

**MINDEF AND MHA TO PROVIDE LIFE AND PERSONAL ACCIDENT INSURANCE
COVERAGE FOR ALL NATIONAL SERVICEMEN**

FACT SHEET

Background

From 1 July 2016, the Ministry of Defence (MINDEF) and Ministry of Home Affairs (MHA) will provide life and personal accident insurance coverage for all national servicemen from the Singapore Armed Forces (SAF), Singapore Police Force (SPF) and Singapore Civil Defence Force (SCDF). Named “MINDEF & MHA Group Insurance”, this is an added benefit over and above existing welfare and compensation frameworks. This initiative is one of 30 recommendations by the Committee to Strengthen National Service (CSNS) to better recognise the contributions of national servicemen to national defence and security, and to strengthen our care for them.

New Arrangements

(A) Core Scheme: From 1 July 2016, servicemen will be covered by \$150,000 group term life and \$150,000 group personal accident insurance coverage. The premiums will be paid for by MINDEF and MHA. The periods of insurance coverage are as follows:

Group	Coverage Periods
national servicemen (NSFs and NSmen)	During the period of their full-time NS and the period of their operationally-ready NS (ORNS) duties, including Individual Physical Proficiency Test (IPPT), IPPT Preparatory Training (IPT) and Remedial Training (RT).
MINDEF/SAF regular servicemen (Military and Defence Executive Officers) and Home Team uniformed officers from the Home Affairs Uniformed Services and Home Affairs Services Immigration & Checkpoints Authority	Period of service.
NS Volunteers and volunteers from SAF Volunteer Corps (SAFVC), SPF Volunteer Special Constabulary (VSC) and Civil Defence Auxiliary Unit (CDAU)	Period of ORNS/official duties.

The Core Scheme will cease upon a serviceman’s completion of full-time NS, ORNS, volunteer service or the termination of employment with MINDEF or MHA.

(B) Voluntary Scheme: All personnel covered under the Core Scheme, public officers working in MINDEF/SAF, all civilian staff working in MHA, as well as DSTA employees, can choose to purchase insurance coverage for themselves and their dependents on a voluntary basis at attractive premiums. Coverage under the Voluntary Scheme is up to \$1 million for group term life insurance and up to \$600,000 for group personal accident insurance.

This will be available from 1 July 2016 and 1 October 2016 for MHA and MINDEF personnel respectively.

Coverage under the Voluntary Scheme is portable and insured persons may continue with their existing coverage after the completion of full-time NS, ORNS, volunteer service or termination of employment with MINDEF or MHA.

Next Steps

Servicemen who are currently policyholders under each ministry's existing insurance scheme will have their existing coverage ported over to the Voluntary Scheme. There will not be a gap in insurance coverage.

MINDEF and MHA will work with the appointed insurance company, Aviva Ltd, to ensure smooth transition arrangements and to conduct briefings and roadshows to servicemen and regulars.
