

Income Family Micro- Insurance Scheme (IFMIS)

1 Jan 2025 - 31 Dec 2026



AGENDA

- **What is IFMIS?**
- **Who is eligible?**
- **What are the benefits?**
- **When and how to make a claim?**
- **What documents are required?**
- **What actions are required from school?**
- **Where to submit the claim?**
- **Who to contact for more details?**



What is IFMIS

- **This is a free insurance scheme provided by Income Insurance to help children and youth from lower income households. The scheme was extended to MOE Financial Assistance Scheme (FAS) students in Government and Government-aided primary schools.**
- **From 1 Sep 20, IFMIS is extended to MOE FAS recipients in secondary schools/Pre-U institutions and also specialised schools.**
- **From 1 Jul 22, IFMIS is extended to students under Kindergarten Financial Assistance in MOE Kindergartens (MK), students under MOE FAS in Independent schools and also students in Government-funded Special Education (SPED) schools who are under SPED FAS.**



Who is eligible?

- The parent/guardian whose child/ward is a FAS recipient at a Govt or Govt-aided school/ specialised school, independent schools*; or a recipient of KiFAS in MK; or a recipient of SPED FAS in a government-funded SPED schools, and meets the following 2 conditions:
 - He/She signed the application for the FAS for the child/ward; and
 - He/She is between 16 to 65 years old (age next birthday) when he/she passes away or becomes totally and permanently disabled (TPD).
- The parent/guardian is referred to as the active recipient / insured in the IFMIS Scheme.

*Only applicable for students under the 100% subsidy tier for Independent School Bursary.

Who is eligible?

- IFMIS coverage is terminated when IFMIS is terminated; or once the child/ward:
 - In MK ceases to be a KiFAS recipient, whichever is earlier.
 - In a Govt/ Govt-aided school ceases to be a MOE FAS recipient, whichever is earlier.
 - In an independent school ceases to be an Independent School Bursary recipient, whichever is earlier.
 - In a government-funded SPED school ceases to be under SPED FAS, whichever is earlier.



What are the benefits?

- The insurance coverage is free. No premium is required.
- In the event that the active recipient / insured passes away or becomes TPD, the family will receive a one-time payout of \$5,000 from NTUC Income upon approval of the claim, to help tide them over financially during this difficult period.

Note: The active recipient / insured is covered for one claim per lifetime, and each family is eligible to claim once every calendar year.



When and how to make a claim?

- All claims, complete with the required supporting document as stated on the claim form, must be submitted within 6 months from the date the active recipient / insured passes away or becomes TPD to the school.
- The school will submit the form to Income Insurance on behalf of the family.



When and how to make a claim?

- The family can obtain a Claim Form from the child's/ward's school and submit the completed form with the required supporting documents to the school.
- If the family has children/wards in different schools, the claimant can submit the form to any one of the school.
- 2 types of Claim Form :
 - Death Claim Form
 - IFMIS Total & Permanent Disability Claim Form
- Claim Forms are available at <https://www.income.com.sg/claims/life-insurance/death-claim-death-in-singapore> and <https://www.income.com.sg/claims/life-insurance/disability-claim>



How will the claims be paid?

- **Claims proceeds in the event of death will be paid to proper claimants defined in the Insurance Act.**
- **Proper claimants can be spouse, parent, sibling, child, ward, or personal legal representative.**
- **In the event of dispute where there is more than one proper claimant, Income Insurance reserves the right to pay to either the first official claimant or the administrator of the deceased's estate.**



What documents are required?

■ For Death Claims:

- Death Claim Form
- Certified True Copy of Death Certificate
- Copy of NRIC or Passport of the Claimant
- Proof of the Claimant's relationship with the Deceased.
 - Spouse → Marriage Certificate
 - Parent → Birth Certificate of the Deceased
 - Child → Birth Certificate of the Claimant



What documents are required?

■ For Death Claims (Cont'd):

■ Proof of the Claimant's relationship with the Deceased

- Sibling – Birth Certificate of the Deceased and Claimant

- Ward – Document evidencing the Deceased's legal guardianship over the Claimant

■ Coroner's report (if applicable)



What documents are required?

■ For TPD Claims:

- TPD Claim Form
- Copy of NRIC or passport of the Claimant
- Attending Physician's Statement
- Medical Reports/Hospital Discharge Summary/
Medically Boarded out Letter



What actions are required from school?

- Upon receipt of the claim form from the claimant, school will complete the last section 'Confirmation by school', certifying the student's FAS status*.
- School is to submit the duly completed claim form to any Income Insurance Branch within 5 working days of receiving it from the claimant.

***In the case of independent schools, IFMIS is only applicable for students under the 100% subsidy tier for Independent School Bursary.**

Where to submit the claim?

- Any Income Insurance branch
- Please visit Income Insurance website to check on the operating hours of each branch

<https://www.income.com.sg/contact-us>

Branches

Ang Mo Kio Branch
53 Ang Mo Kio Ave 3 #03-18/19 AMK Hub
Singapore 569933

Bras Basah Branch
75 Bras Basah Road, Income Centre
Singapore 189557

Tampines Branch
2 Tampines Central 6 #01-01 Income at Tampines Point
Singapore 529483

Who to contact for more details?

Contact Income: 6788 1777

Email: groupclaim@income.com.sg

or visit

<https://www.income.com.sg/orangeaid/ifmis>

