

SCI Presents

## Common Health Insurance Products

04  
CPD  
hours

2023

**REGISTER NOW**

### Programme Highlights

This course is suitable for all life and general insurance intermediaries and company staff members who are involved in any Health Insurance products including: Medical Expense Insurance, Disability Income Insurance, Long-Term Care Insurance, Critical Illness Insurance and Managed Healthcare Insurance.

### For Whom

For new or existing insurance professionals who wish to know more about Health Insurance relating to Common Health Insurance Products.

### Course Outline:

- Medical Expense Insurance
- Group Medical Expense Insurance
- Disability Income Insurance
- Long-Term Care (LTC) Insurance
- Critical Illness Insurance
- Other Types of Health Insurance
- Managed Healthcare (MHC)

### Learning Outcomes

At the end of the course, the participants should be able to:

- describe the three categories of Health Insurance
- know the types of coverage provided under a Medical Expense Insurance policy
- understand the various benefits offered by insurers under a Medical Expense Insurance policy
- describe the key features of Medical Expense Insurance:
  - stand-alone or a rider
  - choice of plans
  - family coverage
  - reimbursement of expenses
  - expense participation (deductible, co-insurance and pro-ration factor)
  - benefit limits
  - covered charges
  - geographical limit
  - waiting period
  - age limits
  - premiums
  - renewability
- know the common exclusions and limitations (co-ordination of benefits) under Medical Expense Insurance
- know the sources of underwriting information for both individual and group covers
- know the rationale for the subsidy distinction between citizens and non-citizens
- know when the coverage of an insured person under a Medical Expense Insurance policy will terminate
- know the documents to be furnished in the event of a claim
- know the training and competency requirements for health insurance as stated in Notice No.: MAS 117 – Training and Competency Requirements – Health Insurance
- know the requirements for a group to be eligible for Group Insurance cover
- state the characteristics of a Group Insurance policy
- understand the Medical Insurance requirements for foreign workers
- explain the differences between a compulsory and a voluntary plan
- understand the differences between Individual and Group Medical Expense Insurance
- understand how the Portable Medical Benefits Scheme (PMBS) work
- know the advantages of the PMBS
- understand how the Transferable Medical Insurance Scheme (TMIS) works
- know the areas that an employer must do in order to be eligible for the TMIS
- explain the two main features under the TMIS, namely:
  - continuation benefit
  - transferability benefit
- list the medical expenses that qualify under the TMIS Special Benefit
- state the differences between PMBS and TMIS
- understand the provisions of an Integrated Shield Plan on tax deductions
- describe what Disability Income Insurance is
- differentiate between Disability Income Insurance and Total and Permanent Disability Benefit
- understand how Disability Income Insurance works
- briefly describe:
  - total disability
  - partial disability
  - recurrent disability (linked claims)
  - benefit period
  - deferred/elimination period
- know the difference between “own occupation”, “modified own occupation”, “any occupation” and “severe disability” definitions
- list the eligibility criteria for payment of Disability Income Insurance benefit
- describe the types of benefits offered by Disability Income Insurance:
  - total disability benefit
  - partial disability benefit
  - rehabilitation expense benefit
  - escalation benefit
  - waiver of premium benefit
  - death benefit
- know how to compute the partial disability benefit
- know how the escalation benefit works
- explain how the limitation of disability benefit clause work
- list the features of Disability Income Insurance
- list the documents required for the underwriting of Disability Income Insurance for an individual employee, as well as for the self-employed person
- briefly describe the following underwriting considerations for Disability Income Insurance:
  - occupation
  - benefit amount
  - benefit period
  - deferred/elimination period
- know when the benefits under a Disability Income Insurance policy cease to be payable
- list the exclusions commonly found under Disability Income Insurance
- list the events that will cause a Disability Income Insurance policy to be terminated
- understand the coverage and features of Group Disability Income Insurance
- know the general underwriting principles and claims procedures for both Individual and Group Disability Income Insurance
- explain Long-Term Care (LTC) Insurance
- know the types of LTC Insurance
- know the benefits offered under LTC Insurance
- know the eligibility criteria for payment of LTC benefits
- know what are considered as “Activities of Daily Living (ADLs)” and how they are related to the benefit payment under LTC Insurance
- know the other benefits provided under LTC Insurance
- explain maximum benefit sum payable and benefit payment term under LTC Insurance
- know what is ElderShield
- know the persons covered under ElderShield
- know how to check ElderShield coverage
- know the scope of protection under ElderShield and its premiums
- explain when an insured is eligible to claim under ElderShield
- know how to make a claim under ElderShield
- know what is CareShield Life and how it provides better protection
- know the differences between ElderShield and CareShield Life
- explain the features of MediSave Care
- describe how a Critical Illness Insurance policy works
- understand the Critical Illness Framework proposed by the Life Insurance Association
- know the eligibility criteria for payment of the Critical Illness Insurance benefit
- state the features of Critical Illness Insurance
- outline and differentiate the two types of Critical Illness covers
- know the advantages of severity-based Critical Illness cover
- know the latest market developments in Critical Illness Plans and understand the various coverages
- understand the factors to consider in determining the adequacy of Critical Illness Insurance coverage
- list the common exclusions under a Critical Illness Insurance policy and know the circumstances under which it will be terminated
- list the documents that the insured has to submit when making a claim and know the claim procedures
- know how a Group Critical Illness Insurance policy works
- understand how a Hospital Cash (Income) Insurance policy works (whether as a standalone policy or as a rider)
- briefly explain the conditions to be met before a claim can be admitted under a Hospital Cash Insurance policy
- state the features and types of a Hospital Cash Insurance policy
- list the common exclusions under a Hospital Cash Insurance policy/rider and know the circumstances under which it will be terminated
- list the documents that need to be submitted in the event of a claim under a Hospital Cash Insurance policy
- know the common medical benefits provided by a Travel Insurance policy
- state the common exclusions for the medical expense benefits under a typical Travel Insurance policy
- know how the benefits are paid under Group Dental Insurance and whether there are any limits to the benefits that one is entitled to claim
- state the common exclusions under a Group Dental Insurance policy and understand how the limitation clause of a Group Dental Insurance policy works
- know the circumstances under which a Group Dental Insurance policy will be terminated
- know the claim procedures, including the types of documents that need to be submitted for a Group Dental Care Insurance claim
- know what Managed Healthcare (MHC) is
- describe how MHC works
- list the four common payment methods used by Managed Healthcare Organisations (MHCs) and understand how they work:
  - capitation
  - discounted-fee-for-service
  - salary
  - fee schedule
- list the three common types of MHC plans and describe how each of them works
- describe how the four basic types of Health Maintenance Organisations (HMOs) differ from each other:
  - Staff Model HMO
  - Group Model HMO
  - Network Model HMO
  - Independent Practitioners Association (IPA) HMO
- rank in ascending or descending order the degree of control the Insurers/ MHOs have over cost and the choice of providers
- list some of the benefits provided under a MHC Insurance policy
- know the elements of co-insurance and deductible for MHC Insurance
- list the common exclusions under a typical MHC Insurance policy
- know the underwriting requirements for MHC Insurance
- state the procedures for claims under a MHC Insurance policy
- have a view of the MHC scheme available locally

**Course Duration: 4 Hours**

**Assessment Duration: No time limit**

**Assessment Format: 10 Multiple Choice Questions**

### Programme Fee

**\$\$43.20 (includes 8% GST)**

#### GST Rate Change

Please be advised Goods and Services (GST) rate revisions in Singapore from 7% to 8% will take effect from 1 January 2023. For more details, please read [here](#).

All invoices issued in 2023 will be subject to the prevailing GST of 8%.

#### Completion Requirement

Participants must fully complete all the contents and score at least 75% of the questions correctly at the end of the course within the one-month access period from the time of registration.

#### Key Features

Learning cards can be embedded with contents and quizzes.

Practical and can be accessed anytime, anywhere.

#### Electronic Certificate of Completion

An E-Certificate of Completion will be issued within 5 working days, once all the course requirements are fulfilled, including passing the assessment.

**MORE ONLINE COURSES HERE**



### NAVIGATING THE COURSES ONLINE

#### STEP 01:

**REGISTER AND PAY ONLINE**



**STEP 03:**

**SCI ONLINE Global Classroom**



**LOGIN TO SCI ONLINE GLOBAL CLASSROOM VIA THE LINK.**

**STEP 05:**

**CLICK ON THE COURSE TILE.**

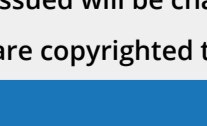
#### STEP 02:

**RECEIVE CONFIRMATION EMAIL FROM SCI PROVIDING LINK TO ACCESS.**



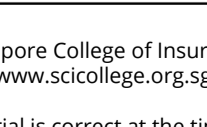
**STEP 04:**

**ACCESS COURSE VIA THE DASHBOARD.**



**STEP 06:**

**RECEIVE E-CERTIFICATE.**



- After you fulfil the course attendance requirement and pass the assessment, you will receive an email advising on how you can access your E-certificate or you may check your SCI Student Portal.
- The E-cert will provide the details of your NPCD pass.
- Please provide your full name as in your NRIC/Passport at the time of registration.
- One month access period to complete is given from the date of registration/payment.
- Any changes to be made to the E-certificate once issued will be chargeable.

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**TECH SUPPORT HOTLINE: 6221 2336**

MON – FRI (9AM TO 5PM EXCLUDE PUBLIC HOLIDAYS)

Singapore College of Insurance  
CPE Registration No: 199408491M  
Period Of CPE Registration: From 26 September 2019 to 25 September 2023

For enquiries, please contact: Singapore College of Insurance  
Tel: (65) 6221 2336 | Website: [www.scicollege.org.sg](http://www.scicollege.org.sg)

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