

healthcare

optimum healthcare coverage for  
the entire family



**SmartCare Optimum**<sup>Enhanced</sup>



redefining / insurance



# Medical inflation & Spiralling healthcare costs

The ever increasing cost of medical inflation remains a key concern in the healthcare sector.

Advances in modern medicine mean that we are living longer, but this inevitably means that we will also be incurring healthcare costs over a longer period of time.

Growing investments in medical facilities and equipment, and increasingly expensive advanced medicines and biotechnology combine to result in a rapid rise of overall healthcare costs.

In light of this inflation, concerns about the long-term sustainability of healthcare financing remain very real and are affecting all advanced world economies.

Protect yourself and your family against these spiraling healthcare costs with the reassuringly high cover limits and comprehensive range of benefits under **SmartCare Optimum<sup>Enhanced</sup>**.

Protect yourself from hefty hospital bills due to any unforeseen illnesses, Sign up for **SmartCare Optimum<sup>Enhanced</sup>**

## SmartCare Optimum<sup>Enhanced</sup> The perfect solution to meet your everyday healthcare needs.



### Greater reimbursement

Most health policies have multiple sub-limits. **SmartCare Optimum<sup>Enhanced</sup>** keeps sub-limits to a minimum and reimburses you in full for eligible medical expenses, up to your annual policy limit.



### General Practitioner (GP) & Specialist Cover (SP)

GP and SP consultations are now covered as part of the core **SmartCare Optimum<sup>Enhanced</sup>** plan.



### Dental Rider

Add to your **SmartCare Optimum<sup>Enhanced</sup>** coverage and protect your smile by opting for the new dental rider.



### Travel Inconvenience Rider

This specially created travel inconvenience rider compliments and enhances the existing overseas benefits that are already built in to your **SmartCare Optimum<sup>Enhanced</sup>** policy.



### Stable Portfolio Pricing

We will not impose capping on your medical conditions or additional loadings on your premium upon renewal as a result of your personal claims experience.



### Family Discount

Enjoy a 10% family discount when 3 or more family members sign up.



### Make the Smart choice

Enrol with **SmartCare Optimum<sup>Enhanced</sup>** today.



# Benefits At A Glance

SmartCare Optimum <sup>Enhanced</sup> Plan	Platinum	Gold	Silver
<b>Annual Policy Limit (\$)</b> Applicable to Part I, II and III	\$1,000,000	\$500,000	\$250,000
<b>PART I: INPATIENT &amp; DAY SURGERY TREATMENT</b>			
<b>Hospital &amp; Surgical Benefits</b>	<b>Per Year</b>		
Bed Type (Standard)	Single	Single	Single
Daily Hospital Room & Board Includes meals & general nursing care <sup>ENHANCED</sup>	As Charged	As Charged	As Charged
Intensive Care Unit			
Hospital Miscellaneous Expenses Includes Prescription drugs, Inpatient Diagnostic Procedures & Inpatient Physiotherapy, Operating Theatre Fees & Ancillary Charges			
Ambulance Services			
Surgeon's Fee Includes Inpatient Surgery & Day Surgery			
Anaesthetist's Fee			
Inpatient Physician's Visit			
Pre-Hospitalisation/ Surgery Specialist's Consultation Up to 90 days			
Pre-Hospitalisation/ Surgery Diagnostic Services Up to 90 days			
Post-Hospitalisation/ Surgery Treatment Up to 90 days			
Major Organ Transplant			
Living organ donor (insured) transplant benefit (24 months waiting period) <sup>NEW</sup>			
Congenital Conditions Benefit (24 months waiting period) <sup>NEW</sup>	\$6,000	\$4,000	\$3,000
Inpatient Psychiatric treatment <sup>NEW</sup>	\$5,000	\$3,000	\$1,000
Miscarriage Due to accident only	\$5,000	\$4,000	\$3,000
Ectopic Pregnancy	\$5,000	\$4,000	\$3,000
Surgical Implants	\$10,000	\$8,000	\$5,000
Medical Report Fees	As Charged	As Charged	As Charged
Parent Accommodation Up to 60 days for child below age 12			
Home Nursing Up to 182 days			
Community Hospital Confinement Up to 90 days <sup>NEW</sup>			

SmartCare Optimum <sup>Enhanced</sup> Plan	Platinum	Gold	Silver
<b>PART II: OUTPATIENT TREATMENT</b>			
<b>Outpatient Benefits</b>	<b>Per Year</b>		
Alternative Treatment <sup>NEW</sup>	\$500	\$250	Nil
Outpatient Emergency Treatment Due to accident only	As charged	As charged	As charged
Dental Treatment Due to accident only	\$10,000	\$8,000	\$5,000
Cancer Treatment	\$150,000	\$100,000	\$75,000
Kidney Dialysis	\$150,000	\$100,000	\$75,000
Maintenance of Chronic conditions <sup>#</sup> (12 months waiting period) <sup>NEW</sup>	Included under Outpatient General Practitioner (Non panel) & Specialist Care		
<b>General Practitioner - Primary Care</b> <sup>ENHANCED</sup>	<b>Per Visit</b>		
General Practitioner (Panel) *	As Charged	As Charged	As Charged
Treatment at an A&E Department	\$100	\$100	\$100
Overseas Treatment	\$70	\$50	\$35
General Practitioner (Non Panel) Maximum of 12 visit for each Period of Insurance	\$70	\$50	\$35
<b>Specialist Care</b> (GP referral required) <sup>NEW</sup>	<b>Per Year</b>		
Specialist Consultation	\$2,000	\$1,000	\$500
Diagnostic Scan, X-Ray and Lab Test	\$2,000	\$1,000	\$500
Pediatrician Consultation (waiver of GP referral letter for child below 36 months)	\$500	\$250	\$150
<b>PART III: OTHER BENEFITS</b>			
<b>Benefits</b>	<b>Specified Sum Basis</b>		
Daily Recovery Benefits after 3 days of hospitalisation, up to 30 days <sup>ENHANCED</sup>	\$250	\$200	\$150
Dread Disease Recuperation Benefit Multiple Sclerosis, Heart Attack, Cancer & Stroke	\$20,000	\$15,000	\$10,000
Special Grant	\$10,000	\$8,000	\$5,000
<b>PART IV: ADDITIONAL BENEFITS</b>			
<b>Benefits</b>			
Emergency Medical Evacuation / Repatriation **	Unlimited	Unlimited	Unlimited
Repatriation of Mortal Remain or Local Burial **			

# Please refer to policy for the list of chronic conditions.

\* Outpatient Panel treatment during the first month upon inception is on reimbursement basis.

\*\* The above benefits are not subject to annual policy limits.

## Annual Premium Table (inclusive of GST)

Age	Platinum	Gold	Silver	Age	Platinum	Gold	Silver
1	\$1,592	\$1,309	\$1,121	41	\$2,758	\$2,268	\$1,943
2	\$1,630	\$1,340	\$1,148	42	\$2,865	\$2,356	\$2,019
3	\$1,639	\$1,348	\$1,155	43	\$2,930	\$2,409	\$2,063
4	\$1,653	\$1,360	\$1,165	44	\$2,971	\$2,443	\$2,093
5	\$1,664	\$1,367	\$1,172	45	\$3,094	\$2,544	\$2,180
6	\$1,678	\$1,379	\$1,181	46	\$3,243	\$2,668	\$2,284
7	\$1,687	\$1,388	\$1,189	47	\$3,396	\$2,793	\$2,393
8	\$1,697	\$1,395	\$1,195	48	\$3,558	\$2,925	\$2,506
9	\$1,709	\$1,405	\$1,204	49	\$3,720	\$3,059	\$2,620
10	\$1,723	\$1,417	\$1,213	50	\$3,922	\$3,224	\$2,762
11	\$1,733	\$1,425	\$1,221	51	\$4,122	\$3,390	\$2,903
12	\$1,745	\$1,435	\$1,229	52	\$4,325	\$3,556	\$3,046
13	\$1,755	\$1,443	\$1,236	53	\$4,525	\$3,721	\$3,188
14	\$1,778	\$1,463	\$1,253	54	\$4,750	\$3,906	\$3,346
15	\$1,803	\$1,482	\$1,270	55	\$5,018	\$4,126	\$3,535
16	\$1,824	\$1,500	\$1,285	56	\$5,269	\$4,332	\$3,711
17	\$1,847	\$1,518	\$1,300	57	\$5,545	\$4,559	\$3,906
18	\$1,882	\$1,547	\$1,326	58	\$5,769	\$4,744	\$4,064
19	\$1,906	\$1,568	\$1,343	59	\$6,101	\$5,017	\$4,298
20	\$1,928	\$1,585	\$1,358	60	\$6,402	\$5,263	\$4,509
21	\$1,952	\$1,605	\$1,375	61	\$6,843	\$5,626	\$4,820
22	\$1,973	\$1,623	\$1,390	62	\$7,176	\$5,901	\$5,055
23	\$2,007	\$1,651	\$1,413	63	\$7,469	\$6,142	\$5,261
24	\$2,033	\$1,671	\$1,432	64	\$7,801	\$6,415	\$5,494
25	\$2,037	\$1,675	\$1,435	65	\$8,129	\$6,684	\$5,726
26	\$2,055	\$1,690	\$1,448	66	\$8,458	\$6,955	\$5,958
27	\$2,059	\$1,693	\$1,450	67	\$8,745	\$7,190	\$6,160
28	\$2,085	\$1,714	\$1,468	68	\$9,127	\$7,504	\$6,429
29	\$2,116	\$1,741	\$1,491	69	\$9,510	\$7,820	\$6,698
30	\$2,162	\$1,778	\$1,523	70	\$9,948	\$8,179	\$7,006
31	\$2,174	\$1,788	\$1,531	71	\$10,604	\$8,718	\$7,469
32	\$2,220	\$1,825	\$1,563	72	\$11,260	\$9,258	\$7,931
33	\$2,276	\$1,871	\$1,603	73	\$12,352	\$10,156	\$8,700
34	\$2,332	\$1,917	\$1,642	74	\$13,664	\$11,235	\$9,625
35	\$2,373	\$1,952	\$1,671	75	\$15,304	\$12,583	\$10,779
36	\$2,429	\$1,997	\$1,711	76	\$16,178	\$13,302	\$11,396
37	\$2,487	\$2,045	\$1,752	77	\$16,725	\$13,752	\$11,781
38	\$2,568	\$2,111	\$1,808	78	\$17,053	\$14,021	\$12,012
39	\$2,654	\$2,182	\$1,869	79	\$17,272	\$14,201	\$12,165
40	\$2,695	\$2,216	\$1,898	80	\$17,272	\$14,201	\$12,165

### Please Note:

- Benefits & Premium are quoted in Singapore Dollars.
- Age 66 to 80 for policy renewal only.
- All Ages refer to Age next birthday.
- Rates are subject to change without prior notice.



### Eligibility

1. Applicants must satisfy the following:
  - (a) Adults from 18 to 65 years old (age next birthday). Policy renewable up to age 80 (age next birthday), subject to yearly review.
  - (b) Children from 15 days old to 18 years old (age next birthday). Policy renewable up to age 25 (age next birthday) provided that they are unmarried, unemployed and full-time students.
  - (c) Singapore Citizens, Permanent Residents of Singapore, Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Holders.
  - (d) Employment Pass Holders, Student Pass Holders, Dependant Pass Holders and Work Permit Holders must supply a copy of their respective pass or work permit and a bona fide residential address in Singapore.
2. Proposal for children must include at least one parent as the main policy holder.

### Main Exclusions

1. Pre-existing conditions, which refers to an Injury or an Illness which, prior to the date on which an Insured Person is first Covered under the Policy:
  - (i) has been diagnosed;
  - (ii) for which Insured Person has received medication, advice or treatment;
  - (iii) which Insured Person should reasonably, based on Our appointed Physician's opinion, have known about; or
  - (iv) for which Insured Person has experienced symptoms even if Insured Person has not consulted a Physician.

This exclusion does not apply to Outpatient General Practitioner and Outpatient Specialist Care Benefit.
2. Congenital Conditions or genetic defects including hereditary conditions existing from the time of birth regardless of the time of discovery of such anomalies or defects (unless they are covered under the Congenital Conditions Benefit.
3. Routine or preventative physical examinations, investigation, medical check-up, vaccinations, treatments or follow-up consultations.
4. Please refer to the Policy for detailed list of exclusions.



## Dental Rider

Our Dental benefit rider is designed to offer you comprehensive cover for your dental health.

Dental Rider	Plan 1	Plan 2
<b>Overall Annual Limit</b>	<b>\$1,000</b>	<b>\$500</b>
<b>Co-pay / Co-insurance</b>	<b>20%</b>	<b>20%</b>
<b>Restorative dental services</b> i) Oral examinations ii) Prophylaxis(teeth cleaning) iii) Fluoride application <div style="display: inline-block; vertical-align: middle; margin-left: 10px;">             } One visit              per Period of              Insurance           </div>	As Charged	As Charged
<b>Other Dental Treatment:</b> Extractions, Fillings, Root Canal Treatment, Bridgework, Crowns, Implants, X-Ray, Sealant, Inlays and Onlays, Treatment of gum disease		
Annual Premium per pax. (inclusive of GST)	\$279	\$159

### Terms and Conditions:

- If rider is selected, all Insured adults under the Policy are required to take up the rider with the exception of children for whom cover is not compulsory.
- All family members must be covered under the same plan as the policyholder.
- This rider can be taken up only during new application or renewal of policy and is only effective from confirmation of the inception date of this rider.
- No mid-term inclusion allowed.

### Exclusions:

- The coverage provided does not apply to charges for:
- Orthodontic treatment and dentures.
  - Treatment consisting of cosmetic or plastic surgery or for beautification not necessitated by Injury or Illness.
  - Expenses for toothbrushes, toothpaste, dental floss, mouthwash, and other consumables for intraoral hygiene.



## Travel Inconvenience Rider

With our new Travel Inconvenience Rider, you can be rest assured that you will be well taken care of on your next vacation or business trip.

Travel Inconvenience Rider	Plan 1
<b>Personal Accident</b>	
Accidental Death & Permanent Disablement	Adult up to 70 years old \$150,000 Adult above 70 years old \$75,000 Child \$75,000
Tuition Grant for each dependant child	\$3,000
<b>Travel Inconvenience</b>	
Trip Cancellation	\$5,000
Replacement of Travellers	\$500
Financial Collapse of Travel Agency	\$1,000
Trip Curtailment	\$5,000
Travel Delay (pays \$100 for every 6 hours of delay)	\$1,000
Travel Diversion (pays \$100 for every 6 hours of delay)	\$1,000
Overbooked Flight	\$100
Travel Misconnection (for at least 4 consecutive hours)	\$100
Trip Postponement	\$800
Baggage Delay (pays \$200 for every 6 hours of delay whilst overseas and \$200 if delay occurs in Singapore)	\$1,000
Loss of Baggage and Personal Belongings (max. \$800 per item)	\$3,000
Loss of Laptops, Wireless Handheld Device and Mobile Phones	\$1,000
Loss of Personal Money & Travel Documents (up to \$500 for loss of money whilst overseas)	\$2,000
Fraudulent Use of Lost Credit Card	\$1,000
Purchase of Essential Items (up to \$50 per item)	\$250
Emergency Phone Charges (up to \$50 per day)	\$150
Rental Vehicle Excess	\$500
Personal Liability	\$1,000,000
<b>Travel Security</b>	
Hijacking (pays for every 6 hours of detention in a public transport)	\$2,500
Hostage & Kidnap Benefit (pays \$500 for every 24 hours of detention)	\$5,000
Full Terrorism Cover	Covered
<b>Annual Premium - Global - Adult (no GST)</b>	\$220
<b>- Child (no GST)</b>	\$200

### Terms and Conditions:

- This rider can be taken up only during new application or renewal of policy and is only effective from confirmation of the inception date of this rider.
- No mid-term inclusion allowed.
- Insured Child must take up this rider with an Insured Adult.

# Frequently Asked Questions

## 1. Can my family members take up different plans under the same policy?

Yes, but dependant's cover must not be higher than the policyholder. For Dental Rider, all family members must choose the same plan as the policyholder.

## 2. Is there any family discount?

We offer 10% family discount for three (3) or more family members covered under the same policy. Families must include at least 1 Insured Adult.

## 3. My spouse and I already have medical insurance with another provider. Can I take up Individual SmartCare Optimum<sup>Enhanced</sup> to cover only my child?

No, proposals for children must include at least one parent or guardian. Children must be aged at least eighteen (18) years at their next birthday to be eligible for a standalone policy.

## 4. Will you re-underwrite my policy at renewal? Will I be penalised if I have made a claim in the current policy year?

We will not change the terms of your policy simply as a result of your personal claims experience. Premiums are decided based on the age of each insured member and also the overall claims experience of all individuals insured with us on the same plan. This community pricing helps minimise fluctuations in your premiums year on year.

## 5. Am I covered if I travel outside Singapore?

Yes, if you are outside Singapore for periods not exceeding ninety (90) consecutive days at a time. For inpatient other than Emergency Treatment, our liability is limited to charges for equivalent treatment in Singapore General Hospital, subject to the maximum limits of your Plan. For outpatient treatment, we will cover under the General Practitioner Overseas Treatment benefit up to the maximum limit per visit of your Plan.

## 6. Are pre-existing conditions covered?

Pre-existing (non chronic) are covered under Outpatient General Practitioner & Outpatient Specialist Care only. Pre-existing Chronic conditions are covered under Outpatient General Practitioner (Non panel) & Outpatient Specialist Care after a waiting period of 12 months.

## 7. What is a chronic condition?

A chronic condition is a medical condition or episode of ill health which persists for a long period or indefinitely. The list of chronic conditions include:

- All forms of Diabetes
- Asthma
- Brain Tumour
- Benign Prostatic Hyperplasia
- Cancer
- Crohn's disease
- Chronic Obstructive Pulmonary Disease
- Dementia
- Heart Disease
- Hepatitis B & C
- Hypertension
- Hypothyroidism
- Kidney failure
- Lipid Disorders
- Liver Cirrhosis
- Multiple sclerosis
- Nephrosis/Nephritis
- Osteoarthritis & Rheumatoid arthritis
- Parkinson's Disease
- Systemic Lupus Erythematosus
- Stroke
- Ulcerative Colitis

## 8. What is the advantage of visiting your General Practitioner Panel of clinics?

You can enjoy cashless visits by presenting your membership card, or e-membership card, upon arrival. The only exception is when the appointment is for a chronic condition. In these cases you will be required to make payment to the clinic first and then seek reimbursement from AXA.

## 9. Does the policy pay for Congenital conditions?

Yes. The policy pays for inpatient or daycare treatment of congenital conditions up to the limit shown in "Congenital Condition Benefit" and subject to the below criteria:

The birth defects must either be first diagnosed by a Physician or have symptoms which first appeared:

- after 24 months from 1 August 2015, which is the date on which this Congenital Conditions Benefit first became effective; or
- after 24 months from the Effective Date of the policy, whichever is later.

## 10. Can I take up dental rider without my dependants?

When the dental rider is selected, all insured adults under a Policy are also required to take up the Dental Rider (with the exception of Children, for whom Dental Cover is not compulsory).

## 11. Why does the Travel Rider not include medical expenses or evacuation & repatriation coverage?

Our intention is to offer you with a basic level of travel insurance which covers Accidental Death & Total Permanent disability and Travel Inconvenience benefits at a very attractive premium.

The cost savings are achieved through the removal of duplicated overseas medical expense benefit and Evacuation & Repatriation Benefit which are already included under the SmartCare Optimum<sup>Enhanced</sup> plan. However, please note that overseas coverage is available only if you are outside Singapore for periods not exceeding ninety (90) consecutive days at a time.

## 12. Am I eligible to purchase the Travel Inconvenience Rider?

You are eligible to purchase the Adult cover for Travel Inconvenience Rider if:

- (a) You hold a valid Singapore identification document such as Singapore NRIC, Employment Pass, Work Permit, Long Term Visit Pass, Dependent Pass or Student Pass; and
- (b) You are at least eighteen (18) years old on the effective date of the Policy.

You are eligible to purchase a Child cover for Travel Inconvenience Rider if at the point of travel:

- (a) You hold a valid Singapore identification document such as Singapore NRIC or Birth Certificate, Long Term Visit Pass, Dependent Pass or Student Pass; and
- (b) You are below 18 years old, or up to 25 years old if enrolled to study full-time in a recognised institution of higher learning.

For any Child below 18 years old, the application must be made in the name of the parent. The benefit limits under 'Child Cover' will apply.

Any Child must be accompanied by at least one parent for each trip.

# AXA is on a mission to make claiming on your SmartCare Optimum<sup>Enhanced</sup> policy as straightforward as possible.

The introduction of my Health Portal and the my AXA Health app is one of the steps taken by us to achieve this goal. Now you can submit your health claims online in a few simple steps and easily track the payment status anytime, anywhere.



myAXAhealth app for when you're on the move



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## AXA : A World Leader in Financial Protection

### AXA Group in 2015

- 99 billion Euros in consolidated revenues
- 166,000 employees working to deliver the right solutions and top quality service to our customers
- 103 million customers across the globe in 64 countries have placed their trust in AXA to:
  - Insure their property (vehicles, homes, equipment)
  - Provide health and personal protection coverage for their families or employees
  - Manage their personal or corporate assets
- Interbrand's No. 1 global insurance brand for the 7th year running
- Over 170 years of local experience in Asia

### AXA Insurance Pte Ltd in 2015

- Leading General Insurer in Singapore
- Business ranking
  - No. 1 in Work Injury Compensation
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GST Reg. No.: 199903512M

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This brochure is not a contract of insurance and is published for general information only. For full terms & conditions, please refer to the Policy which is the operative document. We reserve the right to amend any of the information shown without prior notice.

You may wish to seek advice from an Accident & Health (A&H) insurance intermediary before making a commitment to purchase the product. In the event that you choose not to seek advice from an A&H insurance intermediary, you should consider whether the products in question are suitable for you.

In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, and we may recover from you any expense incurred by us in underwriting the policy.

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 your insurer or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).