

Dependants' Protection Scheme (DPS) Information Leaflet

1. What is Dependants' Protection Scheme (DPS)?

DPS is an affordable term-life insurance scheme that provides insured members and their families with some money to get through the first few years should the insured members pass away, suffer from Terminal Illness or Total Permanent Disability. DPS is an optional scheme which covers CPF members who are Singapore Citizens or Permanent Residents for a maximum sum assured of \$46,000. The coverage is worldwide and you will be insured up to the end of the policy year during which you turn 60 years old.

Currently, DPS is administered by two insurers, Great Eastern Life and NTUC Income. CPF members who are Singapore Citizens or Permanent Residents, between the age of 21 and 60, are automatically extended with a DPS cover when they make their first CPF working contribution. Those who are below the age of 21, but above the age of 16 can apply for a DPS cover.

2. Do I have to declare my health condition for the cover?

Yes, the eligibility for a DPS cover is subject to you being in good health. You must declare and fully disclose all information regarding your health, including

- All your past and current illnesses;
- Any surgery/treatment/medical test that you had previously undergone or will be undergoing; and
- Any physical or mental impairment.

3. What is the premium I must pay?

Your yearly premium is as follows:

Age (years) Male/Female	<=34	35-39	40-44	45-49	50-54	55-59
Yearly Premium	\$36	\$48	\$84	\$144	\$228	\$260

4. How do I pay the premium?

For your convenience, premium is automatically deducted every year from your CPF Ordinary Account and/or Special Account ("CPF account"). It will only be deducted from your Special Account if there are insufficient funds in your Ordinary Account.

If your CPF account has insufficient funds to pay the premium for a cover of \$46,000, you can either be insured for a lower amount (the minimum sum assured is \$5,000) or pay the difference in cash within 60 days from the policy renewal date. Your policy will end if no premium is paid.

5. Will I be informed when my cover is renewed?

A notification letter will be sent to you 1 month before your renewal date. No further notification will be sent to you upon renewal unless your CPF account does not have enough savings for full premium deduction. Your yearly CPF statement of account will show the premium paid from your CPF account.

Note: You should report any changes in correspondence address to us so that you can be notified of any changes in the status of your DPS cover.

6. What is the claim criteria?

DPS protects you and your family in the event of your death, or when you suffer from Terminal Illness or Total Permanent Disability during the term of your policy.

Terminal Illness refers to an illness that a registered medical practitioner under the Medical Registration Act certifies is expected to result in death within 12 months.

Total Permanent Disability refers to the inability to take part in any employment permanently or the total permanent loss of physical function of both eyes, both limbs, or one eye and one limb.

7. What are the claim exclusions?

Claim benefits are not payable if any of the following events occur within the first policy year:

- (a) you committed self-inflicted injury or suicide;

- (b) you committed a criminal offence punishable by death;
- (c) claim arose out of your own intentional criminal act.

Claim benefits are also not payable if:

- (d) you suffer from serious illness, Terminal Illness or Total Permanent Disability before the commencement of the cover;
- (e) you have provided false or misleading information; or
- (f) your claim arose from wars or any warlike operations or participation in any riot.

8. How do I apply for a claim?

- (a) Death

The documents required are:

- (i) Death claim form (available on our website)
 - (ii) Certified true copy of the death certificate
 - (iii) Letter from Immigration and Checkpoint Authority (ICA) for death occurring overseas
 - (iv) Claimant's identity card and proof of relationship with deceased
 - (v) Newspaper cutting and/or police report for accidental death
- Medical report, post mortem report and/or toxicology report may be required.

- (b) Terminal Illness / Total Permanent Disability

The documents required are:

- (i) Disablement claim form (available on our website)
- (ii) Attending Medical Practitioner's Statement (available on our website. This has to be completed by your medical practitioner before submitting to us.)
- (iii) Receipt of Attending Medical Practitioner Statement fee (we will reimburse the fee to you after concluding the claim)
- (iv) All available lab and test results

If any other document is required, we will inform you or the claimant accordingly.

9. Who will receive the approved claim benefits?

For death claims, if you have made a DPS nomination, or have a will which is made known to us, your beneficiary(s) according to the nomination or the will (whichever takes effect at the later date) will receive the benefits. If no nomination or will is made, the benefits will be paid to proper claimant(s). A proper claimant can be the executor of the deceased's estate or family member, e.g. spouse, parent, child or sibling.

Terminal Illness or Total Permanent Disability claim benefits will be paid to you. For insured members who lack mental capacity, the claim will be paid to the deputy(s) in accordance to the Order of Court or donee(s) of a valid Lasting Power of Attorney.

10. How do I make a nomination for DPS?

If you are at least 18 years old and wish to have the death claim benefits paid to specific person/organization i.e. beneficiary(s), you are advised to make a nomination by submitting the DPS nomination form (available on our website) to us. You can cancel the nomination by making a new nomination.

11. What is a Lasting Power of Attorney?

A Lasting Power of Attorney is a legal document that allows a person who is 21 years of age or older (donor), and who has mental capacity, to voluntarily appoint one or more persons called donees to make decisions and act on his behalf when he lacks mental capacity in the future.

For more information on DPS, you can visit our website, call our hotline or email us:

Website : www.income.com.sg/dps-information-leaflet-english.pdf
Customer Hotline : 6332 1133
Email : healthcare@income.com.sg

您也可以浏览我们的网站 www.income.com.sg/dps-information-leaflet-chinese.pdf 查阅上述信息的中文版本或致电本局热线电话 6332 1133 以了解更多详情。

Anda boleh juga melihat maklumat di atas dalam Bahasa Melayu menerusi laman kami di www.income.com.sg/dps-information-leaflet-malay.pdf atau hubungi kami di talian 6332 1133 untuk maklumat lanjut.

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