Health Insurance

PayAssure

Receive income even when you are unable to work

Great Eastern
An OCBC Company

Protect your greatest asset — your ability to earn an income

Working provides us with regular income and allows us to pursue our ambitions. But being unable to work due to a prolonged illness or injury would likely lead to income disruption.

PayAssure provides monthly benefits[1] to ensure your living expenses and lifestyle needs are not compromised when you are unable to work in your current job[2].

Why PayAssure

Protect up to 75% of your income

You can receive monthly benefits[1] of up to 75% of your average monthly income[3] when an illness or injury disrupts your ability to work in your current job[2].

Premiums are waived[4] during the benefit period

You will not need to pay premiums while you receive your monthly benefit. This helps reduce the financial burden during your recovery.

Continue to receive support after resuming work

If you return to work at a reduced capacity leading to lower earnings, you can still receive partial monthly benefits[5] to cushion your income loss.

Support for rehabilitation expenses[6]

Get reimbursement for rehabilitation expenses[6] up to three times your monthly benefits[2], to support your recovery.

Start a conversation with your Great Eastern Financial Representative today and find out more.

[1] If you are not engaged in any gainful occupation due to disability, upon the expiry of the pre-benefit period (60, 90, or 180 days), you shall receive a monthly benefit for as long as you continue to suffer from disability, up to age 55, 60 or 65 or your death, whichever is earlier.

[2] Refers to where you are unable to perform the material duties of the occupation you held immediately prior to the date of disability.

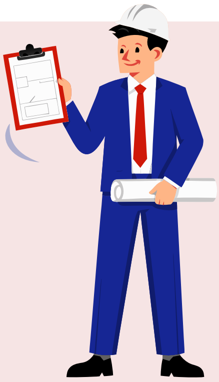
[3] Refers to your average monthly income for the 24 months preceding the date of the application if you are an employee; or 36 months prior to date of application if you are self-employed.

[4] Any premiums which fall due while you are receiving the monthly benefit shall be waived. However, if the premium is due during the pre-benefit period, you shall pay the premium in full.

[5] Partial monthly benefits may be payable if your present earnings are 85% or less than your pre-disability earnings. Other terms and conditions apply, please read the policy contract for full terms and conditions.

[6] Rehabilitation expenses may be reimbursed, up to three times the amount of the monthly benefit, provided the expenses are certified by a registered medical practitioner as being necessary for rehabilitation.

Here's how PayAssure secures your income with monthly benefits



Liam

Liam, a 30-year-old electronic engineer with a monthly income of S$6,000, has recently married and is considering pursuing further education on a part-time basis. To ensure his family's financial stability, he purchases a stand-alone PayAssure plan, which provides a monthly benefit[1] of S$4,000 to protect against potential loss of income due to unexpected illness or injury.

Monthly benefit[1]	Benefit payment period	Premium payable	Pre-benefit period
S$4,000	**Up to age 65**	**S$1,482 per year**	**90 days**

Age

40

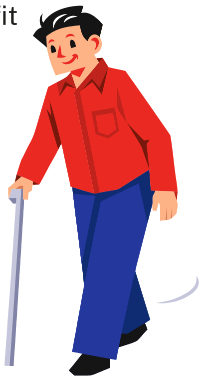
After a road accident, Liam developed a spinal disorder that compelled him to leave his job and spend two years concentrating on his recovery.

90-day pre-benefit period

After a 90-day pre-benefit period:
- Liam's **future premiums are waived[4]**.
- He starts receiving a **monthly benefit[1]** of **S$4,000**.

Liam's physical therapy treatments are fully covered.

He receives a **rehabilitation benefit[6]** of **S$11,500[‡]** after a 90-day pre-benefit period.



Premiums waived

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With his improved health condition, Liam can now take on an administrative role in the company, where he receives a reduced monthly salary of **S$3,000**.

Liam starts receiving a **partial monthly benefit[5]** of **S$2,000[†]** to supplement his reduced income.

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Liam passes away in an accident. His family receives a **death benefit[*]** of **S$24,000[^]**.

Total premiums paid:
S$14,820
(10 years x S$1,482/year)

Total benefits payable: S$623,500

Monthly benefit (age 40–42)	**S$84,000** (21 months x S$4,000/month)
Partial monthly benefit (age 42–63)	**S$504,000** (252 months x S$2,000/month[†])
Rehabilitation benefit	**S$11,500[‡]**
Death benefit[*]	**S$24,000[^]** (6 x S$4,000)

The example above is based on a 30-year-old male non-smoker in occupational class 3, and it is for illustration purposes only.

The premium rates for this plan are not guaranteed and may be adjusted based on future experience of the plan.

† The partial monthly benefit of S$2,000 is calculated as (S$6,000-S$3,000)/S$6,000xS$4,000.

‡ Liam receives a full reimbursement of his rehabilitation expenses of S$11,500, as PayAssure reimburses rehabilitation expenses up to S$12,000 (three times the monthly benefit selected).

* Applicable to stand-alone plan only.

^ The death benefit payable of S$24,000 is six times the monthly benefit selected.

Notes and Disclaimers

All ages specified refer to age next birthday.

All figures used are for illustrative purposes only and are subject to rounding.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

The above is for general information only. It is not a contract of insurance. The terms, conditions and exclusions of this insurance plan are specified in the policy contract.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

Protected up to specified limits by SDIC.

In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Information correct as at 17 August 2026.

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Reach for Great

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