

1. What is the Core Scheme?

The **Core Scheme** is the free Group Term Life and Group Personal Accident coverage provided by MHA for eligible members. The coverage will cease once you complete National Service or leave the employment of MHA.

2. What is the Voluntary Scheme?

The **Voluntary Scheme** consists of the Group Term Life and Group Personal Accident coverage, as well as riders to cover critical illness, early critical illness, and disability. As an eligible member or affiliate member, you can purchase this insurance coverage for yourself and/or your dependant(s) (spouse and child) at very attractive rates. You will be covered till age 70 even after you complete National Service or leave the employment of MHA.

3. What other modes of payment are available for the MINDEF & MHA Group Insurance?

These are the other modes of payment available:

- **AXS Machines**
All AXS stations in Singapore via Direct Debit Payment or CashCards, for payment of insurance premiums:
Select: Bills > Insurance > Aviva > MINDEF & MHA Group Insurance > Policy Number / NRIC No. > Enter the Proposer's Client Reference number, Premium Amount and Contact No.
- **Cheque/Cashier's Order**
Payable to "Aviva Ltd"
Indicate your policy number and Client Reference number on the reverse side of the cheque
Mail to: Premium Management, Aviva Ltd, 4 Shenton Way #01-01 SGX Centre 2, Singapore 068807
- **iBanking**
DBS Account Number: 003-900188-6
DBS/POSB Internet Banking, payee name "Aviva Ltd - Group Life & Medical" (please quote your Client Reference number when prompted for a reference)
- **Cash payment**
Cash payment at our Customer Service Hall cashier
We are located at 4 Shenton Way #01-01 SGX Centre 2, Singapore 068807

4. What is the Group Term Life and Group Personal Accident coverage?

The Group Term Life policy provides financial protection in the event of death as well as total and permanent disability.

The Group Personal Accident policy provides financial protection in the event of death, total and permanent disability, dismemberment, fracture and other injuries due to accident. For more details, please refer to the product summaries enclosed.

5. What are the other riders available?

You can supplement your Group Term Life and/or Group Personal Accident policy(ies) with any of these riders:

- Group Living Care – covers 30 critical illnesses
- Group Living Care Plus – covers selected critical illnesses during early stage
- Group Disability Income – provides a regular income in the event of disability
- Group Outpatient Medicare – covers non-hospitalisation medical expenses

6. How can I apply for a higher sum assured or sign up for riders?

- Simply complete the enclosed application form and GIRO form, and submit the original copy to Aviva for processing.

7. Can the sum assured of my Group Personal Accident plan be more than my Group Term Life plan?

Yes. The sum assured of both plans are independent of each other.

8. Can the sum assured of the riders exceed the main plans (Term Life or Personal Accident)?

The sum assured of the riders cannot exceed the sum assured of the main plans (Term Life or Personal Accident, whichever is higher).

9. Am I covered in the event of war and terrorism?

Yes, you will be covered in the event of war and terrorism under Group Term Life, Group Personal Accident, Living Care and Living Care Plus.

10. What is the maximum entry age for me and my spouse?

The maximum entry age is 65 years old at age next birthday.

11. How can I contact Aviva for more details or if I have any enquiries?

For more details or any enquiries, please email us at MHA_insurance@aviva-asia.com or contact us at 6827 8000.