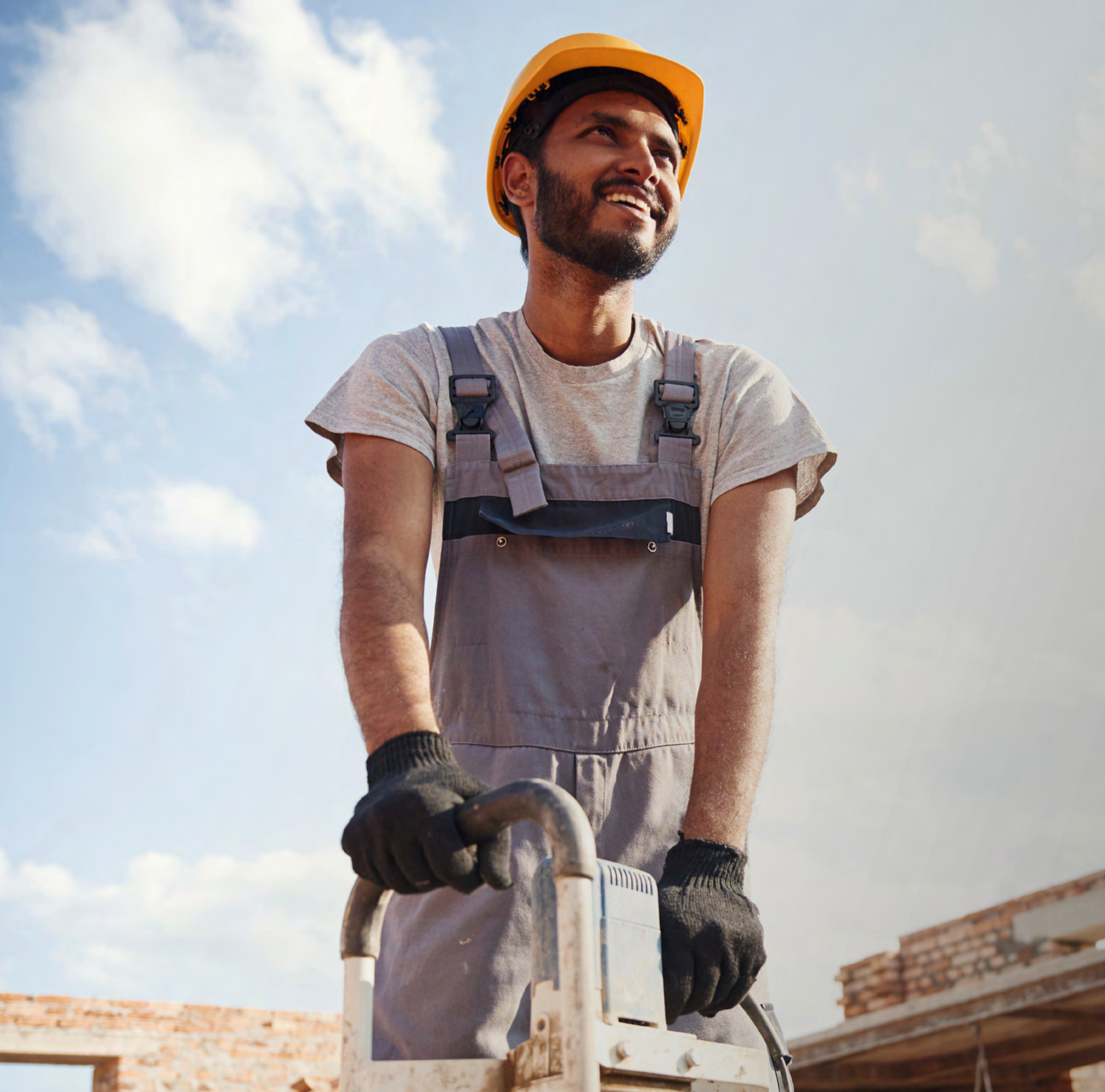
QBE Insurance

QBE Foreign Worker Medical Insurance

Protecting your workforce with comprehensive medical coverage



At the heart of employers and workers

Employers in Singapore are required to purchase **minimum medical insurance coverage of S$60,000 per disability** for each S Pass and Work Permit holder to cover **inpatient care, day surgery, and outpatient clinical needs.**

QBE Foreign Worker Medical Insurance (FWMI) goes beyond compliance – providing **enhanced protection, seamless claims support, and peace of mind** for both employers and employees.

At QBE, our purpose is to **enable a more resilient future** by safeguarding your workforce from financial and medical uncertainties. Our flexible plans provide extensive coverage, tailored to meet your unique needs. With QBE, you can ensure your employees are protected – **so you can focus running your business effectively and efficiently.**

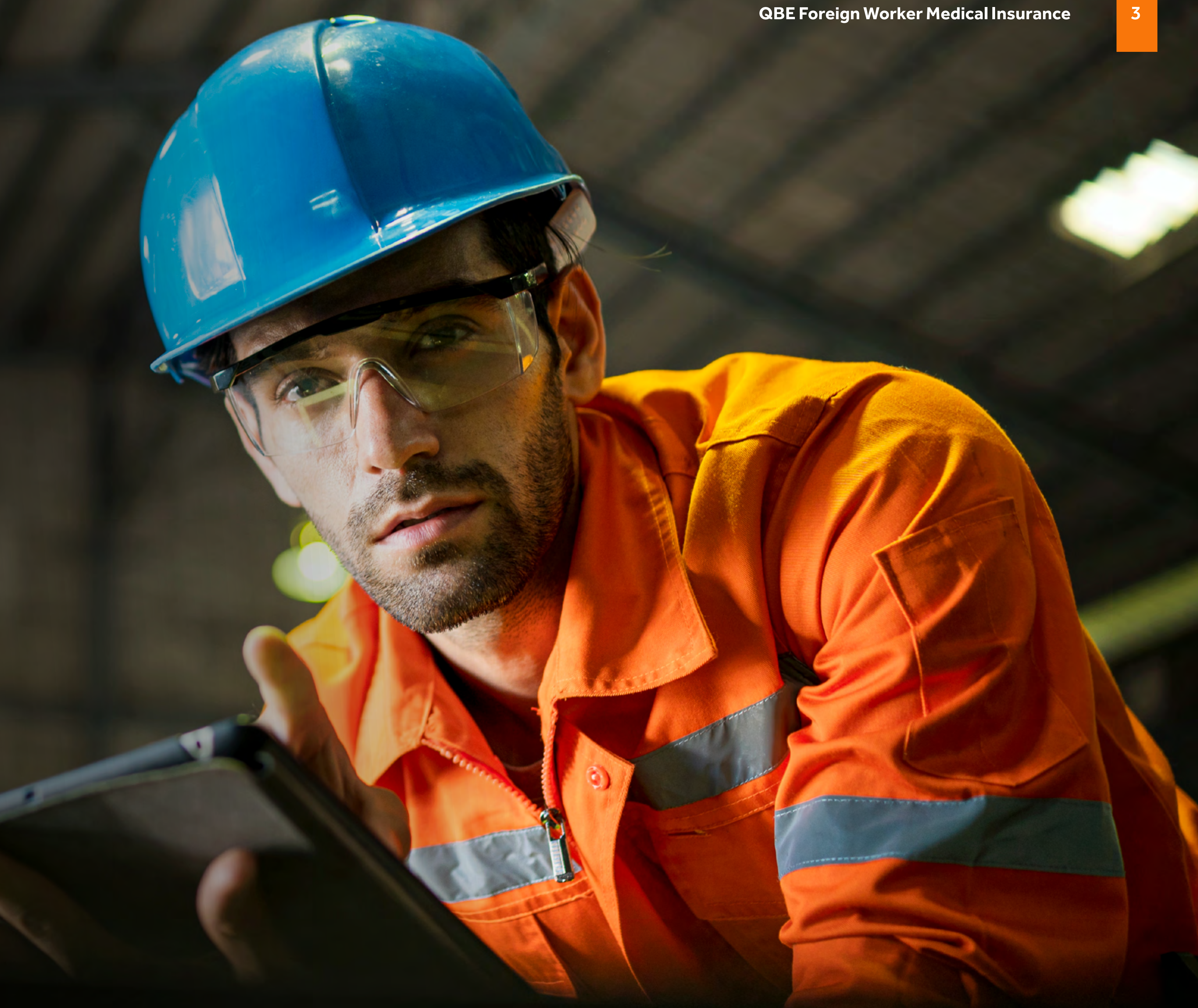
Why choose QBE foreign worker medical insurance?

We understand you – Tailored coverage that meets **Ministry of Manpower's (MOM) medical insurance requirements** and employer needs.

We make it simple – Hassle-free enrolment with **no minimum headcount requirements.**

We deliver when it counts – Direct hospital bill settlement and **fast claims processing.**

We empower your future – Additional benefits, including **contagious disease coverage, automatic Southeast Asia and South Asia extension, and pre-existing condition waivers.**



Comprehensive medical coverage for foreign workers

Hospitalisation and surgery
Covers inpatient treatment, surgery fees, intensive care unit stays, and physician visits

Emergency outpatient treatment
Up to **S$500 per year** for accidental injuries requiring outpatient care.

Kidney dialysis and cancer treatment
Coverage up to **S$5,000 per policy year**.

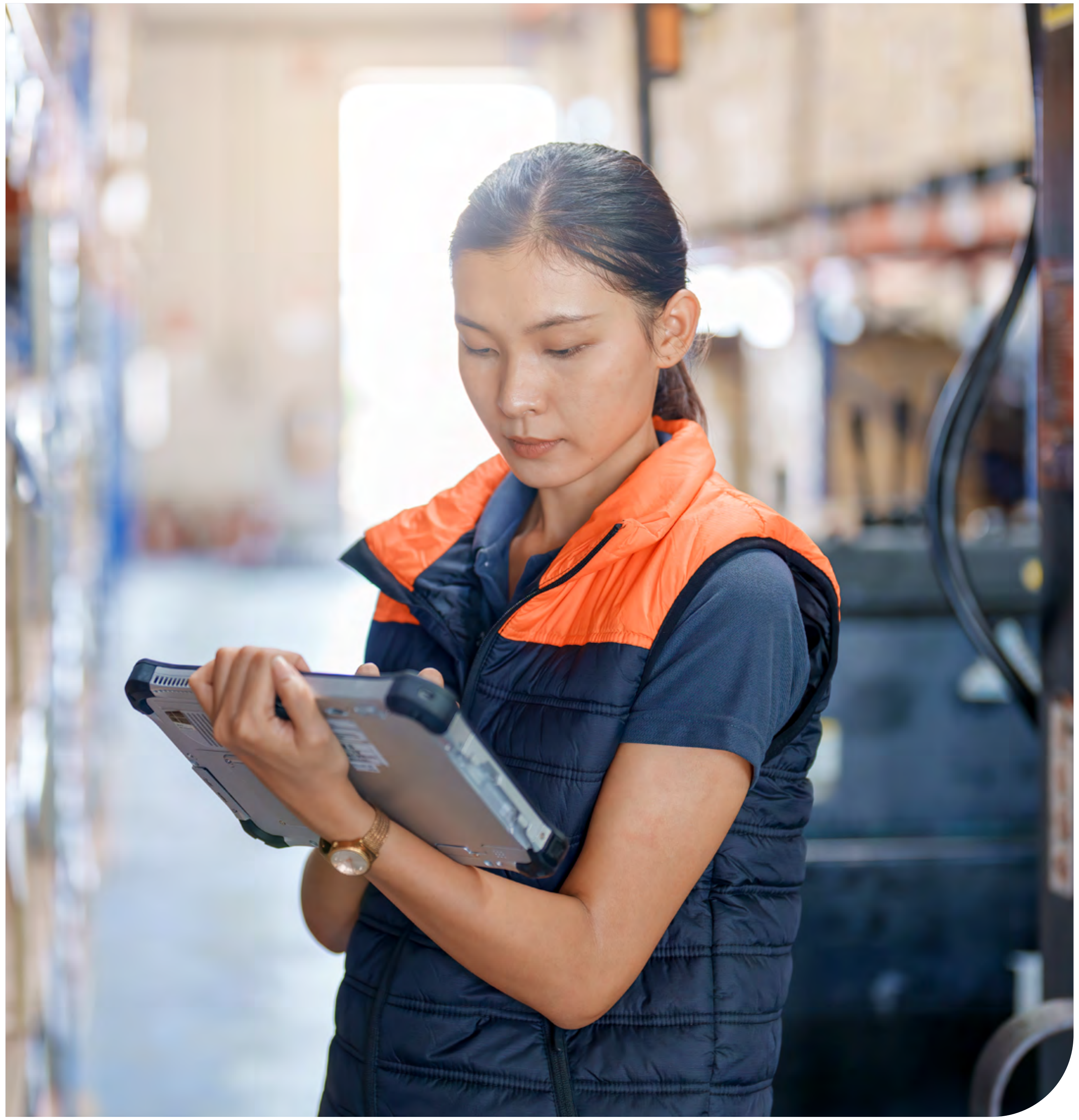
Pre and post-hospitalisation care
Includes diagnostic tests and follow-up treatments (within 90 days).

Personal accident benefits
Lump sum payout of **S$20,000** for accidental death or permanent disability.

Repatriation of mortal remains
Up to **S$1,000** to cover transport costs in case of a worker's passing.

Work and non-work related coverage
Protection beyond Work Injury Compensation Act (WICA) limits.

Southeast Asia and South Asia extension [1]
Coverage for non-work related treatment in Southeast Asia and South Asia regions when required.



[1] Southeast Asia and South Asia countries include: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam, Bangladesh, Bhutan, India, Nepal, Pakistan and Sri Lanka only.

Product benefits[2]

(S$ and includes prevailing GST)

Plan Type	Jubilee	Diamond	Platinum
Hospital Room and Board Entitlement	4-Bedded (Government restructured hospitals)		
Intensive Care Unit Per Day	As-charged		
Surgery Charges inclusive of Theatre and Anaesthetist Fees			
Hospital Miscellaneous Services and Supplies			
Pre-Hospitalisation/Surgery Specialist Consultation (within 90 days before hospitalisation)			
Pre-Hospitalisation/Surgery Diagnostic Services (within 90 days before hospitalisation)			
In-Hospital Physician's Visit			
Post Hospitalisation/Surgery Treatment (within 90 days after hospitalisation)			
Overall Claimable Limit (per disability)	Up to 100,000	Up to 75,000	Up to 60,000
Emergency Outpatient Treatment Per Policy Year (incurred within 31 days of accident provided treatment is sought within 24 hours of accident)	Up to 500		

Plan Type	Jubilee	Diamond	Platinum
Outpatient Kidney Dialysis and Cancer Treatment Per Policy Year	Up to 5,000		
Repatriation of Mortal Remains	Up to 1,000		
Personal Accidental (Due to non-work injury)	Up to 20,000		
Special Grant	Up to 5,000		
Geographical scope of coverage	Worldwide Coverage (for work related trips only)		
Covers in excess of WICA	Yes		
Covers GST claim amount			
Waived 12 months waiting period			
Southeast Asia and South Asia extension[3] (Covers work and non-work-related trips)	Yes		

[2] Eligibility applies to employees aged 65 years and below (at last birthday). Coverage is renewable up to age 72.

[3] Southeast Asia and South Asia countries include: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam, Bangladesh, Bhutan, India, Nepal, Pakistan and Sri Lanka only.

25% Co-Insurance option (S$)

QBE FWMI policy offers flexibility by allowing employers to share a portion of the claim costs, making your insurance plan more affordable while providing essential coverage for your workforce. By opting for a 25% Co-Insurance option, you can enjoy a 10% reduction in your premiums.

Plan Type	Jubilee	Diamond	Platinum
No Co-Insurance	Up to 100,000 full claimable limit	Up to 75,000 full claimable limit	Up to 60,000 full claimable limit
Optional: 25% Co-Insurance	First 15,000[4] (Full amount claimable)		
	75% payable by QBE (up to 85,000[5])	75% payable by QBE (up to 60,000[4])	75% payable by QBE (up to 45,000[4])

Co-Insurance for overseas treatment and higher ward class upgrades

QBE FWMI policy offers your employees the flexibility to upgrade to a higher ward class, ensuring they receive the level of care that meets their personal recovery needs.

Plan Type	Jubilee	Diamond	Platinum
Upgrade to higher wards in government restructured hospitals	25% Co-insurance		
Upgrade to private hospitals (All room and board, not exceeding S$200 per day)	40% Co-insurance		
Overseas hospitalisation while on a work assignment[6]	25% Co-insurance		

[4] The limits of cover are subject to Overall Maximum Limit as stated in Benefits Table.

[5] Emergency Outpatient Treatment, Outpatient Kidney Dialysis and Cancer Treatment, Special Grant and Repatriation of Mortal Remains are separate benefits and do not form part of the Overall Maximum Limit as stated in Benefits Table.

[6] Co-insurance not applicable to Southeast Asia and South Asia countries

Annual premiums per employee age 50 and below

(includes prevailing GST)

No Co-Insurance (S$)

Plan Type / Group Size	Jubilee	Diamond	Platinum
1 to 200	288.85	256.15	223.45
201 to 500	272.50	245.25	212.55
Above 500	Upon request from QBE		

With 25% Co-Insurance (S$)

Plan Type / Group Size	Jubilee	Diamond	Platinum
1 to 200	259.97	230.54	201.11
201 to 500	245.25	220.73	191.30
Above 500	Upon request from QBE		

Annual premiums per employee age 51 and above

(includes prevailing GST)

No Co-Insurance (S$)

Plan Type / Group Size	Jubilee	Diamond	Platinum
1 to 200	577.70	512.30	446.90
201 to 500	545.00	490.50	425.10
Above 500	Upon request from QBE		

With 25% Co-Insurance (S$)

Plan Type / Group Size	Jubilee	Diamond	Platinum
1 to 200	519.93	461.07	402.21
201 to 500	490.50	441.45	382.59
Above 500	Upon request from QBE		

Optional clinical outpatient benefit

Enhance your employee medical package with the optional Clinical Outpatient Benefit that offers comprehensive coverage and greater peace of mind for your workforce.

Plan Type	Jubilee	Diamond	Platinum
Annual limit (per insured)	S$600		
Consultation and medicine at Panel clinics (Includes basic Diagnostic test and X-ray)	As Charged Employee co-pays S$5		
Government Polyclinics			
Emergency Treatment at A&E			

Note: Only applicable for group size with a minimum 5 headcounts and above.

Annual premium (S$)

(includes prevailing GST)

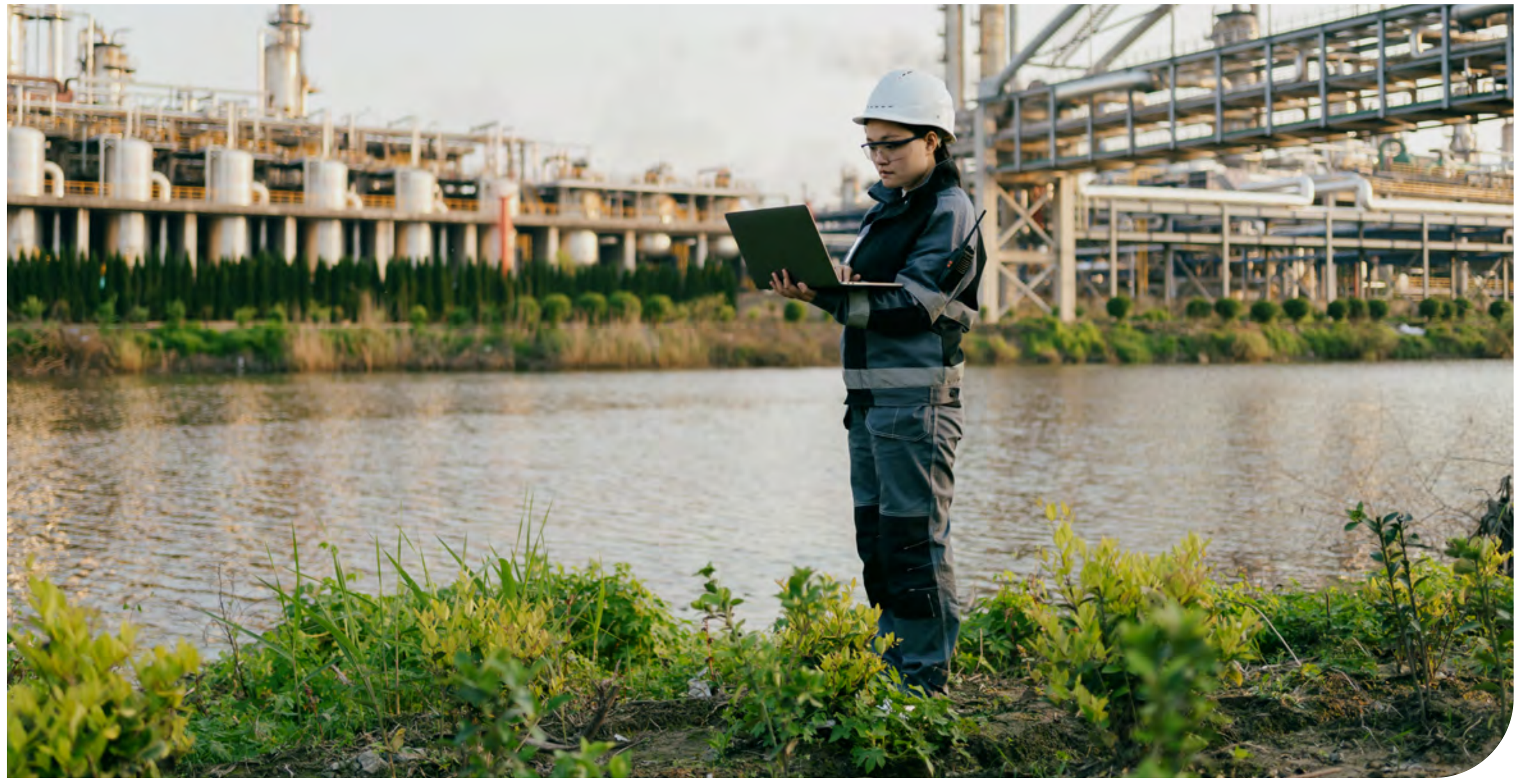
Plan Type / Group Size	Jubilee	Diamond	Platinum
5 to 50	327 per insured		
50 and above	272.50 per insured		

Beyond the policy: Proactive support for employers

- **Direct hospital billing –** Hassle-free claims processing with direct hospital payment.
- **Dedicated claims specialists –** Ensuring **fast and fair resolution**.
- **Compliance with MOM guidelines –** Fully aligned with **Ministry of Manpower requirements**.
- **Risk Insights and workforce protection strategies –** Helping businesses **mitigate medical cost risks**.

How to get covered:

To receive a tailored quote, contact your insurance broker or a QBE authorised representative broker.



About QBE Singapore

QBE has been represented in Singapore since 1891 and is an industry leader with more than 130 years of proven performance. We combine in-depth local knowledge in each individual market and draw on the collective global resources of QBE Group to provide commercial, personal and specialty products and risk management solutions. Our success is built on the strength of our partnerships with professional insurance brokers, agents and financial advisors.

As a business insurance specialist, QBE Singapore offers a range of insurance products from the standard suite of property and casualty to the specialist financial lines, marine and construction. All are tailored to the individual needs of our small, medium and large customer base.

QBE Asia is part of the International Division of QBE Insurance Group Limited, a general insurance and reinsurance company, headquartered in Sydney and listed on the Australia Securities Exchange (ASX).

Disclaimer:

All insurance applications are subject to QBE's underwriting criteria and acceptance. This document is for informational purposes only and is not a contract of insurance. The exact terms, conditions, and exclusions of these policies, under which the benefits may not be payable, are detailed in the policy contracts. It is recommended that you carefully read the policy documents. The information provided herein is intended only as a general overview of our products and services. For complete product details and coverage information, please consult with your insurance broker or contact a QBE authorised representative.

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 coverage, where applicable, please contact QBE Insurance (Singapore) Pte Ltd or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg). QBE reserves the right to amend any information contained in this document at any time.

The information is correct as of 10 June 2026.

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