

FREQUENTLY ASKED QUESTIONS – FOREIGN WORKER MEDICAL INSURANCE PLAN FOR S PASS HOLDERS AND WORK PERMITS

DETAILS OF MEDICAL INSURANCE REQUIREMENT

Q1: How can employers of Foreign Workers furnish the details of the medical insurance for their Work Permit or S Pass holders?

A1: From 5 November 2007, business employers can furnish the medical insurance details for their Work Permit and S Pass holders via [Work Permit Online \(WPOL\)](#). The employer is required to furnish the following information:

- a) Name of Insurer;
- b) Insurance Policy Number;
- c) Insurance Policy Commencement Date; and
- d) Insurance Policy Expiry Date.

Employers are encouraged to furnish the details of the medical insurance early, before 1 January 2008.

Q2: I am not a Work Permit Online (WPOL) user. How can I furnish the details of the medical insurance for my S Pass holders to Ministry of Manpower (MOM)?

A2: For greater convenience, all employers are encouraged to use the web-based WPOL facility to furnish the medical insurance details. To access [Work Permit Online \(WPOL\)](#), you need a Singapore Personal Access (SINGPASS). With the SINGPASS, you can proceed to register for a WPOL account via Ministry of Manpower's website. Registration for a WPOL account is free of charge. You can access a broad range of other Work Permit services, including Work Permit application, issuance and renewal.

Alternatively, employers can authorise an Employment Agency to furnish the medical insurance details via WPOL

Q3. If an employer does not furnish the medical insurance details to the Ministry of Manpower (MOM), will the WP/S Pass be issued or renewed?

A3: The medical insurance details shall be a requirement for the issuance and renewal of Work Permits and S Pass. MOM will not issue the Work Permit or S Pass without the necessary insurance details.

Q4: Can I submit the policy document at MOM without going through WPOL?

A4: All employers are encouraged to use the web-based WPOL facility to furnish the medical insurance details. The medical insurance details **MUST** be found on the online records before their issuance of Work Permits.

Q5: MOM has declined the issuance of Work Permits based on endorsement issued by NTUC Income for the addition of foreign workers (to the existing policy. Can NTUC Income issues a cover note or produce the full set of policy document?

A5: For policy or endorsement that have been issued to policyholders, we will not be issuing any cover note. MOM has advised that employers are to file their medical insurance details via WPOL. This will facilitate MOM in retrieving the medical insurance record before they proceed with the issuance of Work Permits.

EMPLOYERS WITH MEDICAL INSURANCE

Q6: My company has existing medical insurance for all employees, including Foreign Workers (FWs). Does my company need to purchase another new insurance plan for the Work Permit (WP) and S Pass holders?

A6: Employers with existing medical insurance plans for their WP and S Pass holders do not need to purchase a new plan as long as the existing plan meets the Ministry of Manpower (MOM)'s stipulated requirement by 1 January 2008. If the coverage provided by the existing insurance plan is inadequate, the employer will have to adjust the coverage to meet the requirement.

Q7: Does it matter if the employer's medical insurance coverage for his FWs comes in the form of a group plan, an individual plan or as a rider/add-on to another type of insurance?

A7: All forms of insurance directly financed by the employer are acceptable, as long as the coverage meets MOM's requirement.

Q8: Would a medical insurance plan with total sub-limits for inpatient care and/or day surgery meet MOM's requirement?

A8: A medical insurance with total sub-limits for inpatient care and day surgery respectively would meet MOM's requirement if each sub-limit is at least equivalent to \$5,000 a year.

Q9: Would a medical insurance plan with daily sub-limits for inpatient care and/or day surgery meet MOM's requirement?

A9: A medical insurance with daily sub-limits for inpatient care and/or day surgery would meet MOM's requirement if the total claims can still be made up to the overall benefit limit of at least \$5,000 a year.

Q10:What should an employer do if he/she is unclear if the medical insurance plan for the Foreign Worker meets MOM's requirement?

A10:MOM would consider the medical insurance plan to have met the requirement if it includes a clause specifying that that underwriter/insurance company guarantees that the benefits of the insurance coverage will not be worse than MOM's requirement.

CONTACTS

Q11: Who should I call if I have further queries with regard to

- (a) issuance of Work Permits, WPOL or matters relating to the procedures to the submission for medical details ?**
- (b) WorkMedic or details on the medical insurance coverage**

A11: Contacts -

- (a) MOM at Tel: (65) 6438 5122 on (a) and ;
- (b) NTUC Income at Tel: cs1133@income.com.sg or Tel: 6332 1133.