

# Welcome To

  
**NEXTLIFEBOOK**  
*Benefits*

*Staff Benefits, at great value*



*Powered by Equidius*

# What is NEXTLIFEBOOK Benefits

NextLifeBook has partnered with EQBenefits, a leading medical benefits provider to give our members **NextLifeBook Benefits**. With over 350 service partners located in Singapore and Malaysia, this unique healthcare loyalty program aims to provide our members with **affordable outpatient healthcare** as well as a health and wellness themed rewards programme.

Dental polish & scaling OR Health Check up (including Liver, Kidney) + 1 year of Medical Benefits at **S\$70?**

## NEXTLIFEBOOK

1 Year of NLB Plus Plan (U.P. \$83)



Free Health Screening and  
Dental Maintenance



\$13 Fixed Medical Consultation



Convenient In-App E-Card



Exclusive Access to Partner's  
E-Mall



\$15 Fixed Dental Consultation



\$70 Fixed Specialist  
Consultation



Enjoy Exclusive Healthcare  
Deals & Packages



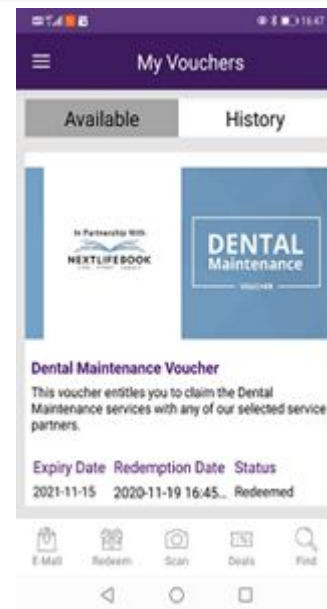
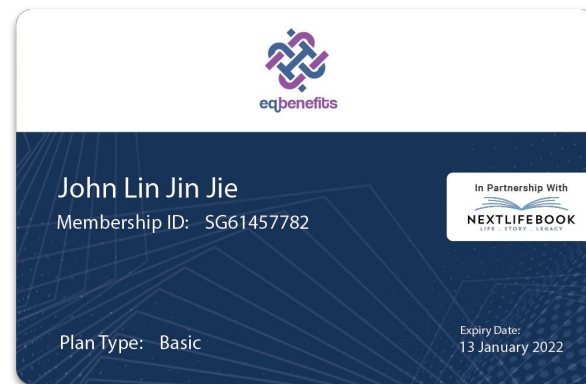
Spend, Earn & Redeem  
Reward Points



# Membership E-card

The NextLifeBook Benefits & Rewards privilege card is fully integrated on the EQBenefits mobile app available on both the Google Play Store and Apple App store.

Members will never forget to bring their membership card anymore with our E-Card and more, all in one app!



# Average GP Bill with

## Average GP Bill



Consultation	\$30
Medication	\$20
<hr/>	
Sub-Total	\$50
CHAS (Blue)	-\$18.50
<hr/>	
Total	<u>\$31.50</u>



Consultation	\$13
Medication	\$20
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Sub-Total	\$33
CHAS (Blue)	-\$18.50
<hr/>	
Total	<u>\$14.50</u>

**\$17**

Average Savings for each visit\*

## Affordable Healthcare



John Lin Jin Jie

Membership ID: SG61457782

In Partnership With  
**NEXTLIFEBOOK**  
LIFE · STORY · LEGACY

Plan Type: Basic

Expiry Date:  
13 January 2022

**Save up to \$100 a Year\***  
In Outpatient Healthcare Costs!

\*Savings per year is calculated using the difference from the total of 4 GP & 2 dental visits a year with the EQBenefits member rates for consultation compared to the average walk-in consultation rates.

# CHAS Applicable

65 CHAS Certified Medical Partners  
26 CHAS Certified Dental Partners



	Medical	Dental
<b>CHAS Green</b>	Chronic: <b>Up to \$28 - \$40 / Visit</b>	N/A
<b>CHAS Orange</b>	Common Illness: <b>Up to \$10 / Visit</b> Chronic: <b>Up to \$10 - \$80 / Visit</b>	<b>Up to \$50 - \$170.50</b>
<b>CHAS Blue</b>	Common Illness: <b>Up to \$18.50 / Visit</b> Chronic: <b>Up to \$80 - \$125 / Visit</b>	<b>Up to \$11 - \$256.50</b>
<b>Merdeka Generation</b> - Were born from 1 January 1950 to 31 December 1959; and - Became a Singapore citizen on or before 31 December 1996.	Common Illness: <b>Up to \$23.50 / Visit</b> Chronic: <b>Up to \$85 - \$130 / Visit</b>	<b>Up to \$16 - \$261.50</b>
<b>Pioneer Generation</b> - Born on or before 31 December 1949 - Aged 65 and above in 2014	Common Illness: <b>Up to \$28.50 / Visit</b> Chronic: <b>Up to \$90 - \$135 / Visit</b>	<b>Up to \$21 - \$266.50</b>



## Over 350 Service Partners

Enjoy your members benefits at any of our continuously expanding list of service partners located islandwide, as well as in Malaysia.

The NextLifeBook Benefits Care Plan is the perfect benefits package, providing that extra care for you and your valued employees.

Unlimited Users

**NextLifeBook PLUS Plan (U.P. S\$83)**

Complimentary Company Employee Benefits Analysis

Unlimited Access to Our Service Partners

S\$13 for Medical Consultation

S\$15 for Dental Consultation

Specialists Consultation from S\$70 - \$120

Exclusive Access To Our Online Mall to Collect & Redeem Rewards Points

Healthcare OR Dental Maintenance Vouchers worth S\$100:

1. Dental Maintenance Voucher worth S\$100

- Consultation With Dentist
- Teeth Scaling
- Teeth Polishing

OR

2. Health Screening Voucher worth S\$100

- BMI Stats
- Blood Pressure Measurement
- Fasting Blood Test
- Full Blood Count Testing
- Lipid Profiling
- Diabetic Panel
- Kidney Function
- Liver Function
- Urine FEME Test
- Consultation Review With Doctor

Transferable Plans\*

Members Exclusive Online Fitness Classes & Webinars (Worth S\$200)

**Care Plan**  
**S\$70/User/Year**

# Is *Claims Processing* A Hassle To Your Company?

For just another **\$22/user/year**, we will set up a claims processing portal for you to **handle all your claims processing**, which frees you to work on the important things like growing your business.



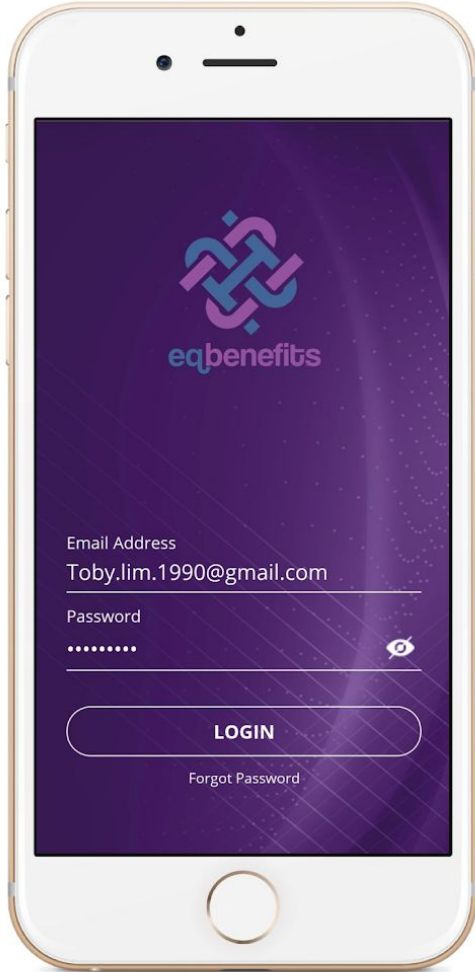
# Account Setup is Simple

We will send you an excel file. All you need to do is provide:

1. Name
2. Gender
3. Email address
4. Mobile number
5. Date of birth
6. Company name
7. The plan you are applying for

And our team will onboard you for NLB Benefits, and you are good to go!

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## Partner Mobile App

Once your email is verified, you can start using your membership card that is fully managed on our partner's mobile app and claim all the medical deals that we have for you!

# Frequently Asked Questions

**1. Can my employee who is an E-Pass holder, purchase a voucher or have access to all the benefits on the app?**

A. Yes. EQBenefits plans are available for subscription to **all legal residents in Singapore regardless of nationality or work pass category.**

**2. My company has an ongoing contract with a Medical group to provide outpatient medical services. How can my company still benefit from your services?**

A. In addition to providing your staff with medical benefits, you may wish to provide your staff (and even their families) with other types of Flexible Benefits, such as fitness classes, dental, and wellness benefits. We have a wide array of service providers and wellness deals that your staff and their families can enjoy. All of these are only for S\$1 per person per month.

To help reduce the workload on your HR/finance team, EQBenefits can assist you by processing your company's current medical/non-medical claims as an independent TPA using our automated claims portal. We are fully transparent and will verify all the claims submitted based on the set parameters provided by you and your company.

**3. Is Equiduis an insurance broker? Is EQBenefits an insurance program?**

A. No, Equiduis is not an insurance broker nor is EQBenefits an insurance program

# Frequently Asked Questions

**4. My company currently has a Group Hospitalisation Scheme (GHS) with an insurer. Will there be double coverage?**

- A. No. EQBenefits plans do not provide GHS coverage and will actually complement your company's existing GHS insurance plan by providing corporate access to outpatient medical and dental services to your staff (and their families, if applicable). In addition, your company will enjoy greater savings of up to 30% as the outpatient costs will be reduced.

**5. My company's current GHS plan is very expensive. Are there any alternatives?**

- A. Yes, we are here to provide a cost-effective alternative plan for your company. GHS plans overlap with your Employee's Medishield Life/Integrated Shield Plan. You may instead opt to use the premium for employees to pay the premiums for their Medishield Life/Integrated Shield Plan instead. For GP outpatient needs, the needs of your staff will be adequately met using our EQBenefits plans.

**6. What happens if my employees visit a doctor/dentist/specialist that is not on the panel of service providers on the app?**

- A. Unfortunately, EQBenefits' privileges and corporate rates are only applicable and available with the service providers listed on our panel. These preferred rates will not be available to service providers that are not listed on our panel and mobile app. The list of service providers can be found in our app and is constantly updated to serve our members better.

# Frequently Asked Questions

## **7. Can EQBenefits assist my company with the Premium allocation for the Medishield Life/Integrated Shield Plan?**

- A. Yes. As an employer, if you are offering insurance premium allocation as part of Flexible Benefits to your staff, EQBenefits can assist you in processing these premium allocation as part of our TPA claims processing services. The management service and assigning the premium amount to you employees are included in the services we provide on our platform.

E.g. Your yearly GHS budget can be administered by us 4 times a year. This can help you reward and retain your talented staff. We can administer it as proration which allows you to save costs and not worry about your staff quitting.

## **8. What is FlexBenefits?**

- A. Flexible benefits are plans offered by an employer which allows their employees to choose the benefits they want or need from a package of programs. Such benefits may include healthcare, dental, optical, travel or wellness services.

## **9. Can my company have a trial account before we make up my mind?**

- A. Yes. Please approach us to find out how you can access our app to browse through our services.

# Frequently Asked Questions

## 10. What is a Third Party Administrator (TPA)?

A Third Party Administrator (TPA) is an independent company that **helps companies process claims and other administrative tasks related to the claims, which may also include management of employee benefits programs. Upon verification and processing of the claims by the TPA, the company can proceed to make reimbursement to their staff and employees without any worry of fraud or abuse.**

Companies and insurance agencies often outsource their claims processing to TPAs, as we are equipped with the systems and industry knowledge to assist our clients.

**Can my company only engage NextLifeBook Benefits for their TPA claims services without any other service plans?**

Yes, your company can engage NextLifeBook Benefits for the TPA claims services only. For S\$22 per person per **year**, you can only engage EQBenefits claims management service to process your simple Flexbenefits claims. We will process all your claims with strict regulations and provide you with monthly reports for the overview and breakdown of the claims submitted. All of your staff will also have access to our user-friendly 24/7 Claims Portal.

# Frequently Asked Questions

As an **independent Third Party Administrator (TPA)**, EQBenefits can take the **heavy burden of processing claims on behalf of your HR or finance team** through our **automated claims processing platform**. Our claims portal can be tailored to cater to your needs for your employees, which may include but not limited to:

- Job Grade
- Scheduled Allocation
- Flex Medical, Dental, Specialist
- Unlimited Claims Types
- Taxable / CPF Payable Advisory
- Spending Account (Universal)
- Monthly Payroll & Transaction Report
- Document Repository
- HR Access

# Thank You

Welcome aboard to the future of healthcare benefits. We are so glad that you are joining us in this journey to provide affordable healthcare for everyone.



# Contact us

If you have any questions about the programme please feel free to contact us.



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[www.nextlifebook.com/nlb-benefits](http://www.nextlifebook.com/nlb-benefits)



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