

TM FIVE Plus



TOKIO MARINE
INSURANCE GROUP

Affordable coverage for your workforce
Priceless protection for your business

Tokio Marine
Life Insurance Singapore Ltd.

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Life & Health | Property & Casualty



About the Plan

TM FIVE Plus is an affordable employee benefit programme for Small and Medium Enterprises (SMEs) or new start-ups with a minimum of 3 employees.



Benefits of the Plan

Budget your cost effectively

You can budget your costs effectively as TM FIVE Plus's age-banded premiums provide you with predictable annual costs.

Meet your needs with flexibility

Different plans and options are available to suit your needs and budget. You can define sum assured according to needs, for life cover and personal accident cover.

Over and above basic medical benefits

With TM FIVE Plus's Major Medical Benefit, an insured member is protected from higher medical fees resulting from catastrophic events. Furthermore, claims incurred in Singapore are not limited by a Schedule of Surgical Operations.

Wellness benefits

TM FIVE Plus offers Wellness Benefits of up to S\$200 per policy year, under the Medical Option at no additional cost.

Hospital cash incentive

Receive cash incentives of up to S\$300 daily if an insured member opts for a lower-class ward during stays in government/restructured hospitals.

24-Hour worldwide cover

TM FIVE Plus provides round-the-clock global coverage - whether insured members are at home, at work or even on an overseas trip.

Benefits

Basic Plan		
Life Option	Group Term Life (GTL)	- Offers a lump sum payment upon diagnosis of a Terminal illness, on Death or Total & Permanent Disability - Provides extension of benefits for 12 months if an insured employee's employment is terminated due to medical reasons - 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.
Medical Option	Group Deluxe Medical (GDM)	- Reimburses expenses for hospitalisation and/or surgery - Offers Wellness Benefits of up to S\$200
Riders		
	Group Critical Illness (GCI) Rider to Group Term Life	- Choice of 100% and 50% acceleration of the GTL sum assured - Offers a lump sum payment upon diagnosis of one of the 37 Critical Illnesses*, and it terminates upon payout of this Benefit. Cover for Group Term Life will be reduced by the same amount
	Group Personal Accident (GPA) Rider to Group Term Life or Group Deluxe Medical	- Offers a lump sum payment for Death & Permanent Disability due to accidents - 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) - Mediplus Classic Rider to Group Deluxe Medical	- Covers outpatient expenses incurred at general practitioner (GP) clinics and polyclinics in Singapore - Offers cashless medical consultations at preferred clinics - Offers choice to cover non-panel clinics
	Group Outpatient Specialist Benefits (GOS) Available with Mediplus Classic	- Reimburses eligible expenses at specialist clinics, diagnostic x-rays and lab tests referred by registered GPs - Covers MRI, CT Scan and Physiotherapy

List of Critical Illnesses*

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

* Please refer to the Policy Contract for definition of these illnesses.

Group Deluxe Medical

Benefits (S\$) / Plan Type	1	2	3	4	5
	Annual Policy Limit S\$100,000	Maximum Per Disability (S\$) (Limits apply as per disability basis, unless otherwise stated)			
1. Room & Board a. Daily Room & Board (max. 120 days, inclusive of ICU)	Private Hospital 1 bed	450	300	200	100
b. ICU (Per disability)	As charged up to the Annual Policy Limit, for item 1 to 7	10,000	10,000	10,000	5,000
2. Hospitalisation Other In-patient Benefits: - Hospital Miscellaneous Services - Surgical fees - In-hospital Doctor's Visits		25,000	20,000	15,000	5,000
3. Outpatient Benefits a. Pre-Hospitalisation Diagnostic X-Ray & Laboratory Tests & Specialist Consultation (leads to hospitalisation within 90 days) b. Post-Hospitalisation Follow up Treatment (max. 90 days after discharge)					
4. Emergency Accidental Outpatient Treatment		3,000	2,000	1,500	1,000
5. Overseas Hospitalisation due to Accident (applicable for Benefits 2 & 3 only)		150% of Benefit Limits			
6. Parental Accommodation (up to 60 days per year for child below age 12)		Not Applicable			
7. Home Nursing (up to 26 weeks)		Not Applicable			
8. Rehabilitation Benefit (up to 30 days)	5,000	5,000	5,000	5,000	5,000
9. Miscarriage Benefit (including ectopic pregnancy)	1,000	1,000	1,000	1,000	1,000
10. Death Benefit	10,000	10,000	10,000	10,000	5,000
11. Hospital Cash Benefit (per day)* Gov/Restr Hospital : - B1 ward / B2+ ward - B2 ward (without air-con) - C ward	100 200 300	80 150 200	- 100 150	- 80 100	- - -
12. Wellness Benefits (max. per policy year) - Dental Benefit : Consultation, Oral Examination, Scaling & Polishing - Flu Vaccination - Health Screening on reimbursement basis	200	160	120	80	-
13. Major Medical Benefit a. Max in-patient limit per policy year (including surgical implants of S\$5,000) b. Co-insurance by employee for Major Medical Benefit	100,000 20%	75,000 20%	50,000 20%	30,000 20%	10,000 20%
14. Outpatient Cancer & Kidney Treatment (max. per policy year)	30,000	20,000	15,000	10,000	5,000

*This is applicable for Singaporeans and PRs only.

Group Outpatient Clinical Benefits (GOP) - Mediplus Classic	Plan 1	Plan 2
1. Consultation and Treatment by - Panel General Practitioner - General Practitioner in Polyclinics	As charged As charged	As charged As charged
2. Basic X-Ray and Laboratory Test by - Panel General Practitioner - General Practitioner in Polyclinics	As charged As charged	As charged As charged
3. Non-Panel General Practitioner (Max. Per Visit)	S\$30	Not Applicable
4. Emergency Outpatient Treatment at A&E Department - Max. Per Visit; - Max. of 2 visits Per Policy Year	S\$100	S\$100
5. Overseas Outpatient Treatment (Max. Per Visit)	S\$25	S\$25
Group Outpatient Specialist Benefits (GOS)	Plan 1	Plan 2
1. Outpatient Specialist Benefit Consultation and treatment by Specialist in his clinic with referral letter from General Practitioner	As charged up to S\$1,000 for item (1) to (3)	As charged up to S\$600 for item (1) to (3)
2. Diagnostic X-Ray and Lab-Test Recommended by General Practitioner or Specialist		
3. MRI and CT Scan		
4. Outpatient Physiotherapy[^] (Max. Per Policy Year)	S\$300	S\$300

[^]Treatment carried out by a Physiotherapist which is recommended by a Specialist in writing.

Exclusion[#]

For Group Term Life and Group Critical Illness,

- Pre-existing conditions will be covered only after 18 months of continuous cover unless such pre-existing conditions have been declared to TMLS and accepted by TMLS
- Suicide is excluded for the first 12 months

For Group Deluxe Medical,

- Pre-existing conditions will be covered only after 18 months of continuous cover unless such pre-existing conditions have been declared to TMLS and accepted by TMLS except for Outpatient Cancer and Kidney Treatment, for which pre-existing conditions will be permanently excluded.

For Group Personal Accident,

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

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

Premium

Group Term Life			Group Critical Illness		
Age Band (ANB)	Annual Premium (GST Exempt) (S\$) per Insured Member for Sum Assured of S\$100,000			Annual Premium (GST Exempt) (S\$) per Insured Member for Sum Assured of S\$100,000	
16-20	62.00			60.00	
21-25	73.00			63.00	
26-30	66.00			75.00	
31-35	80.00			95.00	
36-40	95.00			150.00	
41-45	155.00			275.00	
46-50	240.00			430.00	
51-55	400.00			725.00	
56-60	750.00			1,000.00	
61-65	1,350.00			1,600.00	
66-70*	2,850.00			2,500.00	
Group Personal Accident					
Occupational Class	Annual Premium (inclusive of GST) (S\$) per Insured Member for Sum Assured of S\$100,000				
Class 1	43.60				
Class 2	54.50				
Class 3	87.20				
Group Deluxe Medical					
Age Band (ANB)	Annual Premium (inclusive of GST) per Insured Member (S\$)				
Plan	1	2	3	4	5
<26	813.88	622.19	495.03	337.32	167.36
26-30	842.36	643.97	512.35	349.13	173.21
31-35	884.48	676.17	537.98	366.58	181.87
36-40	937.51	716.70	570.22	388.56	192.78
41-45	984.38	752.54	598.74	407.99	202.41
46-50	1,288.49	985.02	783.71	534.02	264.95
51-55	1,600.36	1,223.44	973.40	663.29	329.07
56-60	2,049.61	1,566.89	1,246.65	849.48	421.45
61-65	2,971.94	2,271.99	1,807.65	1,231.75	611.11
66-70*	4,398.47	3,362.53	2,675.42	1,822.99	904.44
Group Outpatient Clinical Benefits (GOP) - Mediplus Classic			Group Outpatient Specialist Benefits (GOS)		
Annual Premium (inclusive of GST) per Insured Member (S\$)	Plan 1	Plan 2	Plan 1		Plan 2
	279.80	237.62	201.43		139.35

*For renewal. The last entry age is at 65 (age next birthday).

Underwriting Guidelines

Period of Insurance

- Duration of coverage is for 12 months, renewable annually.

Eligibility

- All full-time and actively-at-work employees, directors, partners and proprietors are eligible, subject to TMLS's approval.
- This package is available to employers with a minimum of 3 employees on a compulsory basis.
- All benefits are applicable to employees aged 16 to 65 next birthday, renewable up to age 70 next birthday.
- Dependants' cover are available to:
 - spouse up to 65 next birthday, renewable up to age 70 next birthday and
 - children of at least 15 days old to age 25 provided they are unmarried and unemployed.

Participation Guidelines and Administration

- Employers can opt for either the Life Option and/or the Medical Option as their Basic Cover.
- Additional riders namely Group Personal Accident, Group Critical Illness Rider and/or Mediplus Classic can be included. Group Outpatient Specialist Rider is available with Mediplus Classic.
- Dependants of employees are eligible for coverage under the Group Deluxe Medical, Mediplus Classic and Group Outpatient Specialist Rider.
- If dependant's coverage is taken up, it will be applicable 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 quarterly basis.

Occupational Risks Class

- All benefits are available to Occupational Risk Class of 1 to 3 only.
- TM FIVE Plus will not be available to employees of firms providing security services and healthcare services.

Annual Premium

- Premium rate is based on individual's age next birthday, where applicable.
- Prevailing GST applies to all plans except Group Term Life and Group Critical Illness.

Application Documents

- Application Form
- Photocopy of NRIC of authorised persons & Certified True Copy by Intermediaries
- Information of authorised persons to sign on the insurance acceptance (Customer Due Diligence Form)
- Signed Census Data Form or Quotation Template
- Cheque Payment
- Health Declaration Form if:
 - i. Sum Assured applied for in excess of S\$120,000, for Group Term Life
 - ii. Group Critical Illness cover is selected

Notes:

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

This marketing 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 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.

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 or www.sdic.org.sg).

Information shown in this marketing material is for reference only and is correct as at 1 October 2025.

About Us

Tokio Marine Life Insurance Singapore 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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