

LIST OF ALLOWABLE EXCLUSIONS

The standardisation of allowable exclusion clauses will apply to all medical insurance policies, renewals, or extensions that have a start date effective on or after 1 July 2025. Insurers are only allowed to exclude the following treatment items, procedures, conditions and activities in their medical insurance product for Work Permit and S Pass holders.

Group A: Treatment that is elective and not medically necessary

- a. Ambulance fees
- b. Cosmetic surgery for self-beautification
- c. Dental treatment or service for the insured foreign employee that is not necessitated by any accident
- d. Any vaccination
- e. Any contraceptive operation or procedure for the insured foreign employee, including any related complication from that operation or procedure
- f. Any operation or procedure for or in respect of —
 - i. Any assisted conception for the insured foreign employee including any related complication from that operation or procedure; or
 - ii. Any treatment of infertility or sub-fertility suffered by the insured foreign employee, including any related complication from that operation or procedure
- g. Sex re-assignment surgery for the insured foreign employee, including any related complication from that surgery
- h. Related-outpatient expenses incurred after the 7th calendar day from being certified to be medically fit for discharge from an inpatient treatment and assessed to have a feasible discharge option by a medical practitioner
- i. Optional items such as television, telephone, special requested meals and other items which are not necessary for the treatment of any medical condition or injury suffered by the insured foreign employee
- j. Any screening or test that is unrelated to any in-patient care or day surgery
- k. Treatment of a preventive nature

Group B: Treatment resulting from employers'/workers' acts

- l. Treatment for or in respect of any medical condition or injury suffered by the insured foreign employee arising from any malicious, unlawful or wilful act of —
 - i. the employer of the insured foreign employee; or
 - ii. where the insured foreign employee is a domestic worker – any family member of the employer
- m. Treatment for or in respect of any medical condition or injury suffered by the insured foreign employee arising from any criminal act of the insured foreign employee
- n. Treatment for or in respect of pregnancy of the insured foreign employee, or childbirth (including any delivery procedure such as caesarean delivery) or abortion undergone by the insured foreign employee, including any related complication from that treatment

- o. Treatment for or in respect of any medical condition or injury suffered by the insured foreign employee arising from the insured foreign employee's voluntary participation in any hazardous sport, including any winter sport (such as skiing or snowboarding), underwater activity (such as snorkelling or scuba diving), aerial activity (such as taking a helicopter tour or para-gliding) or motor sport (such as motorcycle racing or motor car racing)
- p. Treatment for or in respect of any medical condition or injury suffered by the insured foreign employee arising directly or indirectly from any nuclear fallout
- q. Treatment for or in respect of any medical condition or injury of the insured foreign employee arising from any war, war-like situation, civil war, mutiny, rebellion, revolution or act of terrorism
- r. Treatment for or in respect of any sexually transmitted disease, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) suffered by the insured foreign employee
- s. Treatment for or in respect of any medical condition or injury suffered by the insured foreign employee arising from the insured foreign employee's addiction to a controlled drug
- t. The second or subsequent occasion of the treatment described in each of the following sub-paragraphs:
 - i. Treatment for or in respect of any medical condition or injury suffered by the insured foreign employee arising from the insured foreign employee's addiction to alcohol, or to a drug that is not a controlled drug
 - ii. Treatment for or in respect of any medical condition or injury suffered by the insured foreign employee arising from the insured foreign employee's voluntary participation in any strike, riot or civil commotion, whether or not arising from the same strike, riot or civil commotion
 - iii. Treatment for or in respect of any medical condition or injury suffered by the insured foreign employee arising from —
 - a) Any attempted suicide by the insured foreign employee, whether or not arising from the same attempted suicide; or
 - b) Any self-inflicted injury by the insured foreign employee, or any attempt by the insured foreign employee to cause self-inflicted injury, whether or not arising from the same self-inflicted injury or attempted self-inflicted injury
 - iv. Treatment for or in respect of any psychiatric or nervous or mental disorder suffered by the insured foreign employee

Group C: Others

- u. Treatment within the first 12 months of employment with the same employer, for or in respect of any pre-existing medical condition that is known to the employer or the foreign employee before the commencement of the insurance cover for that foreign employee
- v. Treatment for or in respect of any birth defect, congenital abnormality or hereditary condition suffered by the insured foreign employee, including any related complication from that treatment

- w. Treatment received by the insured foreign employee outside Singapore
- x. Private nursing fees
- y. Purchase of medical equipment
- z. Medical repatriation

- aa. Outpatient rehabilitation such as physiotherapy, occupational therapy and speech therapy, unless recommended by a medical practitioner during the insured foreign employee's day surgery or hospitalisation period
- bb. Traditional, complementary or alternative medicine
- cc. Treatment for which the insured foreign employee received reimbursement under any insurance relating to work injury compensation required under the Work Injury Compensation Act 2019 or other forms of insurance coverage