



MEDICAL COVERAGE

Daphne Ashford-Smith, International Protection Group



What are your tips for choosing a health insurance policy?

- Opt for a global policy that is portable in the event of your leaving Singapore.
- Check whether waiting periods apply to benefits such as maternity or dental cover.
- Consider your individual needs, and

choose a policy that allows you to reduce the policy cost by excluding benefits that may be unnecessary, such as maternity.

- To avoid being significantly out of pocket, review the policy limits to ensure that the average cost of treatment will be covered (average costs are available online at the Ministry of Health website). For example, the average cost of a two-day hospital stay for an uncomplicated appendectomy is around \$20,000.
- Consider a policy with a direct billing benefit to avoid short-term cash-flow issues while you wait for reimbursement.

What is “top-up” health insurance?

Many company-based health schemes provide only basic local cover. This can expose expats and their families to substantial costs. If you leave the company or the country, and your policy is not transferrable, you may be subject to paying any excluded medical conditions in the future. A top-up policy can provide for continuous coverage in these circumstances, and complement the cover your employer provides.

What are some things that people tend to overlook when deciding on a health policy?

- Whether or not they will be covered for chronic, congenital or pre-existing conditions.
- Deductibles and co-payments built into the policy.
- Exclusions applicable to sports and “extreme” activities.
- Whether or not a new baby can be added to the policy from birth, or after a waiting period.

What happens if I unexpectedly leave Singapore before the end of the policy date?

Depending on the policy, you may be required to cancel it immediately. In the case of portable global policies, you enjoy continuation of cover. Most health insurance policies allow cancellation during a policy year, but only a few will provide a partial refund, and the amount refunded may be affected by the claims that have been paid.

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MATERNITY COVERAGE

Daren Ng, MSIG Insurance

Why is the choice of medical policy so important?

Deciding on a suitable plan is crucial, because your choice determines the quality of care you will receive should anything happen to your health. Importantly, it will secure your finances against potentially hefty hospital and other treatment bills.

What do you recommend as a minimum cover for someone planning a baby?

The Singapore Ministry of Health website provides information on the delivery costs by ward and hospital type. It's a useful resource in determining the average bill size. The required cover varies from person to person, but one should keep in mind that the higher and more comprehensive the cover,

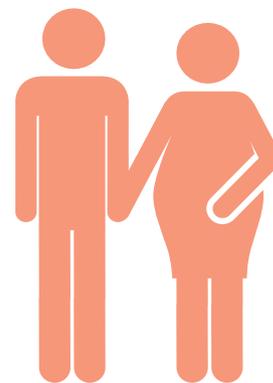
the more expensive the premium. A balance should be struck between coverage and cost.

How far ahead should someone take out insurance if they're planning to have a baby?

There is usually a waiting period for maternity cover, ranging from 12 to 24 months depending on the insurance provider. Maternity insurance is not a separate policy; an extension to a health insurance policy, it covers costs incurred for antenatal, childbirth and postnatal treatment.

What about complications during delivery?

The sums insured are often increased to cater for the higher costs incurred in the event of labour complications, such as



a caesarean section performed on the order of the attending doctor.

What about coverage while travelling?

Some health plans, including MSIG Prestige Healthcare, not only cover expats while they're in Singapore, but also provide international cover during their occasional visits home.

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