

PUBLIC OFFICERS GROUP INSURANCE SCHEME (POGIS) FREQUENTLY ASKED QUESTIONS

1. What is POGIS?

POGIS, also known as the Public Officers Group Insurance Scheme, provides term life coverage with the option to include critical illness riders at an affordable premium. The term life coverage provides protection for death, accidental death, terminal illness, total and permanent disability as well as partial and permanent disability. The optional riders help cushion the financial blow from critical illnesses across various stages.

2. Who is eligible to be covered?

All employees of government ministries, statutory boards and organs of state, and their immediate family members (spouse and children) are eligible.

POGIS is not available to full-time SAF servicemen (including Defence Executive Officer (DXO)), Police and SCDF personnel. Civilians working in these organisations may be covered under POGIS.

3. What insurance coverage does POGIS offer?

We offer the following term life coverage for you, your spouse and your children.

Covered event	Payout
Death	Lump sum payout of 100% of sum assured
Accidental death	Lump sum payout of 125% of sum assured
Terminal illness	Lump sum payout of 100% of sum assured
Total and permanent disability	Lump sum payout of 100% of sum assured and additional 1% of sum assured per month for 24 months
Partial and Permanent disability	Percentage of sum assured according to the Table of Compensation

For more details, please refer to product brochure and Product Summary.

We also offer the following critical illness coverage for you, your spouse and your children.

Rider (covered event)	Payout
Critical Illness rider (coverage for 37 critical illnesses)	Lump sum payout of 100% of sum assured
Early Critical Illness rider (coverage for 10 early critical illnesses)	Lump sum payout of 100% of sum assured

4. Can I purchase the POGIS plan for my spouse and child(ren)?

Yes, you can include your spouse and child(ren) in the coverage, provided that at point of application:

- You (the main applicant) are already or applying to be insured under POGIS; and
- Your legal spouse is 64 years or below; and/or
- Your biological or legally adopted child is 17 years old or below.

Cover will cease upon divorce or legal separation. Please inform Aviva immediately of such change.

5. What is the maximum sum assured for me and my family members?

Please refer to the table below.

Maximum sum assured (per insured) for	Main applicant/spouse (up to 65 years old)	Main applicant/spouse (from 66 to 75 years old)	Child (1 to 18 years old)
Term life coverage	S\$500,000	S\$300,000	\$500,000
Critical Illness rider	S\$300,000	S\$300,000	\$300,000
Early Critical Illness rider	S\$300,000	S\$300,000	\$300,000

The sum assured for your spouse and each child cannot exceed the sum assured for the main applicant. Each individual's total sum assured for riders cannot exceed the sum assured for the term life coverage.

6. What is the maximum entry age and maximum age of coverage for me and my family members?

Please refer to the table below.

	Minimum entry age	Maximum entry age	Maximum age of coverage
Main applicant/spouse	16 years old	64 years old	75 years old [^]
Child	12 months old	17 years old	18 years old

When the maximum age of coverage is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year. Each policy year runs from 1 July to 30 June of the following year, regardless of the commencement date of the insured's cover.

[^] Only applicable if you and your spouse have opted in for the Extended Years Coverage. Otherwise, the maximum age of coverage for you and your spouse is 65 years old.

7. Who is eligible for free coverage?

A child aged 12 months to 6 years old is eligible for the free child cover, provided both parents are insured under POGIS. The sum assured for the child will be based on the lower sum assured for the parents if the two parents have a different sum assured. Once the child reaches 6 years old (i.e. 6th birthday), the prevailing monthly premium for the child's sum assured will be charged.

If both parents are public officers and wish to enjoy free coverage for their child, they would have to apply for POGIS on the basis of a main applicant and spouse. If they apply for POGIS separately (i.e. both as main applicants), their child will not be eligible for the free coverage.

8. Will my spouse's and child(ren)'s coverage be terminated if I pass away?

Your spouse and children can continue to be covered under POGIS up to the maximum age limit even when you have passed away. Your child will be covered until they are 18 years old. Your spouse will be covered until they are 65 years old, or 75 years old if they have opted in for the Extended Years Coverage. When the maximum age for the child and/or spouse is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year. Premiums will still have to be paid by the due date.

9. Can I continue my coverage under POGIS after retirement?

Yes, you and your spouse will be notified via a letter before you turn 65 years old, to opt in to extend your coverage (under “Extended Years Coverage”) up to 75 years. This also applies to the following groups of public officers who:

- Leave the public service under age-limit/early/optional retirement;
- Retire on medical grounds; or
- Leave the public service under the Special Resignation Scheme, Special Exit Scheme and Special Gratuity Scheme.

Public officers can choose to extend their coverage beyond 65 years old without underwriting if the sum assured is not increased (subject to the maximum sum assured of S\$300,000). If the reduced sum assured results in a higher sum assured for your spouse, your spouse’s sum assured will be reduced to the same sum assured as yours.

When the maximum age of 75 years old is attained during the policy year, the insurance cover will be terminated at the end of that prevailing policy year.

10. How can I opt for the Extended Years Coverage?

Just before you turn 65 years old, a Notification Letter with a Reply Slip will be issued to seek your instructions on whether you wish to continue your cover beyond age 65. If cover is continued beyond age 65, no underwriting is required if the sum assured is not increased (subject to the maximum sum assured of S\$300,000). If the reduced sum assured results in a higher sum assured for your spouse, your spouse’s sum assured will be reduced to the same sum assured as yours.

If you wish to continue cover beyond 65 years old, you’re required to sign and return the Reply Slip to us within the time stipulated in the Notification Letter. We’ll subsequently send a letter to you to confirm the continuity of cover up to 75 years old.

No action is required if you do not wish to continue your cover beyond 65 years old.

11. What should I do if I decide to increase the sum assured for my existing plans (including rider) and/or add riders under POGIS?

To increase the sum assured, you’re required to indicate “changes in sum assured” and complete the Application Form including the Health Questionnaire section. The Application Form is available at www.aviva.com.sg/pogis. Please note that any increase in sum assured will be subject to underwriting.

To add riders, you’re required to complete the Application Form (available at www.aviva.com.sg/pogis) and select the section to include the rider(s). You also need to complete the Health Questionnaire section. Your application will be subject to underwriting.

Please note that your spouse and/or child(ren) can only be covered under the Early Critical Illness rider or the Critical Illness rider if you’re also covered under the same rider.

12. What should I do if I wish to add a dependant under POGIS after my application has been accepted by Aviva?

You are required to complete a new Application Form (available at www.aviva.com.sg/pogis). The new application will be subject to underwriting.

13. For new applications, will the insured be accepted if they suffer from a pre-existing illness?

New applications are subject to underwriting. Aviva may accept applications on special terms with exclusions.

14. How do I pay for premiums?

We encourage you to pay premiums via Interbank GIRO deduction. The GIRO Deduction Form is available at www.aviva.com.sg/pogis and can be submitted together with the Application Form. The deduction will be on the 10th of the next month after Aviva has accepted your application. If the deduction fails, the next deduction will be on the 25th of the same month. Note that your coverage will lapse if we're still unable to collect the premium on the last deduction date which is on the 10th of the next month.

Premiums are also payable via cash, cheque and AXS.

15. Will I still be covered by POGIS if I were to transfer to another government agency or join a non-government agency?

You'll continue to enjoy the benefits under your plan as long as you continue employment within the public service. Otherwise the cover will cease upon your termination of employment.

Once you leave the public service, you're not eligible for POGIS.

Kindly complete the Termination and Transfer Form available at www.aviva.com.sg/pogis and email it to us at Sggroup_admin@aviva-asia.com for termination of cover or to update your new ministry, statutory board, or organ of state.

16. Will my/my family's cover under POGIS be affected if I'm on no-pay leave?

Your coverage will not be affected as long as you continue to pay the premiums by the due dates during your no-pay leave period.

17. Will I receive a premium refund if I terminate my cover?

There is no refund of premium upon termination of cover. Neither is there any cash or surrender value available upon termination. As the premium is paid monthly, termination of the policy will take effect from the next premium due date. You'll continue to be covered for the entire month for which the premium had been deducted.

18. Do I need to complete the Nomination of Beneficiaries Form?

No, there is no need to submit the Nomination of Beneficiaries Form as the claims' payment will be made directly to your next of kin if the sum assured is below S\$150,000 and the excess (if any) will be paid according to the letter of probate or letter of administration.

If you still want to appoint someone as the beneficiary(ies) for the insurance cover, you can draw up a will.

19. Who should I contact for further information?

If you have further enquiries or require more details on the POGIS plan, please email Sggroup_admin@aviva-asia.com, visit www.aviva.com.sg/pogis or call us at **6827 9939** (Mondays to Fridays, 8.30am to 5.45pm, excluding public holidays).