rays <ul style="list-style-type: none"> • Periapical Film • Bite-wing (each) • Occlusal Film • Orthopantograph 			
3	Scaling & Polishing (inclusive of fluoride treatment)			
4	Amalgamation Restoration <ul style="list-style-type: none"> • One surface • Two surfaces • Three surfaces • Retentive Pin 			
5	Tooth-Coloured Restoration <ul style="list-style-type: none"> • One surface • Two surfaces • Three surfaces 			
6	Extraction (inclusive of local anaesthesia) <ul style="list-style-type: none"> • Anterior Tooth • Posterior Tooth 			
7	Oral Surgery (inclusive of local anaesthesia) <ul style="list-style-type: none"> • Incision & drainage • Excision of hyperplastic tissue, cyst • Surgical root removal (per tooth) • Surgical root removal (soft tissue) • Surgical removal of wisdom tooth 			
8	Periodontal Treatment Root Planing <ul style="list-style-type: none"> • Per Tooth • Subject to per quadrant 			
9	Pulp / Root Canal Treatment (inclusive of temporary fillings / dressing) <ul style="list-style-type: none"> • Pulp Capping • Root Canal Treatment <ul style="list-style-type: none"> (i) One Canal (ii) Two Canals 			
10	Miscellaneous Treatment <ul style="list-style-type: none"> • Sterilisation & Disposables • Analgesics (oral only) • Antibiotics (oral only) • Administration of local anaesthesia (excluding extraction and oral surgery) 			
11	Making or replacing of dentures, crowns or bridges (required as a result of an injury) (Maximum S\$100 per policy year)			
Maximum Limit Per Policy Year		800	500	300

Annual Premium Rates

Age Next Birthday	Group Term Life Insurance	Group Critical Illness Insurance
	Annual Premium Rate (S\$) per S\$100,000 sum assured	
25 & Below	70.00	65.00
26 to 30	70.00	90.00
31 to 35	80.00	100.00
36 to 40	100.00	170.00
41 to 45	160.00	310.00
46 to 50	240.00	510.00
51 to 55	405.00	770.00
56 to 60	730.00	1,040.00
61 to 65	1,340.00	1,655.00
66 to 70	2,850.00	2,725.00
71 to 75*	5,630.00	3,985.00

Group Personal Accident Insurance (Annual Premium Rate (S\$) per S\$100,000 sum assured)

Occupational Class	Employees only		Dependants only	
	ANB 70 and below	71 to 75*	ANB 70 and below	71 to 75*
Class 1	35.00	65.00	40.00	70.00
Class 2	55.00	100.00	65.00	115.00
Class 3	80.00	145.00	90.00	165.00

Group Deluxe Medical Insurance

Age Next Birthday	Annual Premium Rate (S\$) per Insured Member				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
25 & Below	652.00	506.00	328.00	234.00	182.00
26 to 30	652.00	524.00	340.00	242.00	188.00
31 to 35	704.00	550.00	357.00	254.00	198.00
36 to 40	704.00	583.00	378.00	269.00	209.00
41 to 45	757.00	612.00	397.00	282.00	220.00
46 to 50	1,091.00	800.00	519.00	369.00	287.00
51 to 55	1,320.00	994.00	644.00	458.00	355.00
56 to 60	1,618.00	1,272.00	824.00	586.00	455.00
61 to 65	2,286.00	1,843.00	1,194.00	849.00	658.00
66 to 70	3,353.00	2,727.00	1,766.00	1,255.00	973.00
71 to 75*	4,801.00	3,905.00	2,529.00	1,797.00	1,393.00

Group Outpatient Clinical Benefits

Age Next Birthday	Annual Premium Rate (S\$) per Insured Member			
	Plan 1	Plan 2	Plan 3	Plan 4
70 & Below	302.00	247.00	271.00	219.00
71 to 75*	432.00	353.00	388.00	313.00

Group Outpatient Specialist Benefits

Age Next Birthday	Annual Premium Rate (S\$) per Insured Member			
	Plan 1	Plan 2	Plan 3	Plan 4
70 & Below	445.00	413.00	300.00	271.00
71 to 75*	638.00	591.00	430.00	311.00

Group Outpatient Dental Benefits

Age Next Birthday	Annual Premium Rate (S\$) per Insured Member		
	Plan 1	Plan 2	Plan 3
70 & Below	436.00	376.00	225.00
71 to 75*	471.00	406.00	243.00

Notes:

- Group Term Life premium rates are GST-exempted and all other premium rates are subject to the prevailing goods and services tax (GST).
- Please note that the annual premium rates indicated above excludes GST.
- Please reach out to Tokio Marine Life Insurance Singapore for assistance or a medical quotation for foreign employees holding work permit or S pass.

*Renewals only

1. Period of Insurance

Duration of coverage is for 12 months, renewable annually.

2. Eligibility

- All full-time and actively-at-work employees, directors, partners and proprietors are eligible, subject to Tokio Marine Life Insurance Singapore's approval.
- This package is available to employers with a minimum of 2 employees.
- All benefits are applicable to employees aged 16 to 70 next birthday, renewable up to age 75 next birthday.
- Dependants' cover is available to:
 - i. Single nominated legal spouse up to age 70 next birthday, renewable up to age 75 next birthday.
 - ii. Unmarried and unemployed children - 15 days old to age 25 next birthday.

3. Participation Guidelines and Administration

- Employers can opt for either the Group Term Life Insurance and/or Group Deluxe Medical Insurance as the Basic Cover.
- Additional riders namely Group Personal Accident Insurance, Group Critical Illness Insurance, Group Outpatient Clinical Benefits and/or Group Outpatient Dental Benefits can be included. Group Outpatient Specialist Benefits is only available with Group Outpatient Clinical Benefits.
- Dependants of employees are eligible for coverage under the Group Deluxe Medical Insurance, Group Outpatient Clinical Benefits, Group Outpatient Specialist Benefits and Group Outpatient Dental Benefits. For dependants to be covered under Group Term Life Insurance, Group Critical Illness Insurance and/or Group Personal Accident Insurance, a minimum of 5 lives is required and dependant coverage will be up to 50% of employee's sum assured.
- If dependant's coverage is taken up, it will be available to all eligible employees under the same category.
- Dependants must be insured under the same plan as the employee.
- Administration of the assurance is on a "named basis". Adjustment to the policy will be administered on a yearly basis.

4. Occupational Risks Class

- All benefits are available to Occupational Risk Class of 1 to 3 only where:
 - i. Occupational Class 1 refers to clerical, administrative or other similar non-hazardous occupations.
 - ii. Occupational Class 2 refers to occupations where some degree of risk is involved e.g. supervision of manual worker, totally administrative job in an industrial environment.
 - iii. Occupational Class 3 refers to occupations where regular light to medium manual work but no substantial hazard which may increase the risk of sickness or accident.

5. Annual Premium

- Premium rate is based on individual's age next birthday, where applicable.
- Mode of payment is Annual.
- Prevailing GST applies to all plans except Group Term Life Insurance.

6. Exclusions[#]

- **For Group Term Life Insurance**
 - a) All pre-existing conditions are excluded for the first 12 months of coverage, unless the Insured Member has been fully underwritten by Tokio Marine Life Insurance Singapore.
 - b) Suicide is excluded for the first 12 months.
- **For Group Deluxe Medical Insurance**

All pre-existing conditions are excluded for the first 12 months of coverage except for Outpatient Kidney Dialysis and Cancer Treatment, for which pre-existing conditions will be permanently excluded.
- **For Group Critical Illness Insurance**
 - a) All pre-existing conditions are excluded for the first 12 months of coverage, unless the Insured Member has been fully underwritten by Tokio Marine Life Insurance Singapore.
 - b) Suicide is excluded for the first 12 months.
 - c) No benefit is payable if any Critical Illness was diagnosed due, directly or indirectly to a congenital defect or disease which has manifested or was diagnosed before the Insured Member attains 16 years old.
- **For Group Personal Accident Insurance**

Suicide or attempted suicide or intentional self-inflicted injuries, while sane or insane, is excluded.

[#]Please refer to the relevant policy contract for the full list and details of exclusions.

Underwriting Guidelines (continued)

7. Free Look

- The Policy may be cancelled by written request to Tokio Marine Life Insurance Singapore within 14 days after receiving the Policy contract. We will refund the premiums paid (without interest) less any expenses incurred in issuing and any claims paid under the Policy. The free-look period does not apply to renewals.

8. Application Documents

- Application Form
- Authorised Signatory and Declaration Form for Group Insurance (MAS 314) and GST Declaration Form, & the accompanying documents required
- Signed TM Deluxe Quotation Template
- Health Declaration form is required if:
 - i. Sum Assured in excess of:
 - a) S\$200,000 for employees for Group Term Life Insurance
 - b) S\$100,000 for dependants for Group Term Life Insurance
 - c) S\$100,000 for employees for Group Critical Illness Insurance
 - d) S\$50,000 for dependants for Group Critical Illness Insurance
 - ii. Insured employee/dependant who is above age 65 next birthday

Notes:

- Premium rates are not guaranteed and may change at policy renewal. Policy renewal is not guaranteed.
- This product does not qualify as a Transferable Medical Insurance Scheme (TMIS).

Important Notes

This material is not intended as an offer or recommendation to the purchase of any insurance plan. This plan is underwritten by Tokio Marine Life Insurance Singapore Pte. Ltd. and is only available through our authorised distributors. Please refer to the Policy Contract for the precise terms, conditions, and exclusions of this insurance.

Policies are yearly renewable, subject to the agreement of the company. Premiums payable for this insurance policy are not guaranteed and may change at Policy Renewal Date at our full discretion. Buying a life insurance policy can be a long-term commitment. An early termination of the policy usually involves high costs, and the surrender value payable may be less than the total premiums paid. Buying a health insurance policy that is not suitable for you may result in inadequacies in your healthcare financing arrangements. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you.

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 or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information shown in this material is for reference only and is correct as at 17 March 2026.

About Us

Tokio Marine Life Insurance Singapore Pte. Ltd. is part of the Tokio Marine Holdings, Inc. which was established as the first insurance company in Japan more than 140 years ago. Today, Tokio Marine is one of the world's largest insurance groups, with a robust network that spans across 46 countries and regions operated by high-performing teams of more than 40,000 employees.

Our alignment of strategy to drive a strong performance and people-centric culture has advanced our standing in Singapore as a leading life insurer. Our values and vision define and guide us in everything that we do. A firm commitment to the traits of customer centricity, integrity and excellence underpins our promise to be the go-to partner for all financial planning needs.

Speak with our Tokio Marine Representative
or visit www.tokiomarine.com

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