

PUBLIC OFFICERS GROUP INSURANCE SCHEME (POGIS) PRODUCT SUMMARY



The Public Officers Group Insurance Scheme (POGIS) offers affordable and comprehensive term life coverage for death, accidental death, terminal illness, total and permanent disability as well as partial and permanent disability. The coverage is up to 65 years old and can be extended up to 75 years old under the Extended Years Coverage. Optional riders may also be added to include coverage for various stages of critical illnesses.

Eligible members

Public officers in government ministries, statutory boards or organs of state and their immediate family members are eligible for cover under POGIS.

Immediate family members include:

- Legal spouse of the insured public officer and
- Biological or legally adopted children of the insured public officer

POGIS is not available to full-time SAF servicemen, MINDEF DXOs and Home Team uniformed personnel.

	Minimum entry age	Maximum entry age	Maximum age of coverage
Public officer/spouse	16 years old	64 years old	75 years old [^]
Child	12 months old	24 years old	25 years old

When the maximum age of coverage is attained during the policy year, the insurance coverage 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 Member's cover.

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

Key features

- Comprehensive term life coverage of up to S\$1,000,000 for all Insured Members (till 65 years old for the public officer and their spouse, and up to 25 years old for the public officer's children)
- Option to purchase add-on coverage against critical and early critical illnesses, for up to S\$500,000 each
- Free coverage for children aged 12 months old to 6 years old, if both the public officer and their spouse are insured under POGIS.
- Continue term life and critical illness coverage at a reduced sum assured of up to S\$500,000 even after retirement (coverage from 66 to 75 years old under the Extended Years Coverage)
- No Medical check-up and underwriting required for Term Life coverage up to a limit of S\$200,000.
- Portability Option will be offered upon a public officer's termination of employment with a ministry, statutory board or organ of state.

Coverage amount

Insured Members may choose to take up a minimum sum assured of S\$10,000 and up to a maximum sum assured as listed in the table below (in multiples of S\$10,000):

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 25 years old)
Term life coverage	S\$1,000,000	S\$500,000	S\$1,000,000
Critical Illness rider	S\$500,000	S\$500,000	S\$500,000
Early Critical Illness rider	S\$500,000	S\$500,000	S\$500,000

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

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Free coverage for children

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.

Extended Years Coverage

Public officers will be notified via a letter before they turn 65 years old, to opt in to extend their coverage (under "Extended Years Coverage") up to 75 years old. This also applies to the following groups of public officers who:

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

Public officers could 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\$500,000). If the reduced sum assured results in a higher sum assured for their spouse, their spouse's sum assured will be reduced to the same sum assured as theirs.

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.

The total Sum Assured of an Insured Member for Critical Illnesses coverage and Early Critical Illnesses coverage must not be more than the Sum Assured of that Insured Member for Term Life coverage.

Continuation of dependants' coverage

The public officer's spouse and children can continue to be covered under POGIS up to the maximum age limit even if the public officer has passed away. The coverage for the child will last till the child is 25 years old. The coverage for the spouse will last till the spouse is 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.

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TERM LIFE COVERAGE

Non-Medical Limit

Application for coverage or increase of coverage within a limit of S\$200,000 under Term Life Coverage does not require any evidence of insurability.

The Non-Medical Limit of S\$200,000 under Term Life Coverage covers a member who is an insured public officer or the spouse of an insured public officer up to the age of 65 years (age next birthday) and the child of an insured public officer up to the age of 25 years (age next birthday).

For coverage within the Non-Medical Limit purchased without evidence of insurability, no Benefit is payable under Term Life Coverage in respect of any death, loss, injury, or disability caused directly or indirectly, wholly or partly, by any pre-existing condition or the cause or the symptoms of which are existing or are evident prior to the Insured Member becoming insured under this Policy, or which existed prior to the date of reinstatement of the Insured Member's cover under this Policy unless the Insured Member has already been insured continuously for 12 months under this Policy.

INSURANCE BENEFITS

A) Death Benefit

In the event of the death of the Insured Member from any cause, except that due to suicide or an attempt while sane or insane within 12 months from the commencement date of the coverage (or within 12 months from the date of reinstatement), 100% of the sum assured will be payable.

In the event of accidental death of the Insured Member, 125% of the sum assured will be payable.

B) Terminal Illness Benefit

In the event the Insured Member is diagnosed by a Registered Medical Practitioner as suffering from a terminal condition and having a life expectancy of 12 months or less, 100% of the sum assured will be payable, provided that the Insured Member survives a period of 30 days from the date of diagnosis.

C) Total and Permanent Disability (TPD) Benefit

In the event the Insured Member becomes totally and permanently disabled before 65 years old (or 75 years old if the insured has opted in for the Extended Years Coverage), from any cause, except self-inflicted injuries within 12 months from the commencement date of the coverage (or within 12 months from the date of reinstatement), 100% of the sum assured will be payable. In addition, 1% of the sum assured will be payable monthly for the next 24 months, or up to 65 years old (or 75 years old if the insured has opted in for the Extended Years Coverage), or up to the death of the Insured Member, whichever is earliest.

Total and permanent disability shall mean (i) the complete and continuous inability of an Insured Member at that time and at all times thereafter to engage in any business or occupation or perform any work of any kind for remuneration or profit; or (ii) Total Physical Loss.

Total Physical Loss means any one of the following:

- Total and irrecoverable loss of entire sight of both eyes.
- The loss by complete severance or total and irrecoverable loss of use of both entire limbs at or above the wrist or ankle;
- The loss by complete severance or total and irrecoverable loss of use of one entire hand at or above the wrist and one entire foot at or above the ankle; or
- Total and irrecoverable loss of sight of one eye and the loss by complete severance or total and irrecoverable loss of use of one limb at or above the wrist or ankle.

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D) Partial and Permanent Disability Bene

In the event the Insured Member suffers any of the losses specified in the Table of Compensation before 65 years old (or 75 years old if the Insured Member has opted in for the Extended Years Coverage) and within 365 days following an accident, payment shall be made according to the Table of Compensation.

Table of Compensation:

"Loss" as used in the Table of Compensation shall mean permanent and total loss of use or loss by physical separation.

Description of Loss	Compensation (% of Sum Assured)
1. Loss of arm at shoulder	100
2. Loss of arm between shoulder and elbow	100
3. Loss of arm at elbow	100
4. Loss of arm between elbow and wrist	100
5. Loss of hand at wrist	100
6. Loss of leg - at hip - between knee and hip - below knee	100 100 100
7. Loss of eye - whole eye - sight of eye - sight of eye except perception of light - lens of eye	100 100 50 50
8. Loss of four fingers and thumb of one hand	50
9. Loss of four fingers	40
10. Loss of thumb - both phalanges - one phalanx	25 10
11. Loss of index finger - three phalanges - two phalanges - one phalanx	10 8 4
12. Loss of middle finger - three phalanges - two phalanges - one phalanx	6 4 2
13. Loss of ring finger - three phalanges - two phalanges - one phalanx	5 4 2
14. Loss of little finger - three phalanges - two phalanges - one phalanx	4 3 2
15. Loss of metacarpals - first or second (additional) - third, fourth or fifth (additional)	3 2
16. Loss of toes - all toes - great toe, both phalanges - great toe, one phalanx - each toe, other than great toe	15 5 5 1
17. Loss of hearing - both ears - one ear	75 15

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Partial and Permanent Disability Benefit (cont'd)

Description of Loss	Compensation (% of Sum Assured)
18. Loss of speech	50
19. Where the injury is not specified above, Singapore Life Ltd. ("Singlife") will, after consulting our medical advisors, adopt a percentage of disablement which is consistent with the provision above without reference to the Insured Member's occupation. No Benefit is payable for the loss of sense of taste or smell.	

Exclusion

- 1) Death Benefit will not be paid in the following event:
 - Suicide or attempted suicide within one year from the date of commencement of coverage or reinstatement of a lapsed insurance.

- 2) Terminal Illness Benefit will not be paid if the Terminal Illness is caused directly or indirectly, wholly or partly by any of the following:
 - Any condition or illness which is existing (whether or not the Insured Member is aware of the same) or the cause or the symptoms of which are existing or are evident prior to the commencement date of the Insured Member's Term Life coverage or date of reinstatement of the Insured Member's Term Life coverage, whichever is later;
 - Acquired Immunodeficiency Syndrome (AIDS) or infection by Human Immunodeficiency Virus (HIV), except as defined in the Definition of Critical Illnesses in Appendix 1 as a benefit under "HIV Due to Blood Transfusion and Occupationally Acquired HIV";
 - Suicide or attempted suicide or self-inflicted injury or illness, whether the Insured Member is sane or insane;
 - Overindulgence in alcohol; or
 - Drug taking unless taken under the direction of a Registered Medical Practitioner.

- 3) TPD Benefit will not be payable in the event of:
 - Self-inflicted injuries within 12 months from the date of commencement of coverage or reinstatement of a lapsed coverage

4) Partial and Permanent Disability Benefit:

The total compensation payable in respect of several disablements due to the same accident is arrived at by adding together the various percentages but shall not exceed 100% of the sum assured.

Loss or disability caused directly or indirectly by the following are excluded:

- Any act of self-destruction or any attempt thereof while sane or insane;
- War, declared or undeclared, revolution or any warlike operations;
- Military or naval services in time of declared or undeclared war or while under order for warlike operations or restoration of public order; or
- Racing on wheels

Effect of Claims on Benefits

When the full Sum Assured is paid out in respect of that Insured Member, for Benefits A / B / C / D, insurance cover in respect of the Insured Member immediately ceases and the Insured Member is not entitled to claim any further or other Benefit under this Policy.

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CRITICAL ILLNESS COVERAGE (OPTIONAL)

In the event the Insured Member is diagnosed with any of the 37 Critical Illnesses as defined in the Life Insurance Association's Critical Illness Framework 2019, 100% of the sum assured under the Critical Illness rider will be payable, provided that the Insured Member survives a period of 30 days from the date of diagnosis.

For major cancers, coronary artery bypass surgery, heart attack of specified severity, angioplasty and other invasive treatment for coronary artery and other serious coronary artery disease, a waiting period of 90 days from the commencement date or reinstatement date (if any) of the Insured Member's cover, whichever is later, will apply.

1. Major Cancer
2. Heart Attack of Specified Severity
3. Stroke with Permanent Neurological Deficit
4. Coronary Artery By-pass Surgery
5. End-Stage Kidney Failure
6. Irreversible Aplastic Anaemia
7. End-Stage Lung Disease
8. End-Stage Liver Failure
9. Coma
10. Deafness (Irreversible Loss of Hearing)
11. Open Chest Heart Valve Surgery
12. Irreversible Loss of Speech
13. Major Burns
14. Major Organ/Bone Marrow Transplantation
15. Multiple Sclerosis
16. Muscular Dystrophy
17. Idiopathic Parkinson's Diseases
18. Open Chest Surgery to Aorta
19. Alzheimer's Disease / Severe Dementia
20. Fulminant Hepatitis
21. Motor Neurone Disease
22. Primary Pulmonary Hypertension
23. HIV Due to Blood Transfusion and Occupationally Acquired HIV
24. Benign Brain Tumour
25. Severe Encephalitis
26. Severe Bacterial Meningitis
27. Angioplasty & Other Invasive Treatment for Coronary Artery
28. Blindness (Irreversible Loss of Sight)
29. Major Head Trauma
30. Paralysis (Irreversible Loss of Use of Limbs)
31. Terminal Illness
32. Progressive Scleroderma
33. Persistent Vegetative State (Apallic Syndrome)
34. Systemic Lupus Erythematosus with Lupus Nephritis
35. Other Serious Coronary Artery Disease
36. Poliomyelitis
37. Loss of Independent Existence

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EARLY CRITICAL ILLNESS COVERAGE (OPTIONAL)

In the event the Insured Member is diagnosed by a Registered Medical Practitioner as suffering from any of the Early Critical Illnesses while the Insured Member's Early Critical Illnesses Coverage is in force, Singlife will pay to the Insured Member the Sum Assured for Early Critical Illnesses Coverage subscribed by the Insured Member, provided that:

- A. the Insured Member survives at least 30 days after the date of diagnosis of the Early Critical Illness;
- B. the initial diagnosis of the Early Critical Illnesses is made at least 60 days after the commencement date of the Insured Member's coverage for Early Critical Illnesses Coverage or reinstatement date of the Insured Member's Early Critical Illnesses Coverage, whichever is later; and
- C. where the initial diagnosis of the Early Critical Illnesses is made occurs within 60 days of the effective date of any increase in the Sum Assured for the Insured Member's Early Critical Illnesses Coverage, Singlife will pay the Sum Assured prior to such increase if the amount of the prior Sum Assured has been effective for more than 60 days before such initial diagnosis is made.
 1. Early Cancer
 2. Cardiac Pacemaker Insertion Or Pericardiectomy Or Cardiac Defibrillator Insertion Or Early Cardiomyopathy
 3. Transmyocardial Laser Revascularisation Or Insertion of Vena cava Filter Or Surgical Removal of One Lung
 4. Heart Valve Repair Surgery
 5. Mild Coronary Artery Disease
 6. Primary or Secondary Pulmonary Hypertension
 7. Large Asymptomatic Aortic Aneurysm Or Minimally Invasive Surgery to the Aorta
 8. Surgical Removal of One Kidney Or Chronic Kidney Disease
 9. Small Bowel Transplant Or Corneal Transplant Or Major Organ/Bone Marrow Transplant (on the waitlist)
 10. Brain Aneurysm Surgery Or Cerebral Shunt Insertion Or Carotid Artery Surgery

The detailed and updated description of each of the above Early Critical Illnesses can be found on our website singlife.com.sg/pogis (Important documents) and will apply in respect of any claim that Insured Member may make under this Benefit.

Exclusions (On Critical Illness and Early Critical Illness Coverage)

Singlife shall not be liable to pay the Benefit if the terminal illness, critical illness and/or early critical illness is caused directly or indirectly, wholly or partly by any of the following:

- Any condition or illness which is existing (whether or not the insured 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 Member suffered or is suffering prior to the commencement date or reinstatement date (if any) of the Insured Member's cover, whichever is later;
- Acquired Immunodeficiency Syndrome (AIDS) or infection by Human Immunodeficiency Virus (HIV), except as defined in the Definition of Critical Illnesses as a Benefit under "HIV Due to Blood Transfusion and Occupationally Acquired HIV";
- Suicide or attempted suicide or self-inflicted injury or illness, whether the insured is sane or insane;
- Over indulgence in alcohol; or
- Drug taking unless taken under the direction of a Registered Medical Practitioner.

Singlife shall not be liable for the terminal illness, critical illness and/or early critical illness which have existed at any time prior to the commencement of the Insured Member's POGIS coverage. For the avoidance of doubt, illnesses of existing Insured Members which are already covered by the POGIS prior to 1 July 2024, will continue to be covered under the new POGIS administered by Singlife.

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Premium rates for public officers and their spouse (till 65 Age Next Birthday – ANB)

Monthly premiums payable at commencement date of Insured Member’s cover, or at renewal during each policy year, are based on the sum assured and the Insured Member’s age next birthday (ANB) as of 1 July each year. Premium rates will change at the next policy year if the Insured Member enters a higher age band. Monthly premiums are payable via GIRO, cash, cheque and AXS. Premium rates are not guaranteed and may be reviewed from time to time.

For Term Life Coverage

Sum Assured (\$)	Monthly premium (in \$) per insured for Term Life Coverage					
	Above 1 and up to 16	Above 16 and up to 45	Above 45 and up to 50	Above 50 and up to 55	Above 55 and up to 60	Above 60 and up to 65
\$	\$	\$	\$	\$	\$	\$
10,000	0.39	0.39	0.40	0.66	1.01	1.41
20,000	0.78	0.78	0.80	1.32	2.02	2.82
30,000	1.17	1.17	1.20	1.98	3.03	4.23
40,000	1.56	1.56	1.60	2.64	4.04	5.64
50,000	1.95	1.95	2.00	3.30	5.05	7.05
60,000	2.34	2.34	2.40	3.96	6.06	8.46
70,000	2.73	2.73	2.80	4.62	7.07	9.87
80,000	3.12	3.12	3.20	5.28	8.08	11.28
90,000	3.51	3.51	3.60	5.94	9.09	12.69
100,000	3.90	3.90	4.00	6.60	10.10	14.10
110,000	4.29	4.29	4.40	7.26	11.11	15.51
120,000	4.68	4.68	4.80	7.92	12.12	16.92
130,000	5.07	5.07	5.20	8.58	13.13	18.33
140,000	5.46	5.46	5.60	9.24	14.14	19.74
150,000	5.85	5.85	6.00	9.90	15.15	21.15
160,000	6.24	6.24	6.40	10.56	16.16	22.56
170,000	6.63	6.63	6.80	11.22	17.17	23.97
180,000	7.02	7.02	7.20	11.88	18.18	25.38
190,000	7.41	7.41	7.60	12.54	19.19	26.79
200,000	7.80	7.80	8.00	13.20	20.20	28.20
210,000	8.19	8.19	8.40	13.86	21.21	29.61
220,000	8.58	8.58	8.80	14.52	22.22	31.02
230,000	8.97	8.97	9.20	15.18	23.23	32.43
240,000	9.36	9.36	9.60	15.84	24.24	33.84
250,000	9.75	9.75	10.00	16.50	25.25	35.25
260,000	10.14	10.14	10.40	17.16	26.26	36.66
270,000	10.53	10.53	10.80	17.82	27.27	38.07
280,000	10.92	10.92	11.20	18.48	28.28	39.48
290,000	11.31	11.31	11.60	19.14	29.29	40.89
300,000	11.70	11.70	12.00	19.80	30.30	42.30
310,000	12.09	12.09	12.40	20.46	31.31	43.71
320,000	12.48	12.48	12.80	21.12	32.32	45.12
330,000	12.87	12.87	13.20	21.78	33.33	46.53
340,000	13.26	13.26	13.60	22.44	34.34	47.94
350,000	13.65	13.65	14.00	23.10	35.35	49.35
360,000	14.04	14.04	14.40	23.76	36.36	50.76
370,000	14.43	14.43	14.80	24.42	37.37	52.17
380,000	14.82	14.82	15.20	25.08	38.38	53.58
390,000	15.21	15.21	15.60	25.74	39.39	54.99
400,000	15.60	15.60	16.00	26.40	40.40	56.40
410,000	15.99	15.99	16.40	27.06	41.41	57.81
420,000	16.38	16.38	16.80	27.72	42.42	59.22
430,000	16.77	16.77	17.20	28.38	43.43	60.63
440,000	17.16	17.16	17.60	29.04	44.44	62.04
450,000	17.55	17.55	18.00	29.70	45.45	63.45
460,000	17.94	17.94	18.40	30.36	46.46	64.86
470,000	18.33	18.33	18.80	31.02	47.47	66.27
480,000	18.72	18.72	19.20	31.68	48.48	67.68
490,000	19.11	19.11	19.60	32.34	49.49	69.09
500,000	19.50	19.50	20.00	33.00	50.50	70.50

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Sum Assured (\$)	Monthly premium (in \$) per insured for Term Life Coverage						
	ANB	Above 1 and up to 16	Above 16 and up to 45	Above 45 and up to 50	Above 50 and up to 55	Above 55 and up to 60	Above 60 and up to 65
	\$	\$	\$	\$	\$	\$	\$
510,000		19.89	19.89	20.40	33.66	51.51	71.91
520,000		20.28	20.28	20.80	34.32	52.52	73.32
530,000		20.67	20.67	21.20	34.98	53.53	74.73
540,000		21.06	21.06	21.60	35.64	54.54	76.14
550,000		21.45	21.45	22.00	36.30	55.55	77.55
560,000		21.84	21.84	22.40	36.96	56.56	78.96
570,000		22.23	22.23	22.80	37.62	57.57	80.37
580,000		22.62	22.62	23.20	38.28	58.58	81.78
590,000		23.01	23.01	23.60	38.94	59.59	83.19
600,000		23.40	23.40	24.00	39.60	60.60	84.60
610,000		23.79	23.79	24.40	40.26	61.61	86.01
620,000		24.18	24.18	24.80	40.92	62.62	87.42
630,000		24.57	24.57	25.20	41.58	63.63	88.83
640,000		24.96	24.96	25.60	42.24	64.64	90.24
650,000		25.35	25.35	26.00	42.90	65.65	91.65
660,000		25.74	25.74	26.40	43.56	66.66	93.06
670,000		26.13	26.13	26.80	44.22	67.67	94.47
680,000		26.52	26.52	27.20	44.88	68.68	95.88
690,000		26.91	26.91	27.60	45.54	69.69	97.29
700,000		27.30	27.30	28.00	46.20	70.70	98.70
710,000		27.69	27.69	28.40	46.86	71.71	100.11
720,000		28.08	28.08	28.80	47.52	72.72	101.52
730,000		28.47	28.47	29.20	48.18	73.73	102.93
740,000		28.86	28.86	29.60	48.84	74.74	104.34
750,000		29.25	29.25	30.00	49.50	75.75	105.75
760,000		29.64	29.64	30.40	50.16	76.76	107.16
770,000		30.03	30.03	30.80	50.82	77.77	108.57
780,000		30.42	30.42	31.20	51.48	78.78	109.98
790,000		30.81	30.81	31.60	52.14	79.79	111.39
800,000		31.20	31.20	32.00	52.80	80.80	112.80
810,000		31.59	31.59	32.40	53.46	81.81	114.21
820,000		31.98	31.98	32.80	54.12	82.82	115.62
830,000		32.37	32.37	33.20	54.78	83.83	117.03
840,000		32.76	32.76	33.60	55.44	84.84	118.44
850,000		33.15	33.15	34.00	56.10	85.85	119.85
860,000		33.54	33.54	34.40	56.76	86.86	121.26
870,000		33.93	33.93	34.80	57.42	87.87	122.67
880,000		34.32	34.32	35.20	58.08	88.88	124.08
890,000		34.71	34.71	35.60	58.74	89.89	125.49
900,000		35.10	35.10	36.00	59.40	90.90	126.90
910,000		35.49	35.49	36.40	60.06	91.91	128.31
920,000		35.88	35.88	36.80	60.72	92.92	129.72
930,000		36.27	36.27	37.20	61.38	93.93	131.13
940,000		36.66	36.66	37.60	62.04	94.94	132.54
950,000		37.05	37.05	38.00	62.70	95.95	133.95
960,000		37.44	37.44	38.40	63.36	96.96	135.36
970,000		37.83	37.83	38.80	64.02	97.97	136.77
980,000		38.22	38.22	39.20	64.68	98.98	138.18
990,000		38.61	38.61	39.60	65.34	99.99	139.59
1,000,000		39.00	39.00	40.00	66.00	101.00	141.00

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For Critical Illness Coverage

Sum Assured (\$)		Monthly premium (in \$) per insured for Critical Illness Coverage					
		Above 1 and up to 16	Above 16 and up to 45	Above 45 and up to 50	Above 50 and up to 55	Above 55 and up to 60	Above 60 and up to 65
ANB							
\$		\$	\$	\$	\$	\$	
10,000		0.21	0.64	1.60	2.73	3.83	5.77
20,000		0.42	1.28	3.20	5.46	7.66	11.54
30,000		0.63	1.92	4.80	8.19	11.49	17.31
40,000		0.84	2.56	6.40	10.92	15.32	23.08
50,000		1.05	3.20	8.00	13.65	19.15	28.85
60,000		1.26	3.84	9.60	16.38	22.98	34.62
70,000		1.47	4.48	11.20	19.11	26.81	40.39
80,000		1.68	5.12	12.80	21.84	30.64	46.16
90,000		1.89	5.76	14.40	24.57	34.47	51.93
100,000		2.10	6.40	16.00	27.30	38.30	57.70
110,000		2.31	7.04	17.60	30.03	42.13	63.47
120,000		2.52	7.68	19.20	32.76	45.96	69.24
130,000		2.73	8.32	20.80	35.49	49.79	75.01
140,000		2.94	8.96	22.40	38.22	53.62	80.78
150,000		3.15	9.60	24.00	40.95	57.45	86.55
160,000		3.36	10.24	25.60	43.68	61.28	92.32
170,000		3.57	10.88	27.20	46.41	65.11	98.09
180,000		3.78	11.52	28.80	49.14	68.94	103.86
190,000		3.99	12.16	30.40	51.87	72.77	109.63
200,000		4.20	12.80	32.00	54.60	76.60	115.40
210,000		4.41	13.44	33.60	57.33	80.43	121.17
220,000		4.62	14.08	35.20	60.06	84.26	126.94
230,000		4.83	14.72	36.80	62.79	88.09	132.71
240,000		5.04	15.36	38.40	65.52	91.92	138.48
250,000		5.25	16.00	40.00	68.25	95.75	144.25
260,000		5.46	16.64	41.60	70.98	99.58	150.02
270,000		5.67	17.28	43.20	73.71	103.41	155.79
280,000		5.88	17.92	44.80	76.44	107.24	161.56
290,000		6.09	18.56	46.40	79.17	111.07	167.33
300,000		6.30	19.20	48.00	81.90	114.90	173.10
310,000		6.51	19.84	49.60	84.63	118.73	178.87
320,000		6.72	20.48	51.20	87.36	122.56	184.64
330,000		6.93	21.12	52.80	90.09	126.39	190.41
340,000		7.14	21.76	54.40	92.82	130.22	196.18
350,000		7.35	22.40	56.00	95.55	134.05	201.95
360,000		7.56	23.04	57.60	98.28	137.88	207.72
370,000		7.77	23.68	59.20	101.01	141.71	213.49
380,000		7.98	24.32	60.80	103.74	145.54	219.26
390,000		8.19	24.96	62.40	106.47	149.37	225.03
400,000		8.40	25.60	64.00	109.20	153.20	230.80
410,000		8.61	26.24	65.60	111.93	157.03	236.57
420,000		8.82	26.88	67.20	114.66	160.86	242.34
430,000		9.03	27.52	68.80	117.39	164.69	248.11
440,000		9.24	28.16	70.40	120.12	168.52	253.88
450,000		9.45	28.80	72.00	122.85	172.35	259.65
460,000		9.66	29.44	73.60	125.58	176.18	265.42
470,000		9.87	30.08	75.20	128.31	180.01	271.19
480,000		10.08	30.72	76.80	131.04	183.84	276.96
490,000		10.29	31.36	78.40	133.77	187.67	282.73
500,000		10.50	32.00	80.00	136.50	191.50	288.50

PUBLIC OFFICERS GROUP INSURANCE SCHEME (POGIS) PRODUCT SUMMARY



For Early Critical Illness Coverage

Sum Assured (S\$)	ANB	Monthly premium (in S\$) per insured for Early Critical Illness Coverage					
		Above 1 and up to 16	Above 16 and up to 45	Above 45 and up to 50	Above 50 and up to 55	Above 55 and up to 60	Above 60 and up to 65
\$		\$	\$	\$	\$	\$	
10,000		0.08	0.32	0.82	1.06	1.54	2.33
20,000		0.16	0.64	1.64	2.12	3.08	4.66
30,000		0.24	0.96	2.46	3.18	4.62	6.99
40,000		0.32	1.28	3.28	4.24	6.16	9.32
50,000		0.40	1.60	4.10	5.30	7.70	11.65
60,000		0.48	1.92	4.92	6.36	9.24	13.98
70,000		0.56	2.24	5.74	7.42	10.78	16.31
80,000		0.64	2.56	6.56	8.48	12.32	18.64
90,000		0.72	2.88	7.38	9.54	13.86	20.97
100,000		0.80	3.20	8.20	10.60	15.40	23.30
110,000		0.88	3.52	9.02	11.66	16.94	25.63
120,000		0.96	3.84	9.84	12.72	18.48	27.96
130,000		1.04	4.16	10.66	13.78	20.02	30.29
140,000		1.12	4.48	11.48	14.84	21.56	32.62
150,000		1.20	4.80	12.30	15.90	23.10	34.95
160,000		1.28	5.12	13.12	16.96	24.64	37.28
170,000		1.36	5.44	13.94	18.02	26.18	39.61
180,000		1.44	5.76	14.76	19.08	27.72	41.94
190,000		1.52	6.08	15.58	20.14	29.26	44.27
200,000		1.60	6.40	16.40	21.20	30.80	46.60
210,000		1.68	6.72	17.22	22.26	32.34	48.93
220,000		1.76	7.04	18.04	23.32	33.88	51.26
230,000		1.84	7.36	18.86	24.38	35.42	53.59
240,000		1.92	7.68	19.68	25.44	36.96	55.92
250,000		2.00	8.00	20.50	26.50	38.50	58.25
260,000		2.08	8.32	21.32	27.56	40.04	60.58
270,000		2.16	8.64	22.14	28.62	41.58	62.91
280,000		2.24	8.96	22.96	29.68	43.12	65.24
290,000		2.32	9.28	23.78	30.74	44.66	67.57
300,000		2.40	9.60	24.60	31.80	46.20	69.90
310,000		2.48	9.92	25.42	32.86	47.74	72.23
320,000		2.56	10.24	26.24	33.92	49.28	74.56
330,000		2.64	10.56	27.06	34.98	50.82	76.89
340,000		2.72	10.88	27.88	36.04	52.36	79.22
350,000		2.80	11.20	28.70	37.10	53.90	81.55
360,000		2.88	11.52	29.52	38.16	55.44	83.88
370,000		2.96	11.84	30.34	39.22	56.98	86.21
380,000		3.04	12.16	31.16	40.28	58.52	88.54
390,000		3.12	12.48	31.98	41.34	60.06	90.87
400,000		3.20	12.80	32.80	42.40	61.60	93.20
410,000		3.28	13.12	33.62	43.46	63.14	95.53
420,000		3.36	13.44	34.44	44.52	64.68	97.86
430,000		3.44	13.76	35.26	45.58	66.22	100.19
440,000		3.52	14.08	36.08	46.64	67.76	102.52
450,000		3.60	14.40	36.90	47.70	69.30	104.85
460,000		3.68	14.72	37.72	48.76	70.84	107.18
470,000		3.76	15.04	38.54	49.82	72.38	109.51
480,000		3.84	15.36	39.36	50.88	73.92	111.84
490,000		3.92	15.68	40.18	51.94	75.46	114.17
500,000		4.00	16.00	41.00	53.00	77.00	116.50

PUBLIC OFFICERS GROUP INSURANCE SCHEME (POGIS) PRODUCT SUMMARY



Premium rates for public officers and their spouse (under the Extended Years Coverage from 66 to 75 ANB)

Monthly premiums payable at commencement date of Insured Member's cover, or at renewal during each policy year, are based on the sum assured and the Insured Member's age next birthday (ANB) as of 1 July each year. Premium rates will change at the next policy year if the Insured Member enters a higher age band. Monthly premiums are payable via GIRO, cash, cheque and AXS. Premium rates are not guaranteed and may be reviewed from time to time.

For Term Life Coverage

Sum Assured	Monthly premium (in S\$) per insured for Term Life Coverage									
	66	67	68	69	70	71	72	73	74	75
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
10,000	5.88	6.67	8.05	9.56	10.60	13.03	14.46	15.85	17.31	18.98
20,000	11.76	13.34	16.10	19.12	21.20	26.06	28.92	31.70	34.62	37.96
30,000	17.64	20.01	24.15	28.68	31.80	39.09	43.38	47.55	51.93	56.94
40,000	23.52	26.68	32.20	38.24	42.40	52.12	57.84	63.40	69.24	75.92
50,000	29.40	33.35	40.25	47.80	53.00	65.15	72.30	79.25	86.55	94.90
60,000	35.28	40.02	48.30	57.36	63.60	78.18	86.76	95.10	103.86	113.88
70,000	41.16	46.69	56.35	66.92	74.20	91.21	101.22	110.95	121.17	132.86
80,000	47.04	53.36	64.40	76.48	84.80	104.24	115.68	126.80	138.48	151.84
90,000	52.92	60.03	72.45	86.04	95.40	117.27	130.14	142.65	155.79	170.82
100,000	58.80	66.70	80.50	95.60	106.00	130.30	144.60	158.50	173.10	189.80
110,000	64.68	73.37	88.55	105.16	116.60	143.33	159.06	174.35	190.41	208.78
120,000	70.56	80.04	96.60	114.72	127.20	156.36	173.52	190.20	207.72	227.76
130,000	76.44	86.71	104.65	124.28	137.80	169.39	187.98	206.05	225.03	246.74
140,000	82.32	93.38	112.70	133.84	148.40	182.42	202.44	221.90	242.34	265.72
150,000	88.20	100.05	120.75	143.40	159.00	195.45	216.90	237.75	259.65	284.70
160,000	94.08	106.72	128.80	152.96	169.60	208.48	231.36	253.60	276.96	303.68
170,000	99.96	113.39	136.85	162.52	180.20	221.51	245.82	269.45	294.27	322.66
180,000	105.84	120.06	144.90	172.08	190.80	234.54	260.28	285.30	311.58	341.64
190,000	111.72	126.73	152.95	181.64	201.40	247.57	274.74	301.15	328.89	360.62
200,000	117.60	133.40	161.00	191.20	212.00	260.60	289.20	317.00	346.20	379.60
210,000	123.48	140.07	169.05	200.76	222.60	273.63	303.66	332.85	363.51	398.58
220,000	129.36	146.74	177.10	210.32	233.20	286.66	318.12	348.70	380.82	417.56
230,000	135.24	153.41	185.15	219.88	243.80	299.69	332.58	364.55	398.13	436.54
240,000	141.12	160.08	193.20	229.44	254.40	312.72	347.04	380.40	415.44	455.52
250,000	147.00	166.75	201.25	239.00	265.00	325.75	361.50	396.25	432.75	474.50
260,000	152.88	173.42	209.30	248.56	275.60	338.78	375.96	412.10	450.06	493.48
270,000	158.76	180.09	217.35	258.12	286.20	351.81	390.42	427.95	467.37	512.46
280,000	164.64	186.76	225.40	267.68	296.80	364.84	404.88	443.80	484.68	531.44
290,000	170.52	193.43	233.45	277.24	307.40	377.87	419.34	459.65	501.99	550.42
300,000	176.40	200.10	241.50	286.80	318.00	390.90	433.80	475.50	519.30	569.40
310,000	182.28	206.77	249.55	296.36	328.60	403.93	448.26	491.35	536.61	588.38
320,000	188.16	213.44	257.60	305.92	339.20	416.96	462.72	507.20	553.92	607.36
330,000	194.04	220.11	265.65	315.48	349.80	429.99	477.18	523.05	571.23	626.34
340,000	199.92	226.78	273.70	325.04	360.40	443.02	491.64	538.90	588.54	645.32
350,000	205.80	233.45	281.75	334.60	371.00	456.05	506.10	554.75	605.85	664.30
360,000	211.68	240.12	289.80	344.16	381.60	469.08	520.56	570.60	623.16	683.28
370,000	217.56	246.79	297.85	353.72	392.20	482.11	535.02	586.45	640.47	702.26
380,000	223.44	253.46	305.90	363.28	402.80	495.14	549.48	602.30	657.78	721.24
390,000	229.32	260.13	313.95	372.84	413.40	508.17	563.94	618.15	675.09	740.22
400,000	235.20	266.80	322.00	382.40	424.00	521.20	578.40	634.00	692.40	759.20
410,000	241.08	273.47	330.05	391.96	434.60	534.23	592.86	649.85	709.71	778.18
420,000	246.96	280.14	338.10	401.52	445.20	547.26	607.32	665.70	727.02	797.16
430,000	252.84	286.81	346.15	411.08	455.80	560.29	621.78	681.55	744.33	816.14
440,000	258.72	293.48	354.20	420.64	466.40	573.32	636.24	697.40	761.64	835.12
450,000	264.60	300.15	362.25	430.20	477.00	586.35	650.70	713.25	778.95	854.10
460,000	270.48	306.82	370.30	439.76	487.60	599.38	665.16	729.10	796.26	873.08
470,000	276.36	313.49	378.35	449.32	498.20	612.41	679.62	744.95	813.57	892.06
480,000	282.24	320.16	386.40	458.88	508.80	625.44	694.08	760.80	830.88	911.04
490,000	288.12	326.83	394.45	468.44	519.40	638.47	708.54	776.65	848.19	930.02
500,000	294.00	333.50	402.50	478.00	530.00	651.50	723.00	792.50	866.50	949.00

PUBLIC OFFICERS GROUP INSURANCE SCHEME (POGIS) PRODUCT SUMMARY



For Critical Illness Coverage

Sum Assured ANB	Monthly premium (in S\$) per insured for Critical Illness Coverage									
	66	67	68	69	70	71	72	73	74	75
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
10,000	11.28	12.19	13.96	16.03	17.37	19.65	22.60	26.01	29.91	34.33
20,000	22.56	24.38	27.92	32.06	34.74	39.30	45.20	52.02	59.82	68.66
30,000	33.84	36.57	41.88	48.09	52.11	58.95	67.80	78.03	89.73	102.99
40,000	45.12	48.76	55.84	64.12	69.48	78.60	90.40	104.04	119.64	137.32
50,000	56.40	60.95	69.80	80.15	86.85	98.25	113.00	130.05	149.55	171.65
60,000	67.68	73.14	83.76	96.18	104.22	117.90	135.60	156.06	179.46	205.98
70,000	78.96	85.33	97.72	112.21	121.59	137.55	158.20	182.07	209.37	240.31
80,000	90.24	97.52	111.68	128.24	138.96	157.20	180.80	208.08	239.28	274.64
90,000	101.52	109.71	125.64	144.27	156.33	176.85	203.40	234.09	269.19	308.97
100,000	112.80	121.90	139.60	160.30	173.70	196.50	226.00	260.10	299.10	343.30
110,000	124.08	134.09	153.56	176.33	191.07	216.15	248.60	286.11	329.01	377.63
120,000	135.36	146.28	167.52	192.36	208.44	235.80	271.20	312.12	358.92	411.96
130,000	146.64	158.47	181.48	208.39	225.81	255.45	293.80	338.13	388.83	446.29
140,000	157.92	170.66	195.44	224.42	243.18	275.10	316.40	364.14	418.74	480.62
150,000	169.20	182.85	209.40	240.45	260.55	294.75	339.00	390.15	448.65	514.95
160,000	180.48	195.04	223.36	256.48	277.92	314.40	361.60	416.16	478.56	549.28
170,000	191.76	207.23	237.32	272.51	295.29	334.05	384.20	442.17	508.47	583.61
180,000	203.04	219.42	251.28	288.54	312.66	353.70	406.80	468.18	538.38	617.94
190,000	214.32	231.61	265.24	304.57	330.03	373.35	429.40	494.19	568.29	652.27
200,000	225.60	243.80	279.20	320.60	347.40	393.00	452.00	520.20	598.20	686.60
210,000	236.88	255.99	293.16	336.63	364.77	412.65	474.60	546.21	628.11	720.93
220,000	248.16	268.18	307.12	352.66	382.14	432.30	497.20	572.22	658.02	755.26
230,000	259.44	280.37	321.08	368.69	399.51	451.95	519.80	598.23	687.93	789.59
240,000	270.72	292.56	335.04	384.72	416.88	471.60	542.40	624.24	717.84	823.92
250,000	282.00	304.75	349.00	400.75	434.25	491.25	565.00	650.25	747.75	858.25
260,000	293.28	316.94	362.96	416.78	451.62	510.90	587.60	676.26	777.66	892.58
270,000	304.56	329.13	376.92	432.81	468.99	530.55	610.20	702.27	807.57	926.91
280,000	315.84	341.32	390.88	448.84	486.36	550.20	632.80	728.28	837.48	961.24
290,000	327.12	353.51	404.84	464.87	503.73	569.85	655.40	754.29	867.39	995.57
300,000	338.40	365.70	418.80	480.90	521.10	589.50	678.00	780.30	897.30	1029.90
310,000	349.68	377.89	432.76	496.93	538.47	609.15	700.60	806.31	927.21	1064.23
320,000	360.96	390.08	446.72	512.96	555.84	628.80	723.20	832.32	957.12	1098.56
330,000	372.24	402.27	460.68	528.99	573.21	648.45	745.80	858.33	987.03	1132.89
340,000	383.52	414.46	474.64	545.02	590.58	668.10	768.40	884.34	1016.94	1167.22
350,000	394.80	426.65	488.60	561.05	607.95	687.75	791.00	910.35	1046.85	1201.55
360,000	406.08	438.84	502.56	577.08	625.32	707.40	813.60	936.36	1076.76	1235.88
370,000	417.36	451.03	516.52	593.11	642.69	727.05	836.20	962.37	1106.67	1270.21
380,000	428.64	463.22	530.48	609.14	660.06	746.70	858.80	988.38	1136.58	1304.54
390,000	439.92	475.41	544.44	625.17	677.43	766.35	881.40	1014.39	1166.49	1338.87
400,000	451.20	487.60	558.40	641.20	694.80	786.00	904.00	1040.40	1196.40	1373.20
410,000	462.48	499.79	572.36	657.23	712.17	805.65	926.60	1066.41	1226.31	1407.53
420,000	473.76	511.98	586.32	673.26	729.54	825.30	949.20	1092.42	1256.22	1441.86
430,000	485.04	524.17	600.28	689.29	746.91	844.95	971.80	1118.43	1286.13	1476.19
440,000	496.32	536.36	614.24	705.32	764.28	864.60	994.40	1144.44	1316.04	1510.52
450,000	507.60	548.55	628.20	721.35	781.65	884.25	1017.00	1170.45	1345.95	1544.85
460,000	518.88	560.74	642.16	737.38	799.02	903.90	1039.60	1196.46	1375.86	1579.18
470,000	530.16	572.93	656.12	753.41	816.39	923.55	1062.20	1222.47	1405.77	1613.51
480,000	541.44	585.12	670.08	769.44	833.76	943.20	1084.80	1248.48	1435.68	1647.84
490,000	552.72	597.31	684.04	785.47	851.13	962.85	1107.40	1274.49	1465.59	1682.17
500,000	564.00	609.50	698.00	801.50	868.50	982.50	1130.00	1300.50	1495.50	1716.50

PUBLIC OFFICERS GROUP INSURANCE SCHEME (POGIS) PRODUCT SUMMARY



For Early Critical Illness Coverage

Sum Assured	ANB	Monthly premium (in S\$) per insured for Early Critical Illness Coverage									
		66	67	68	69	70	71	72	73	74	75
\$		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
10,000		4.53	4.87	5.58	6.44	6.96	7.87	9.05	10.41	11.98	13.76
20,000		9.06	9.74	11.16	12.88	13.92	15.74	18.10	20.82	23.96	27.52
30,000		13.59	14.61	16.74	19.32	20.88	23.61	27.15	31.23	35.94	41.28
40,000		18.12	19.48	22.32	25.76	27.84	31.48	36.20	41.64	47.92	55.04
50,000		22.65	24.35	27.90	32.20	34.80	39.35	45.25	52.05	59.90	68.80
60,000		27.18	29.22	33.48	38.64	41.76	47.22	54.30	62.46	71.88	82.56
70,000		31.71	34.09	39.06	45.08	48.72	55.09	63.35	72.87	83.86	96.32
80,000		36.24	38.96	44.64	51.52	55.68	62.96	72.40	83.28	95.84	110.08
90,000		40.77	43.83	50.22	57.96	62.64	70.83	81.45	93.69	107.82	123.84
100,000		45.30	48.70	55.80	64.40	69.60	78.70	90.50	104.10	119.80	137.60
110,000		49.83	53.57	61.38	70.84	76.56	86.57	99.55	114.51	131.78	151.36
120,000		54.36	58.44	66.96	77.28	83.52	94.44	108.60	124.92	143.76	165.12
130,000		58.89	63.31	72.54	83.72	90.48	102.31	117.65	135.33	155.74	178.88
140,000		63.42	68.18	78.12	90.16	97.44	110.18	126.70	145.74	167.72	192.64
150,000		67.95	73.05	83.70	96.60	104.40	118.05	135.75	156.15	179.70	206.40
160,000		72.48	77.92	89.28	103.04	111.36	125.92	144.80	166.56	191.68	220.16
170,000		77.01	82.79	94.86	109.48	118.32	133.79	153.85	176.97	203.66	233.92
180,000		81.54	87.66	100.44	115.92	125.28	141.66	162.90	187.38	215.64	247.68
190,000		86.07	92.53	106.02	122.36	132.24	149.53	171.95	197.79	227.62	261.44
200,000		90.60	97.40	111.60	128.80	139.20	157.40	181.00	208.20	239.60	275.20
210,000		95.13	102.27	117.18	135.24	146.16	165.27	190.05	218.61	251.58	288.96
220,000		99.66	107.14	122.76	141.68	153.12	173.14	199.10	229.02	263.56	302.72
230,000		104.19	112.01	128.34	148.12	160.08	181.01	208.15	239.43	275.54	316.48
240,000		108.72	116.88	133.92	154.56	167.04	188.88	217.20	249.84	287.52	330.24
250,000		113.25	121.75	139.50	161.00	174.00	196.75	226.25	260.25	299.50	344.00
260,000		117.78	126.62	145.08	167.44	180.96	204.62	235.30	270.66	311.48	357.76
270,000		122.31	131.49	150.66	173.88	187.92	212.49	244.35	281.07	323.46	371.52
280,000		126.84	136.36	156.24	180.32	194.88	220.36	253.40	291.48	335.44	385.28
290,000		131.37	141.23	161.82	186.76	201.84	228.23	262.45	301.89	347.42	399.04
300,000		135.90	146.10	167.40	193.20	208.80	236.10	271.50	312.30	359.40	412.80
310,000		140.43	150.97	172.98	199.64	215.76	243.97	280.55	322.71	371.38	426.56
320,000		144.96	155.84	178.56	206.08	222.72	251.84	289.60	333.12	383.36	440.32
330,000		149.49	160.71	184.14	212.52	229.68	259.71	298.65	343.53	395.34	454.08
340,000		154.02	165.58	189.72	218.96	236.64	267.58	307.70	353.94	407.32	467.84
350,000		158.55	170.45	195.30	225.40	243.60	275.45	316.75	364.35	419.30	481.60
360,000		163.08	175.32	200.88	231.84	250.56	283.32	325.80	374.76	431.28	495.36
370,000		167.61	180.19	206.46	238.28	257.52	291.19	334.85	385.17	443.26	509.12
380,000		172.14	185.06	212.04	244.72	264.48	299.06	343.90	395.58	455.24	522.88
390,000		176.67	189.93	217.62	251.16	271.44	306.93	352.95	405.99	467.22	536.64
400,000		181.20	194.80	223.20	257.60	278.40	314.80	362.00	416.40	479.20	550.40
410,000		185.73	199.67	228.78	264.04	285.36	322.67	371.05	426.81	491.18	564.16
420,000		190.26	204.54	234.36	270.48	292.32	330.54	380.10	437.22	503.16	577.92
430,000		194.79	209.41	239.94	276.92	299.28	338.41	389.15	447.63	515.14	591.68
440,000		199.32	214.28	245.52	283.36	306.24	346.28	398.20	458.04	527.12	605.44
450,000		203.85	219.15	251.10	289.80	313.20	354.15	407.25	468.45	539.10	619.20
460,000		208.38	224.02	256.68	296.24	320.16	362.02	416.30	478.86	551.08	632.96
470,000		212.91	228.89	262.26	302.68	327.12	369.89	425.35	489.27	563.06	646.72
480,000		217.44	233.76	267.84	309.12	334.08	377.76	434.40	499.68	575.04	660.48
490,000		221.97	238.63	273.42	315.56	341.04	385.63	443.45	510.09	587.02	674.24
500,000		226.50	243.50	279.00	322.00	348.00	393.50	452.50	520.50	599.00	688.00

PUBLIC OFFICERS GROUP INSURANCE SCHEME (POGIS) PRODUCT SUMMARY



Renewal and Termination of Cover

- Insurance coverage will automatically be renewed every policy year at the prevailing premium rates until the public officer and their spouse reaches 65 years old (or 75 years old if the Insured Member has opted in for the Extended Years Coverage) and/or their children reaches 25 years old. If the maximum age is attained during the policy year, the insurance will be terminated at the end of that prevailing policy year.
- The public officer may give notice in writing directly to Singlife during a policy year stating that he wishes to terminate one or more of the coverage set out in the Certificate of Insurance issued to him. The cover will be terminated at the end of the same month upon Singlife's receipt of the notice.
- Insurance coverage for an Insured Member will immediately cease under any of the following circumstances:
 - Upon expiry of the grace period of 30 days if premium is not paid;
 - When the full sum assured is paid out for that Insured Member;
 - The entire policy is terminated by the Master Policyholder;
 - Employment at the ministry, statutory board or organ of state has ended
- Insurance coverage for the spouse will also terminate if the public officer is separated or divorced from the spouse.
- In the event of death of the public officer, the coverage for spouse and children will automatically continue up to the expiry of the Master Contract or the date the spouse or children cease to be eligible for cover, whichever is earlier, provided premiums are paid.
- Any premium received after the termination of the coverage is without prejudice and shall not be construed or deemed to be a continuation or reinstatement of the coverage. Any such premium received shall be returned to the Insured Member.

Free Look Cancellation

You have 14 days from the time you receive your Certificate of Insurance ("COI") to decide whether you want to continue with it. If you do not want to continue, you may write to us to cancel your COI. As long as you have not made any claim under your policy, we will cancel your coverage from the COI issue date and refund the premium paid, without interest and less any expenses incurred in considering your application and issuing your policy.

Your COI is considered delivered to and received by you seven days after we post it.

Important Notes

The policy is underwritten by Singapore Life Ltd.

This is published for general information only and does not have regard to the specific investment objectives, financial situation and 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.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This is not a contract of insurance.

Information is correct as of 1 July 2024.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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 Singapore Life Ltd. or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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