

# Living Care Plus Product Summary



## MINDEF & MHA GROUP INSURANCE VOLUNTARY SCHEME (GROUP POLICY NO.: G007500)

Your protection against early critical illnesses.

### Eligible Person

To have Living Care Plus, you must be:

- An Insured Person of Group Term Life (GTL) or Group Personal Accident (GPA)
- Below the age of 65 years at next birthday

### Key Features

- Coverage up to S\$300,000 against 10 early critical illnesses<sup>^</sup>
- Get one lump sum payment of the coverage amount upon diagnosis of the early critical illness
- Payout will not reduce the coverage amount of GTL, GPA and/or other riders

The early critical illnesses<sup>^</sup> covered are:

1. Early Cancer<sup>+</sup>
2. Surgery to Aorta / Aortic Aneurysm<sup>+</sup>
3. Implantable Heart Device / Early Cardiomyopathy / Pericardectomy<sup>+</sup>
4. Primary Pulmonary Hypertension<sup>+</sup>
5. Transmyocardial Laser Revascularisation or Insertion of Vena-cava Filter<sup>+</sup>
6. Kidney Removal<sup>+</sup>
7. Heart Valve Repair Surgery<sup>+</sup>
8. Small Intestine / Corneal Transplant<sup>+</sup>
9. Mild Coronary Artery Disease<sup>+</sup>
10. Brain Aneurysm Surgery / Insertion of Cerebral Shunt<sup>+</sup>

<sup>^</sup>Refer to [www.aviva.com.sg/MINDEFandMHA](http://www.aviva.com.sg/MINDEFandMHA) for the definitions of the early critical illnesses covered.

<sup>+</sup>The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2014). The definitions of these Critical Illnesses do not fall under Version 2014. For Critical Illnesses that do not fall under Version 2014, the definitions are determined by the insurance company. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2014).

### Protection Cover and Premium Rates

- Subject to underwriting, the maximum coverage amount of this rider must not exceed the coverage amount of the GTL or GPA, whichever is higher.
- The eligible Member and Affiliate Member and any of his/her eligible dependant may each be insured for an amount ranging from a minimum amount of S\$10,000 to a maximum amount of;
  - S\$300,000 if the application for coverage is made before age 56 years at next birthday or
  - S\$200,000 if the application for coverage is made at age 56 years old and above at next birthday
- The monthly premium rate payable is revised on 1 July or 1 October\* each year based on your age next birthday (ANB). The prevailing premium rates listed in the table below are subject to change as negotiated by MINDEF & MHA.
- The monthly premium for this insurance will also be paid using the same payment method and account as the GTL and GPA.

<b>Monthly Premium for Male based on ANB as of 1 July or 1 October* each year</b>						
<b>Age Group</b>	<b>Sum Insured (\$\$)</b>					
	<b>50,000</b>	<b>100,000</b>	<b>150,000</b>	<b>200,000</b>	<b>250,000</b>	<b>300,000</b>
1 to 20	1.20	2.40	3.60	4.80	6.00	7.20
21 to 25	1.20	2.40	3.60	4.80	6.00	7.20
26 to 30	4.00	8.00	12.00	16.00	20.00	24.00
31 to 35	4.00	8.00	12.00	16.00	20.00	24.00
36 to 40	4.00	8.00	12.00	16.00	20.00	24.00
41 to 45	4.00	8.00	12.00	16.00	20.00	24.00
46 to 50	6.80	13.60	20.40	27.20	34.00	40.80
51 to 55	13.60	27.20	40.80	54.40	68.00	81.60
56 to 60	25.40	50.80	76.20	101.60	127.00	152.40
61 to 65	37.40	74.80	112.20	149.60	187.00	224.40
66 to 70	52.30	104.60	156.90	209.20	261.50	313.80

<b>Monthly Premium for Female based on ANB as 1 July or of 1 October* each year</b>						
<b>Age Group</b>	<b>Sum Insured(\$\$)</b>					
	<b>50,000</b>	<b>100,000</b>	<b>150,000</b>	<b>200,000</b>	<b>250,000</b>	<b>300,000</b>
1 to 20	1.20	2.40	3.60	4.80	6.00	7.20
21 to 25	1.20	2.40	3.60	4.80	6.00	7.20
26 to 30	4.00	8.00	12.00	16.00	20.00	24.00
31 to 35	4.00	8.00	12.00	16.00	20.00	24.00
36 to 40	4.00	8.00	12.00	16.00	20.00	24.00
41 to 45	4.00	8.00	12.00	16.00	20.00	24.00
46 to 50	6.80	13.60	20.40	27.20	34.00	40.80
51 to 55	7.55	15.10	22.65	30.20	37.75	45.30
56 to 60	9.70	19.40	29.10	38.80	48.50	58.20
61 to 65	13.50	27.00	40.50	54.00	67.50	81.00
66 to 70	19.05	38.10	57.15	76.20	95.25	114.30

\*1 July applies to Insured Member/Insured Affiliate Member/Insured Dependant under MHA  
 1 October applies to Insured Member/Insured Affiliate Member/Insured Dependant under MINDEF  
 The monthly premium rates exclude prevailing GST. This is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

Sum Insured payable is subject to the following clauses:

- i. **Waiting Period**  
 The Living Care Plus benefit is not payable if the early critical illness is diagnosed within sixty (60) days from the date he is first covered or covered by reinstatement.
- ii. **Survival Period**  
 Upon diagnosis of any one of the common early critical illnesses, the Insured Person must survive for 30 days before a claim can be admitted.

#### **Exclusions**

No Benefit shall be payable under this Policy in respect of any Major Illness directly or indirectly, wholly or partly caused by or arising from or contributed to by any of the following:

- Any condition or illness which is existing (whether or not the Insured Person is aware of the same) or the cause or the symptoms of which are existing or are evident, or any condition or illness which the Insured Person suffered or is suffering from prior to the date on which the insurance in respect of an Insured Person or any reinstatement of such insurance is effective;

- Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except as provided in paragraph 23 of the “Major Illness Benefits” in the MINDEF & MHA Group Insurance Scheme; Living Care Policy for “Aids Due to Blood Transfusion and Occupationally Acquired HIV”;
- Suicide or any attempted suicide or self-inflicted injuries, whether sane or insane;
- Invasion, riot, civil commotion or rebellion, war (declared or undeclared) or act of war or terrorism except MINDEF/SAF, MHA training, exercises, operations and other activities sanctioned by the Authority;
- Inappropriate use of alcohol or drugs, including but not limited to the following:
  - a) Consuming too much alcohol; or
  - b) Taking an overdose of drugs, whether lawfully prescribed or otherwise;
  - c) Taking Controlled Drugs (as defined by the Misuse of Drugs Act (2001), Singapore) otherwise than in accordance with a lawful prescription.

### Renewal and Termination

- Insurance coverage will automatically be renewed every policy year (subject to prevailing rates, until the Insured Member/Insured Affiliate Member/Insured Spouse has attained age 70 (ANB) and/or their children have attained age 25 (ANB) or get married, whichever is earlier.
- If you have attained the maximum age stated during the policy year, the insurance will only be terminated at the end of the prevailing policy year.
- In the event of a divorce, your former spouse will no longer be eligible to be covered under this scheme. The Insured Member/Insured Affiliate Member will need to notify Aviva to terminate the policy accordingly after the divorce.
- The Insured Member/Insured Affiliate Member may give notice in writing directly to Aviva during a policy year stating that he wishes to terminate one or more of the insurance covers set out in the Certificate of Insurance issued to him. The cover will terminate at the end of the same month upon the Aviva’s receipt of the notice.
- All insurance coverage in respect of an Insured Person will immediately cease in any of the following circumstances:
  - a) Upon expiry of the Grace Period of 30 days if premium is not paid;
  - b) When the full Sum Insured is paid out in respect of that Insured Person;
  - c) The entire policy is terminated;
  - d) Where the entire insurance coverage of an Insured Member/Insured Affiliate Member is terminated upon payment of full Sum Insured under-Group Term Life and/or Group Personal Accident policy, subject to all other terms and condition of the Policy, the insurance coverage of an Insured Dependant who is a:
    - (i) Spouse, will continue as if the Spouse is the Insured Member/Insured Affiliate Member (as the case may be), provided that payment of the prevailing premium rate of the Insured Member/Insured Affiliate Member continues to be made; and
    - (ii) Child, will continue at the prevailing premium rate applicable to the child; or
    - (iii) The legal guardian in the absence of the Child’s parents, will be able to continue cover for the Child at the prevailing premium rate applicable to the Child.
- Any premium received after the termination of the policy or the insurance in respect of that Insured Person, is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the Policy or insurance in respect of that Insured Person. Any such premium received shall be returned to the Insured Person (as the case may be).
- If you decide that this policy is not suitable for your needs, a full refund of the premiums less any expenses incurred will be made to you upon receipt of your written notification of cancellation to Aviva at its Registered Office within 14 days from the date you receive your policy.

### Claims

The Ministry of Defence (“MINDEF”) and Ministry of Home Affairs (“MHA”) are contractually “The Policy Owner” for the Group Insurance Voluntary Scheme. The Group Insurance Voluntary Scheme does not come under the framework of nomination of beneficiaries under the Insurance Act (Cap. 142). All claims will be paid directly to the Insured Person, proper claimant or legal representative, as applicable.

**For further enquiries or claims matters, please contact the Aviva Customer Service Hotline at 6827 8000 (Mondays to Fridays excluding Public Holidays, 8:45am to 5:30pm). You may also email us at [MINDEF\\_insurance@aviva-asia.com](mailto:MINDEF_insurance@aviva-asia.com) or [MHA\\_insurance@aviva-asia.com](mailto:MHA_insurance@aviva-asia.com).**

The policy is underwritten by Aviva. This is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high cost and the surrender value payable, if any, may be less than the total premium paid. Buying health insurance products that are not suitable for you may impact on your ability to finance your future healthcare needs. This is not a contract of insurance. Information is correct as at August 2016.

This policy is protected under the Policy Owners' Protection Scheme, and 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 us or visit the LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).