

 Health is Wealth

## Contact Us



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## CIC Insurance Brokers

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# TWCU Group Health & Life Insurance Plan



TWCU Credit Union Co-operative Society Limited  
Established 25th May, 1950 : Registered 17th June, 1950 - REG. NO. CU/82/50



Our priority is providing  
the best service for you and  
your family's physical and  
mental wellbeing.

## TWCU Group Health & Life Insurance Plan Open Enrolment



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Dear Valued Member,

Take advantage of TWCU's Group Health & Life Insurance Open Enrolment from the 1st October to 31st December 2022 .

### Under 45 years

For those members who are under 45 years, you will only be required to fill out our enrolment form. There would be no medicals required for you to join the plan.

### 45 years to 64 years

For those members who are 45 years to 64 years of age, you would be required to fill out our enrolment form, along with the Declaration of Insurability (DOI) Form.

### Please be advised

Guardian Life Insurance reserves the right to request additional information from applicants age 45 to 64 depending on their responses in the DOI Form.

Members age 65 and over are not eligible to join the Group Health Plan. You must be enrolled in the plan by the age of 64.

## Premium Options

HEALTH OPTION 1	
Maximum Benefit	
\$300,000	
Coverage	Monthly Premium
Member Only	\$331.00
Member + One	\$563.00
Member + Family	\$925.00
HEALTH OPTION 2	
Maximum Benefit	
\$500,000	
Coverage	Monthly Premium
Member Only	\$375.00
Member + One	\$656.00
Member + Family	\$1,031.00
HEALTH OPTION 3	
Maximum Benefit	
\$1,000,000	
Coverage	Monthly Premium
Member Only	\$500.00
Member + One	\$875.00
Member + Family	\$1,375.00



## Important Information

### Mandatory Group Life | Accidental Death & Dismemberment Plan

Benefit Item	Option 1	Option 2
Group Life Sum Assured	\$50,000	\$100,000
Accidental Death	\$50,000	\$100,000
Monthly Premium	\$22.00	\$44.00

- Pre-existing condition clause of 12 months apply
- Doctors' Visits - \$300 Office, \$350 Hospital/Home
- Specialists' Visits - \$400 Office, \$500 Hospital/Home
- Preventative Care Benefit - \$1,200.00
- Vast Provider Network and E-card services
- Generic Drugs covered up to 95%
- Pink Hibiscus Preventative Care screening package
- Dalian Medical Concierge Services
- Overseas Managed Care Services