

# New Primary Healthcare System for Eligible Workers Frequently Asked Questions (FAQs)

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<b>1. General Enquires</b>	
<b>1.1. Why is there a need for this new primary healthcare system for S Pass and Work Permit workers (excluding migrant domestic workers)?</b>	<ul style="list-style-type: none"> <li>We aim to address care gaps identified during the COVID-19 pandemic by providing integrated, accessible and affordable primary healthcare services <u>culturally attuned</u> to the needs of workers near where they live, work and find recreation.</li> <li>As primary care is the first line of defence, we also aim to support a closed-loop care system for proactive public health surveillance to mitigate risk of large future disease outbreaks.</li> </ul>
<b>1.2. What are the key features of the new primary healthcare system?</b>	<ul style="list-style-type: none"> <li>The new primary healthcare system consists of 6 geographical zones across Singapore.</li> <li>Each geographical zone will be managed by one of four MOM-appointed Anchor Operators.</li> <li>Employers are required to purchase and maintain a mandatory Primary Care Plan (PCP) for eligible workers from the Anchor Operators. The PCP should be bought with an Anchor Operator based on where the worker lives.</li> <li>Anchor Operators will provide the following primary healthcare services: <ul style="list-style-type: none"> <li>A Medical Centre for Migrant Workers (MCMW) available in each geographical zone</li> <li>On-site Medical Centre (OMC) in selected dormitories</li> <li>24/7 telemedicine services</li> <li>Mobile Clinical Teams deployed for public health actions in dormitories</li> </ul> </li> <li>This will be complemented by General Practitioner (GP) clinics under the management of Anchor Operators or in partnership with Anchor Operators.</li> </ul>
<b>1.3. What measures are implemented to ensure care accessibility?</b>	<ul style="list-style-type: none"> <li>In addition to 24/7 telemedicine services available via the FWMOMCare App, each zone would consist of one Medical Centre for Migrant Workers (MCMW), Designated GP clinics and On-site Medical Centres in stipulated large dormitories (where applicable) to ensure accessibility of care for the workers.</li> </ul>
<b>1.4. Who is required to be on the PCP from 1 April 2022?</b>	<ul style="list-style-type: none"> <li>All Work Permit (excluding migrant domestic workers) and S Pass holders who live in dormitories that provide accommodation to 7 or more workers <u>or</u> work in the construction, marine shipyard, and process (CMP) sectors are required to be on the PCP (Note: This excludes Special Pass holders).</li> <li>Workers staying in Factory-converted Dormitories (FCD), Construction Temporary Quarters (CTQ) and Temporary Occupation Licence Quarters (TOLQ) are considered to be staying dormitories and are also mandated to be on the PCP.</li> <li>Mandatory PCP is not by job designation (e.g., Construction Managers, Quality Surveyors) but by Pass Type, i.e. Work Permit and S Pass, and the industry sectors the work pass is issued under.</li> </ul>

- PCP is not available to Singapore Citizens, Permanent Residents, or other pass types (e.g., Employment Pass, Dependent Pass with Letter of Consent).
- The table summarises the groups of workers, timelines and actions required of employers.

Groups of workers holding Work Permit or S Pass staying in dormitories that provide accommodation to 7 or more workers <u>or</u> working in CMP sectors	Timeline for workers to be on the PCP	Action by employers
Newly arrived workers	From 1 April 2022	<b>From 15 September 2022</b> , employers must complete the purchase of the PCP <b>before</b> the work pass is issued/renewed <b>and</b> maintain payments. Employers who do not comply will be liable for enforcement actions under the Employment of Foreign Manpower Act.
Existing workers whose work passes are due for renewal		
Existing workers who requested a change of employer		
Existing workers whose work passes are not due for renewal between 1 April 2022 and 31 March 2023	From 1 April 2023	Employers must purchase the PCP for all eligible workers by 31 March 2023, even if their work passes are not due for renewal. MOM will track such purchases. Employers who do not comply will be liable for enforcement actions under the Employment of Foreign Manpower Act.

**1.5. Are other categories of workers not staying in dormitories or not working in Construction, Marine Shipyard and Process (CMP) sectors eligible for PCP?**

- All Work Permit and S Pass holders (excluding migrant domestic workers) are eligible to be on the PCP.
- The PCP is optional only when your worker meets both conditions: your worker does not stay in a dormitory that provide accommodation to 7 or more workers **and** your worker does not work in the Construction, Marine Shipyard or Process (CMP) sectors. Please refer to the figure below.
- However, we strongly encourage you to buy the PCP for your workers for better protection against unexpected healthcare bills.

<div data-bbox="491 212 1115 474"> <p>All Work Permit &amp; S Pass holders</p> </div> <div data-bbox="371 504 681 521"> <p>Anyone outside the two overlapping circles:</p> </div> <div data-bbox="371 544 681 624"> <p>The PCP is not required only when the worker meets both conditions: he does not stay in a dormitory and he does not work in the CMP sectors</p> </div> <div data-bbox="833 539 1201 560"> <p>Anyone that falls within the two overlapping circles:</p> </div> <div data-bbox="825 580 1212 622"> <p>PCP is required if MW is <b>either or both</b> staying in dorm <b>or</b> working in CMP.</p> </div>	<p><b>1.6. Are there any PCP clinics available 24/7 for physical consultation?</b></p>
<ul style="list-style-type: none"> <li>Workers may utilise the 24/7 telemedicine service to seek primary care during silent hours, if required. There would not be any clinics running 24/7 for physical consultations. More information on the clinic opening hours may be located <a href="#">here</a>.</li> <li>For medical emergencies or life-threatening cases, workers should be conveyed via 995 and managed at the emergency department at hospitals. For the avoidance of doubt, medical emergencies refer to cases (non-exhaustive) such as sudden or severe pain, including chest pain, breathing difficulty, uncontrolled bleeding, sudden loss of consciousness, sudden disorientation. For non-urgent cases, workers are encouraged to use the 24/7 telemedicine service or visit the MOM medical centres or Designated Clinics they are enrolled with after silent hours.</li> </ul>	<p><b>1.7. What is the scope of medical examination that is included under the PCP?</b></p>
<ul style="list-style-type: none"> <li>The medical examination under the PCP comprises requirements for the purpose of statutory work pass issuance or renewal applicable to all workers. This includes medical consultation, clinical examination, specimen and laboratory tests and a chest x-ray (where applicable).</li> <li>It does not include occupational health examinations or tests that some workers may be required to complete if their work exposes them to specific hazards (e.g. audiometry for loud noise exposures) under prevailing requirements such as the Workplace Safety and Health (Medical Examinations) regulations.</li> </ul>	<p><b>1.8. My female worker requires the <a href="#">six-monthly medical examination (6ME)</a>. Does the PCP cover the cost of the 6ME?</b></p>
<ul style="list-style-type: none"> <li>As an employer, you must send your female Work Permit holders for medical screening every 6 months. Tests done during the 6ME include pregnancy and VDRL every 6 months, HIV every 2 years, and tuberculosis once, upon 2 years of stay in Singapore. The scope of tests under 6ME is excluded from the scope of the PCP, if these tests are not for the purposes of work pass application or renewal.</li> </ul>	<p><b>1.9. If my worker requires other services for the medical examination such as audiometry tests or fitness clearance by a Designated Workplace Doctor (DWD), can the AOs perform these services?</b></p>
<ul style="list-style-type: none"> <li>These occupational health examinations and services may require special equipment and trained personnel to conduct (e.g. audiometry). The Anchor</li> </ul>	

<p>Operator may perform these added services either on-site or at their other facilities if they have such services.</p> <ul style="list-style-type: none"> <li>• However, these services are not covered by the PCP, and the Anchor Operator will charge employers accordingly.</li> <li>• Employers may also choose to arrange these services for their workers through their own private arrangements with other healthcare providers.</li> </ul>
<p><b>1.10. Are workplace injuries covered under the PCP? Would the co-payment of \$5 apply?</b></p>
<ul style="list-style-type: none"> <li>• Most work-related accidents are already covered under WICA insurance scheme.</li> <li>• Excluding stated coverage, the work injury may be treated at an outpatient primary care level, and the worker under the PCP may be seen by the Anchor Operator and will bear \$5 co-payment for medical treatment.</li> <li>• The Anchor Operator may impose additional charges should the treatment be outside the scope of the PCP.</li> <li>• However, if the worker's work injury requires specialist care or hospitalisation or emergency care, the Anchor Operator will refer the worker to a public healthcare institution and these treatments may be covered under the work injury compensation insurance.</li> </ul>
<p><b>1.11. Are dental treatments covered under PCP?</b></p>
<ul style="list-style-type: none"> <li>• No, dental treatments are not covered in both the PCP and the medical insurance requirement.</li> <li>• However, employers continue to remain responsible for their workers' dental treatment bills as long as it is deemed necessary by a Singapore-registered medical or dental professional.</li> </ul>
<p><b>1.12. Why do the PCP prices vary across zones?</b></p>
<ul style="list-style-type: none"> <li>• The PCP prices are based on an open competitive tender and reflect the different costs associated with infrastructure and the volume catchment of workers in each zone.</li> <li>• We will review the PCP prices regularly and to ensure that it continues to remain affordable for employers and that the scope of the PCP meets the care needs of workers.</li> </ul>
<p><b>1.13. Why is there a difference in PCP price upon renewal in the second year onwards for workers who went through the Onboard centre?</b></p>
<ul style="list-style-type: none"> <li>• There is no difference in the PCP price paid. The PCP scope of services includes medical examination at the Onboard centre (OC) or at AO's designated clinics. As your worker has done the medical examination at the OC, therefore the AOs provided stripped-off pricing for PCP for the first year of enrolment.</li> <li>• Example: The PCP fee is \$138. For medical examination, the AO charges \$30 upfront upon utilisation for workers who did not go through the Onboard centre. The cost of which is then offset from the PCP fee, with the employer requiring to pay \$108 (\$138 - \$30) for the remainder of the year.</li> </ul>

If the worker had gone through the Onboard centre and had the medical examination done there, the employer would only be required to pay the \$108 for the remainder of the year.

Upon renewal of the PCP in the second year onwards, the employer has to pay \$138 for the full year for the worker.

**1.14. How will the new primary healthcare system minimise language and cultural barriers?**

- To minimise language and cultural barriers, MOM medical centres will feature IT-enabled multilingual translation capabilities and clinical teams will be augmented with healthcare workers who can understand and speak the native languages of our migrant workers, also known as Healthcare Associates (HAs).
- HAs will deliver care exclusively to migrant workers at Medical Centres for Migrant Workers (MCMWs) and On-site Medical Centres (OMCs), complementing locally trained healthcare professionals to perform key roles in team-based care, such as patient education on healthy lifestyle and disease management, mental health support and medication management.
- To assure the quality of services provided by HAs, **practice standards** have been developed to ensure clinical governance and competency of HAs in their roles and responsibilities.



<b>2. FAQs for Employers</b>	
<b>2.1. Does the Primary Care Plan (PCP) replace the current insurance plans that I bought for my workers, including the Foreign Worker Medical Insurance (FWMI)?</b>	<ul style="list-style-type: none"> <li>• The PCP covers outpatient primary healthcare services, including consult and treatments for acute (flu, fever) and chronic (hypertension) conditions only.</li> <li>• The PCP does not cover in-patient (hospitalisation) and associated fees. The PCP thus supplements in-patient medical insurance plans such as the mandatory Foreign Worker Medical Insurance (FWMI).</li> <li>• Employers are encouraged to review the medical care coverage for your workers and may wish to purchase additional medical benefits in addition to the mandated requirements (e.g. PCP, FWMI), subject to the company's internal policy.</li> </ul>
<b>2.2. My company has bought an outpatient care insurance with specialist coverage for my workers. Can we be exempted from buying the PCP?</b>	<ul style="list-style-type: none"> <li>• From 1 April 2022, the PCP will be mandatory for all eligible new work pass applicants, renewals and workers who have a change of employers. This is applicable to all Work Permit Holders and S Pass holders living in dormitories that provide accommodation to 7 or more workers <u>or</u> working in the Construction, Marine Shipyard or Process (CMP) sectors.</li> <li>• If your workers belong to the mandated group (i.e., Work Permit and S Pass holders who stay in the dormitories or work in the CMP sectors, excluding migrant domestic workers), you can continue your existing healthcare plans or arrangements for your existing workers, but you must buy the PCP for existing workers by 31 March 2023 even if their work passes are due for renewal after that date.</li> <li>• Employers are encouraged to review the medical care coverage for your workers and may wish to purchase additional medical benefits in addition to the mandated requirements (e.g., PCP), subject to the company's internal policy.</li> </ul>
<b>2.3. Is my company allowed to deduct this PCP cost from the Annual Medical Benefits entitlement?</b>	<ul style="list-style-type: none"> <li>• This is subject to the company's internal policy. Such deduction must be stated explicitly in the employment contract or collective agreement.</li> <li>• The deduction of the PCP cost from the employee's salary is strictly prohibited.</li> </ul>
<b>2.4. Whom should I purchase the PCP from? Do I liaise with MOM or the Anchor Operators?</b>	<ul style="list-style-type: none"> <li>• Employers are required to purchase the PCP from the MOM-appointed Anchor Operators directly.</li> <li>• You should only buy the PCP from the Anchor Operator managing the geographical zone that your worker lives in.</li> <li>• You should also ensure that the particulars of your worker (i.e. name and FIN) are accurate when enrolling with the Anchor Operator.</li> <li>• The list of Anchor Operators based on postal code and their contacts can be found <a href="#">here</a>. You can use our search function to find out which Anchor Operator or zone your worker belongs to based on the first 2 digits of their residential address postal code:</li> </ul>

## Medical Centre Locations

Find Anchor Operator and their medical centres locations and operating hours.

Key in your worker's postal code (First 2 digit of postal code)

Show results

### 2.5. Why must I buy from the Anchor Operator which manages the zone my worker lives in?

- The new primary healthcare system is carefully planned to strengthen Singapore's pandemic preparedness by ensuring good medical coverage for a population of workers and rapid response to public health threats.
- For instance, if a zone Anchor Operator detects an infectious disease outbreak among workers enrolled with them, they can activate mobile clinical teams quickly for public health interventions. This mitigates the risks of large outbreaks, and minimises work disruptions.

### 2.6. For workers living in dormitories without postal codes (e.g. temporary living quarters or construction temporary quarters), how do I identify their specific zone?

- Please identify the location based on the closest street and the corresponding postal code.

### 2.7. How much do I pay for each worker?

- The PCP price ranges from \$108 - \$138 per worker per year, depending on the zone which your worker is enrolled in. You may opt to pay the PCP price upfront in full, or in quarterly (ie. \$27.00 - \$34.50 per worker per quarter) or monthly instalments (ie. \$9.00 - \$11.50 per worker per month), subject to AOs' payment terms.

### 2.8. Can I opt out of GIRO application for bank transfer instead?

- You are encouraged to pay via GIRO to ensure timely payments. You may check with the Anchor Operator on the types of payment accepted.

### 2.9. What cost savings am I expected to have from the PCP?

- With the PCP, employers are expected to save at least 20% when compared with the annual cost of GP consults employers are expected to pay for each worker.
- The co-payment for eligible workers is determined based on the affordability for the workers to encourage appropriate health seeking behaviour and instil personal responsibility for their own health.

### 2.10. Is PCP deductible (input tax) for GST?

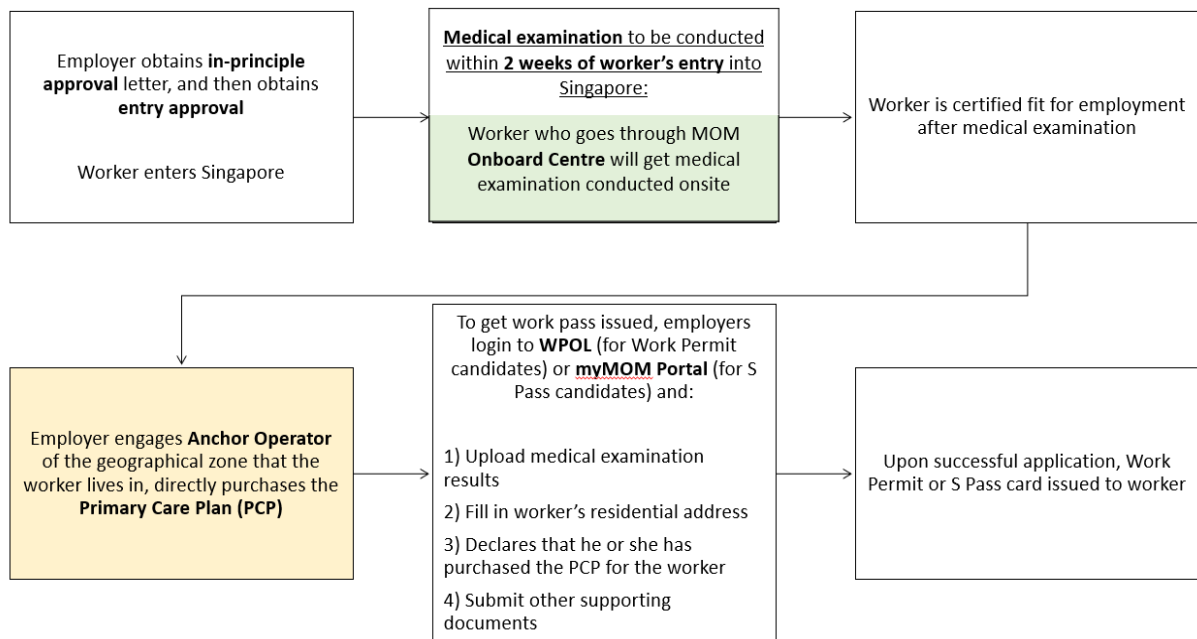
- Employers are eligible to claim tax deductibility of medical expenses for the medical benefits employers provided to their employees, pursuant to Section 14(5) of the Income Tax Act. Please ensure that your company meets all the conditions for claiming input tax as stipulated by IRAS.

**2.11. After purchasing the PCP, how does my worker know which Anchor Operator he/she is with?**

- The purchased PCP and zone information would be reflected in each worker's FWMOMCare mobile application.

**2.12. What are the changes to the work pass application process for PCP-eligible workers who are required to go through MOM Onboard Centres?**

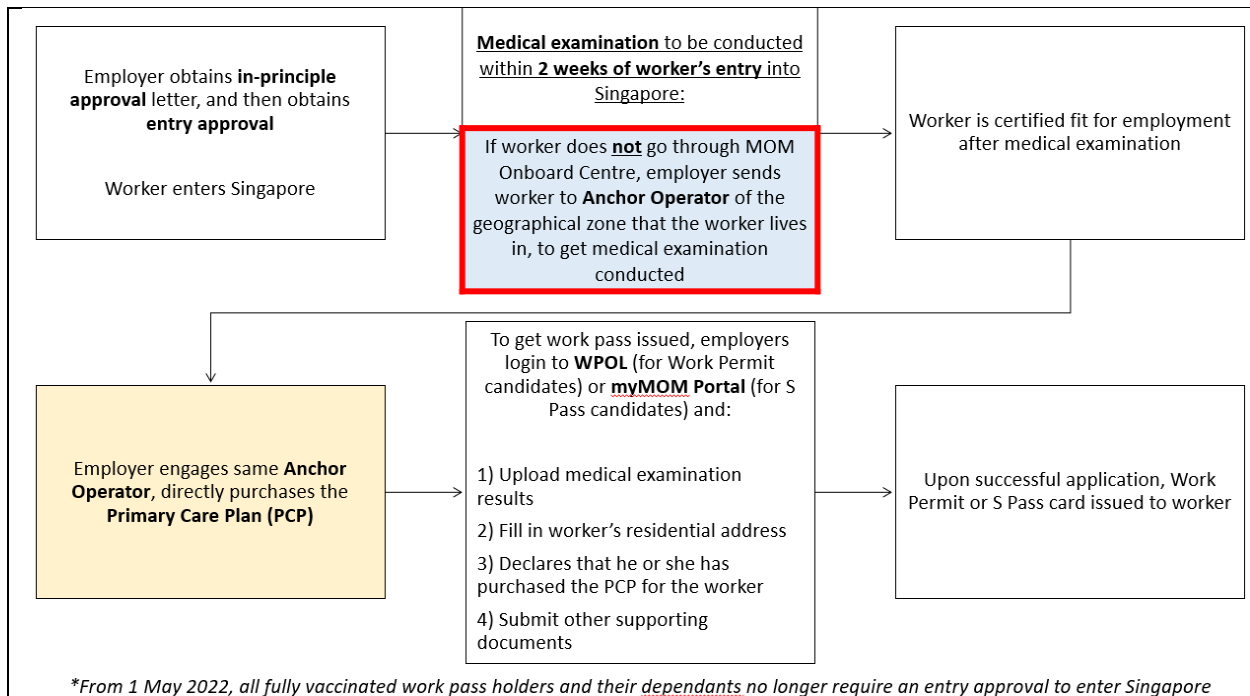
- From **15 September 2022**, you will need to **purchase** (i.e. complete registration or enrolment of workers) the PCP for eligible workers and make a **declaration** on the [Work Permit Online](#) (for Work Permit holders) or [myMOM Portal](#) (for S Pass holders) before work passes can be issued or renewed.
- Please refer to the following flowchart for the process:



*\*From 1 May 2022, all fully vaccinated work pass holders and their dependants no longer require an entry approval to enter Singapore*

**2.13. What are the changes to the work pass application process for PCP-eligible workers who are not required to go through MOM Onboard Centres?**

- You will need to contact the MOM-appointed Anchor Operators to get the medical examination conducted for your worker.
- From **15 September 2022**, you will need to **purchase** (i.e. complete registration or enrolment of workers) the PCP for eligible workers and make a **declaration** on the [Work Permit Online](#) (for Work Permit holders) or [myMOM Portal](#) (for S Pass holders) before work passes can be issued or renewed.
- Please refer to the following flowchart for the process:



#### 2.14. What happens if my worker refuse/is unable to make co-payment? Can company deduct from their salary to cover the payment?

- If the worker is unable to pay the co-payment and the company pays the Anchor Operator on behalf of the worker, the company may deduct the co-payment from worker's salary if this is stated explicitly in the employment contract or collective agreement to do so and within the applicable amount stated in the Employment of Foreign Manpower Regulations.

#### 2.15. What if my workers need to report sick from project site, and the project site is in a different region?

- For medical emergencies or life-threatening cases, workers should be conveyed via 995 and managed at the emergency department at hospitals. For the avoidance of doubt, medical emergencies refer to cases (non-exhaustive) such as sudden or severe pain, including chest pain, breathing difficulty, uncontrolled bleeding, sudden loss of consciousness, sudden disorientation.
- For non-urgent cases, employer may convey worker back to the MOM medical centre that the worker is enrolled with, or a nearby Designated Clinic under the Anchor Operator's management or partnership, if available. Workers may also use telemedicine consultations.
- If the worker chooses to report sick at a medical centre or clinic that he/she is not enrolled with, employer will be liable to bear such costs outside of the PCP coverage, as charged.

#### 2.16. Why is my worker unable to get transportation to the medical centre or unable to book an appointment at the medical centre?

- Your worker who is reporting sick must use the FWMOMCare App or call the medical centre via the report sick hotline to arrange for transport to the medical centre. The transport timings are staggered to cater for varying consultation timeslots and Anchor Operators will work closely with dormitory operators to facilitate the report sick

<p>process. You may also make arrangements for your own transport for your workers.</p> <ul style="list-style-type: none"> <li>• There may be occasions when appointments are fully booked in the morning, and your worker requires a consultation after work hours. In this case, you may encourage your worker to use the 24/7 telemedicine services available via the FWMOMCare App for non-urgent consultations. Our Anchor Operators may also request the worker to arrange another appointment in the afternoon or evening.</li> </ul>
<p><b>2.17. For workers who are under the PCP, would they be permitted to visit medical centres in other locations?</b></p>
<ul style="list-style-type: none"> <li>• Workers under the PCP are allowed to visit any clinics/ medical centres in other locations if these are listed as part of their enrolled Anchor Operator's network, at no additional costs to the employer if services are rendered within the scope of PCP.</li> <li>• If workers choose to seek care outside of their enrolled Anchor Operator's network, employers will be liable to bear these additional costs, as charged.</li> </ul>
<p><b>2.18. My worker has been seeing his regular GP for his chronic condition. Switching him to a new Anchor Operator may disrupt existing relationship built with his GP. How do I manage this?</b></p>
<ul style="list-style-type: none"> <li>• We understand that transiting workers into the new PCP scheme will mean establishing new doctor-patient relationships. Please be assured that our Anchor Operators (AOs) will be governed by strict clinical and service quality standards stipulated by MOM and MOH. The cost of consultations and treatment of chronic conditions will be covered as part of the PCP and will be more affordable for employers and workers in the longer term.</li> <li>• Nonetheless, if your worker wishes to continue with his regular GP which is not part of the Anchor Operator's network, you will be liable to bear such costs, in addition to the mandatory PCP.</li> </ul>
<p><b>2.19. My workers may not be savvy with the FWMOMCare App to report sick. Can my company HR schedule appointments for the workers?</b></p>
<ul style="list-style-type: none"> <li>• Yes, company HR can schedule medical appointments on behalf of the workers if they are not familiar with the FWMOMCare App.</li> <li>• For newly arrived workers, the Settling-In Programme (SIP) will orientate your worker to the features of the FWMOMCare App.</li> <li>• The FWMOMCare App also has a few language options which are commonly used by our migrant workforce. With time, we expect workers to be familiar with the FWMOMCare App to schedule their own medical appointments or use telemedicine services.</li> </ul>
<p><b>2.20. What should I do when my worker switches zones?</b></p>
<ul style="list-style-type: none"> <li>• Should there be a change in residential address to a different zone, you are encouraged to switch your workers to the next zone's Anchor Operator at the earliest opportunity (i.e., before the first day of the next month) to ensure good accessibility to care.</li> <li>• You may also choose to remain with the existing Anchor Operator if there is an existing doctor-patient relationship or if the move is only for a time-limited period (e.g., for a new project) and accessibility is not an issue.</li> </ul>

<ul style="list-style-type: none"> <li>Please note that the payment for the month of termination will not be refunded. However, your worker can continue to access the primary healthcare services from the outgoing Anchor Operator till the end of the month.</li> </ul>
<p><b>2.21. Which zone should I purchase the PCP from if my worker does not have a registered address in Singapore?</b></p>
<ul style="list-style-type: none"> <li>In such exceptional and specific circumstances, you may buy the PCP from the zone that your worker works in.</li> </ul>
<p><b>2.22. My worker is a Malaysian who commutes daily to work in Singapore, do I have to get the PCP for my worker?</b></p>
<ul style="list-style-type: none"> <li>Yes, the PCP is required for all Work Permit or S Pass holder who works in the CMP sectors. This is because by law, you are responsible and must bear the cost for the upkeep and maintenance of your migrant worker in Singapore, which includes their medical treatment.</li> <li>For Malaysian workers who do not have a valid residential address in Singapore, employers may, in such exceptional and specific circumstances, buy the PCP from the zone that your workers work in, or the zone that is most accessible for your worker in seeking medical attention, when needed.</li> </ul>
<p><b>2.23. For workers who stay in dormitories who are not yet covered under PCP, will they be charged if they use telemedicine or clinical services under any Anchor Operator? If so, how much will these charges be?</b></p>
<ul style="list-style-type: none"> <li>The PCP is mandated for workers of Work Permit (excluding migrant domestic workers) or S Pass holders staying in dormitories that provide accommodation to 7 or more workers <u>or</u> working in the Construction, Marine Shipyard and Process (CMP) sectors.</li> <li>For workers who are staying in dormitories that provide accommodation to 7 or more workers but have not transitioned to the PCP, they can visit the MOM medical centres and use telemedicine services offered by the Anchor Operator. They will be required to co-pay \$5 for medical treatment at each visit to any MOM medical centre or \$2 if they use the telemedicine service provided by any Anchor Operator.</li> <li>The remaining bill, less off co-payment, will be billed to the employer according to MOM stipulated fees schedule. For telemedicine, the charges will be determined by the Anchor Operator accordingly.</li> </ul>
<p><b>2.24. I bought the PCP immediately after my worker's IPA was issued. However, due to a change in circumstances, I will not be employing the worker. May I terminate the PCP and seek a refund?</b></p>
<ul style="list-style-type: none"> <li>If your worker is issued the IPA and has decided not to work in Singapore, you may terminate the PCP and seek a full refund from the Anchor Operator.</li> <li>If your worker is issued the IPA and arrives in Singapore, by law, you are responsible for his/her medical expenses throughout his/her employment with your company. You can only terminate the PCP for the worker when their IPA is terminated. Your payment for the month of termination will not be refunded. However, your worker can continue to access the primary healthcare services from the Anchor Operator till the end of the month.</li> </ul>
<p><b>2.25. Will I need to maintain the PCP for workers who are on home leave?</b></p>
<ul style="list-style-type: none"> <li>You must maintain the PCP for the period of your worker's employment with you.</li> </ul>



<b>2.26. What should I do if I want to terminate the PCP?</b>
<ul style="list-style-type: none"> <li>• You must ensure that PCP is maintained while your worker remains employed by you.</li> <li>• You can contact the Anchor Operator whom you have purchased the PCP from.</li> <li>• Your payment for the month of termination will not be refunded.</li> <li>• However, your worker can continue to access the primary healthcare services from the Anchor Operator till the end of the month.</li> <li>• You must purchase and maintain the PCP from the next Anchor Operator by the start of the following month if your worker has changed residential address and remains employed by you.</li> </ul>
<b>2.27. I have been sent a Reminder Letter informing me to buy or make payment for the Primary Care Plan immediately for eligible workers. Why did I receive this Reminder Letter and what should I do?</b>
<ul style="list-style-type: none"> <li>• You will be sent a Reminder Letter if you fail to buy the PCP for your worker by the stipulated deadline (see <a href="#">2.12</a> and <a href="#">2.13</a>) or maintain payment for the PCP (e.g. monthly instalments).</li> <li>• You must: <ul style="list-style-type: none"> <li>i. complete purchase or make full payment of any overdue amount for the PCP;</li> <li>ii. acknowledge that you have read this Reminder Letter; and</li> <li>iii. declare your purchase or payment via <a href="http://go.gov.sg/pcp-declaration">http://go.gov.sg/pcp-declaration</a> within 1 month of the Reminder Letter date.</li> </ul> </li> </ul>
<b>2.28. Why am I blocked from submitting new work permit applications and why are my new S Pass application rejected?</b>
<ul style="list-style-type: none"> <li>• One possible reason is that you have committed an infringement under the Employment of Foreign Manpower Act as you had failed to buy and/or make payment for the PCP for your foreign employee(s) within 30 days of the Reminder Letter date.</li> <li>• You should have received a letter from MOM notifying you that you are debarred from applying for new work passes. Please buy or make payment for the PCP immediately.</li> </ul>
<b>2.29. I have received a letter informing me that I am debarred from applying for new work passes. I had made some work pass applications before I knew I was debarred from new work pass applications. Please help me.</b>
<ul style="list-style-type: none"> <li>• On an exceptional basis, these applications made before you were debarred from applying for new work passes may be processed.</li> </ul>
<b>2.30. I've already rectified my PCP infringement. Why am I still suspended from making new pass applications? How long does it take to lift the suspension and how will I know?</b>
<ul style="list-style-type: none"> <li>• We will verify your purchase or payment. After we have verified, we will lift your suspension and send you a notification letter. This entire process may take up to 30 calendar days.</li> </ul>

<p><b>2.31. I have received a letter informing me that I am debarred from applying for new work passes. However, my company has multiple business activities. Only one company needs to buy the PCP as it has eligible workers. Why are my other businesses suspended from making new work pass applications?</b></p>
<ul style="list-style-type: none"> <li>• You have committed an infringement under the Employment of Foreign Manpower Act. As such, the contravention applies to your entire company, even if the specific CPF accounts do not hire PCP-eligible foreign employees.</li> </ul>
<p><b>2.32. What should I do as an employer if my worker covered under PCP refuses to use the services provided by the appointed Anchor Operator?</b></p>
<ul style="list-style-type: none"> <li>• You should educate your workers on the care options available under the PCP. You may also share the PCP e-booklet (<a href="https://go.gov.sg/pcp-ebooklet">https://go.gov.sg/pcp-ebooklet</a>) with your workers to educate them on the benefits of PCP.</li> </ul>



3. FAQs for Dormitory Operators
<p><b>3.1. What should I do if my dorm resident falls sick?</b></p> <ul style="list-style-type: none"> <li>• From 1 April 2022, your residents must have a valid Primary Care Plan (PCP). If your resident falls sick and report sick at your management office, please assist him with the following: <ul style="list-style-type: none"> <li>○ Your resident will be required to book an appointment via his FWMOMCare App or walk in to see a doctor physically at the Medical Centre for Migrant Workers (MCMW).</li> <li>○ You may also call the hotline available to make a booking for your resident to see a doctor at the MCMW.</li> <li>○ Your resident may walk into the Onsite Medical Centre (OMC) if there is one within your dormitory.</li> <li>○ Your resident may use telemedicine services via the FWMOMCare App to have a video consult with his doctor.</li> </ul> </li> <li>• If your resident requires transport to and from the dormitory and MOM medical centre, please ensure he boards the vehicle when it arrives to pick him.</li> <li>• If he is displaying acute respiratory illness symptoms or any other infectious diseases (e.g. chicken pox), please keep him in an isolation room or sick bay while awaiting his transport to arrive.</li> </ul>
<p><b>3.2. What should I do when medications are delivered to my dorm?</b></p> <ul style="list-style-type: none"> <li>• Please ensure that you and your dormitory management team can receive and store the medications in a secured storage.</li> <li>• To ensure that the medication is for the intended worker, dormitory management teams are to confirm the worker's name and FIN before relaying the medication packages to the correct worker.</li> <li>• You are also recommended to keep a logbook documenting the (1) Name and FIN of the person to whom medication is intended for, (2) the collecting person's FIN, name and contact number. This is to facilitate prompt recovery of medications should there be an erroneous hand-over. Records should be stored for up to 6 months after the last entry on the logbook.</li> </ul>
<p><b>3.3. What should I do when transport arrives at my dormitory to convey my resident to the nearest MOM medical centre?</b></p> <ul style="list-style-type: none"> <li>• You should liaise with the respective Anchor Operators to confirm the authorised vehicular license plates and other administrative matters to facilitate the vehicles' entry into your dormitory. This may include designating specific pick-up and drop-off points within your dormitory.</li> <li>• Prior to the boarding of vehicles by workers, the dormitory management team is to verify that <ul style="list-style-type: none"> <li>○ The worker has a scheduled appointment and transport on the FWMOMCare App; and</li> <li>○ The destination of transport tallies with the workers' intended medical centre.</li> </ul> </li> <li>• Please also advise the worker that there will be transportation back to the dormitory after the consultation.</li> </ul>

<b>4. FAQs for PCP-eligible Workers</b>	
<b>4.1. What am I covered for under the PCP?</b>	
	<ul style="list-style-type: none"> <li>You can see the doctor at the MOM medical centre or via telemedicine for all conditions managed at primary care. You may also visit a GP clinic under the management of your Anchor Operator or in partnership with the Anchor Operator.</li> <li>You will also have one basic health screening each year.</li> <li>If your work pass is due for renewal, you will do your medical examination with your Anchor Operator.</li> </ul>
<b>4.2. Which doctor should I go to when I feel sick?</b>	
	<ul style="list-style-type: none"> <li>You can find the MOM Medical Centre that you are enrolled with on your FWMOMCare App under “Find a Doctor”.</li> <li>Please click on “Find a Doctor” to book an appointment to see the doctor. Once your appointment is confirmed, you may receive an SMS to tell you the date, time, location of the MOM Medical Centre you should go to and the pick-up time and location if you need transport. You may also call the hotline to make an appointment at the MOM Medical Centre.</li> <li>You can also use telemedicine services via your FWMOMCare App.</li> <li>If your dormitory has a clinic managed by your Anchor Operator, you may walk into the clinic.</li> <li>You may also visit a GP clinic under the management of your Anchor Operator or in partnership with the Anchor Operator.</li> </ul>
<b>4.3. How much do I have to pay when I see the doctor in the new primary healthcare system?</b>	
	<ul style="list-style-type: none"> <li>If you are <b><u>on the PCP</u></b>, you will have to pay \$5 when you see a doctor and get treatment at the MOM Medical Centre, or \$2 when you use telemedicine. <ul style="list-style-type: none"> <li>If you used telemedicine and was referred for a physical consult, you will pay additional \$3 when you see a doctor and get treatment at the MOM medical centre</li> </ul> </li> <li>If you are <b><u>not on the PCP</u></b> the Anchor Operator will charge based on a fees schedule. <ul style="list-style-type: none"> <li>You will have to pay \$5 when you see a doctor and get treatment at the MOM Medical Centre, or \$2 when you use telemedicine.</li> <li>The remaining charges will be billed to your employer and your employer may seek further co-payment from you.</li> <li>Please check your employment contract or collective agreement for the amount you need to pay when you see the doctor. The amount to be co-paid by you is capped by law at 1% of your fixed monthly salary for each outpatient visit, or \$5, whichever is higher.</li> </ul> </li> </ul>
<b>4.4. How do I pay at the medical centre?</b>	
	<ul style="list-style-type: none"> <li>You may pay in cash or use cashless payment such as debit or PayNow.</li> </ul>

<b>4.5. Is there transport for me to the clinic?</b>
<ul style="list-style-type: none"> <li>If you stay in a dormitory and need to report sick, there will be transport arranged to and fro your dormitory and the MOM medical centres. The transport will be arranged by your respective Anchor Operator.</li> </ul>
<b>4.6. Why am I unable to get transportation to the medical centre or unable to book an appointment at the medical centre?</b>
<ul style="list-style-type: none"> <li>The transport timings may be staggered as there are different consultation timeslots. Your Anchor Operators will work closely with your dormitory operators to facilitate your report sick process.</li> <li>There may be occasions when appointments are fully booked in the morning. Using FWMOMCare App or by calling the report sick hotline of the Anchor Operator, you may arrange another appointment in the afternoon or evening. You may also visit a GP clinic under the management of, or in partnership with, your Anchor Operator.</li> <li>If you cannot arrange an appointment after work hours, please use the 24/7 telemedicine services via the FWMOMCare App to call a doctor for non-urgent consultations.</li> </ul>
<b>4.7. For telemedicine, how do I collect my medication?</b>
<ul style="list-style-type: none"> <li>Medication will be delivered to your house or any location you indicated to the Anchor Operator.</li> <li>If you arrange for delivery to your dormitory, your medications may be with your dormitory operator. Please check with your dormitory operator.</li> </ul>
<b>4.8. What if my employer has not registered me on the PCP?</b>
<ul style="list-style-type: none"> <li>If you are staying in a dormitory or working in the Construction, Marine Shipyard or Process (CMP) sectors, you must be on the PCP from 1 April 2022 unless your work pass is not due for renewal yet.</li> <li>If your work pass is not due for renewal, your employer must purchase a PCP for you by 31 March 2023. In the meantime, you may continue with current healthcare arrangements that your employer have purchased for you.</li> <li>Please check your work pass to see the sector you are working in and ask your employer about it.</li> </ul>
<b>4.9. How do I access telemedicine services if my FWMOMCare App isn't working?</b>
<ul style="list-style-type: none"> <li>If your FWMOMCare App is not working, please access telemedicine services directly via your <a href="#">Anchor Operator's telemedicine provider's link</a>.</li> </ul>