

Eligibility

Employees on Work/Employment pass who are not eligible to participate in Central Provident Fund / Medishield program have an option to purchase additional health insurance on a voluntary basis to meet medical expenses beyond the Group Hospital & Surgical insurance provided by VMware.

Benefits

Employees can purchase private healthcare plan and claim reimbursement up to 25% of the invoice value or 4,500 SGD whichever is less (taxes as applicable). This is completely voluntary and will be the sole responsibility of the employee to apply for the additional coverage based on their personal need.

Reimbursement Procedure

Mode of Reimbursement	Payroll
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Task	Email
Share scanned copy of invoice, accompanying Insurance policy document	Raise your reimbursement requests by creating a HelpNow ticket

- VMware corporate credit cards should not be used for purchasing private healthcare Insurance
- Policy period and date of invoice/receipts should be in the same calendar year
- Reimbursements claimed on or before 10th of each month would be reimbursed the same month and claims made later will be paid in the following month.

Support Model

VMware has identified external Brokers to assist you in reviewing options in the market should you choose to purchase private medical insurance. VMware does not have a corporate tie up with the brokers listed below, hence it is not mandatory to go through them. You have the option to choose your own broker / mode of purchase.

Point of Contact	Scope	Contact Details
IPP Financial Advisers Pte. Ltd 1) Ms. Claudia Tan Li Yi, Financial Consultant 2) Ms. Joanne Lai Jiahui, Advisory Group Partner	General queries, review & compare quotes and purchase medical plan	1) claudiatan@ippfa.com HP: 96378626 2) joannelai@ippfa.com HP: 98458662
Infinitum Financial Advisory Pte Ltd Mr. Leslie Ng Eng Hiong Executive Financial Services Consultant	General queries, review & compare quotes and purchase medical plan	leslie.ng@infinitumfa.com HP: +65 9383 5613
HR Source Team	For questions on interpretation of benefits guideline and reimbursement procedure	HR Source

FAQ's

1. Am I allowed to buy private/supplementary insurance for the family?
Yes, it is a voluntary plan for yourself and family (defined as per VMW healthcare plan), however the reimbursement is capped at 25% of the invoice value or SGD 4500 per annum per employee
2. What will be the effective date of my Insurance coverage?
Your Insurance coverage is voluntary and will commence from the first day of your policy start date
3. Does everyone need a Supplementary medical plan?
Not everyone needs a supplementary plan. You are covered under VMware group health plan, however depending on your additional healthcare needs you may choose supplementary health insurance
4. Should I take my manager or HR approval before I claim reimbursement?
Approvals are not required to claim reimbursement. Submit your Invoice/receipts along with scanned copy of policy document to [HR Source](#). The reimbursement would be paid via payroll. Please note that the invoice/receipt should be in the name of the employee