



Singapore College
of Insurance

Intermediate Level

A Focus On Group Medical Insurance And Multi-National Pooling

Register Now



2 & 3 July 2026



14 CPD hours



9.00 a.m. - 5.00 p.m.



Singapore College of Insurance (SCI)



This 2-day programme focusses on one of the major employee benefits insurance products i.e., Group Medical Insurance, commencing with an examination of the need for such insurance coverage as well as its benefit design, terms and conditions. Underwriting and renewal processes shall be discussed. It then goes on to cover the Group Medical Insurance claims handling matters. The need for Multi-national Pooling in employee benefits and the market practice in this regard will also be examined providing participants with a holistic view of Group Medical Insurance as part of the employee benefits market.



Target Audience

- Life and Non-Life insurance marketing staff, underwriters and claims handlers with at least three years' experience in handling Employees Benefits Insurance
- Insurance intermediaries handling Group Medical Insurance and Muti-National Pooling as part of their Employee Benefits services.
- Third party administrators handling Group Medical Insurance claims
- Human resource and finance executives handling Group Medical Insurance and Muti-National Pooling as part of their administration of Employee Benefits within their organisations.



Key Learning Outcomes

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

- Understand the need for group medical insurance and the risks faced by corporate policyholders in this regard.
- Explain the benefit design of Group Medical Insurance, its scope of coverage, principal terms and conditions.
- Understand how Group Medical Insurance is underwritten and the way premium rates are determined.
- Describe how Group Medical Insurance claims are handled and their underlying processes.
- Understand the renewal process.
- Understand the need for Multi-national Pooling in employee benefits and the market practice in this regard.

Programme Outline

Introduction

Benefit Design

- Benefit Options
 - Inpatient Expenses
 - Outpatient Expenses
 - Hospital Cash
 - Outpatient Specialist Consultation
 - Outpatient General Practitioner (GP) Consultation
 - Dental Or Vision Care
 - Major Medical
 - Maternity
- The Benefit Clause
- Limits On Eligible Expenses
- Rider Or Stand-alone Contract

Other Principal Terms & Conditions

- Definitions
- Exclusions

Underwriting

- Employer
- Group Insurance Fact-Finding Form (GIFF)
- Benefit Design
- Employees & Dependents
- Health Assessment
- Occupational & Other Hazards
- Takeover Terms

Premium Rates

- Rate Types
- Components
- Experience Rating
- Individual/Personal Loadings
- Portable Medical Benefits for Employees

Claims

- Evidence
- Benefit Payment
- CPF Medisave Withdrawal & MediShield Life Insurance Claim Payment
- Coordination Of Benefits
- Cashless Facility & Hospital Admission Cards

Renewal of Policy

External Environment: Regulations/ Schemes

- Transferable Medical Insurance Scheme
- Medical Insurance Requirements for Migrant Workers

Multi-national Pooling

- Introduction
- Market Practice



Programme Fee

S\$827.31 (inclusive of 9% GST)

Participants who register by 2 May 2026 will be entitled to a 10% Early Bird Discount.

A 10% Group Discount is also applicable for organisations registering a minimum of three participants.

Please note that the Early Bird and Group Discounts are not cumulative.

Net Course Fee: S\$599.61 (incl. of 9% GST and after 30% FTS funding)

For Singapore Citizens below 40 years old and Singapore Permanent Residents

Net Course Fee: S\$327.31 (incl. of 9% GST and after 70% FTS funding)

For Singapore Citizens aged 40 years old and above

This course is recognised under the Financial Training Scheme (FTS) and is eligible for FTS claims subject to all eligibility criteria being met.

Please note that in no way does this represent an endorsement of the quality of the training provider and course. Participants are advised to assess the suitability of the course and its relevance to his/her business activities or job roles.

The FTS is available to eligible entities based on the prevalent funding eligibility, quantum and caps. FTS provides up to 70% course fee subsidy support for direct training costs subject to a cap of S\$500 per candidate per course subject to all eligibility criteria being met.

Find out more on www.ibf.org.sg.

Programme Leader

Ms. Shirley Tan

Shirley Tan currently holds the position of Chief Marketing Officer at a composite insurer, bringing with her a career that spans over two decades. Her extensive experience encompasses various aspects of life, health, and group insurance. Her passion and focus lie in health and aging, as reflected in her achievement of a Master of Science in Applied Gerontology from the Nanyang Technological University.

Singapore College of Insurance

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(+65) 6221 2336



tt@scidomain.org.sg