



BHSI WICare+: Accelerating Payments, Empowering Recovery

Launched July 1, 2025, through a partnership with Steadfast, Berkshire Hathaway Specialty Insurance Company's (BHSI) WICare+ policy not only meets the requirements of the Work Injury Compensation Act (WICA 2019) but also elevates protection for employers and employees.

With enhanced benefits, extended medical leave cover, and value-added services, WICare+ fills the gaps found in traditional coverage and keeps businesses and their workforce secure.

Launched in cooperation with Steadfast's Singapore network, which includes 37 brokers, the product targets SME businesses, which are particularly vulnerable to extensive medical bills and complex claim processes.

Closing the claim-to-payment gap

"In the event of a severe injury, the claims process under traditional policies can be long-winded and leave employers footing the bill," explains Mavis Cham, VP Casualty, BHSI.

WICare+ flips that script with its Advance Payment Clause, a first in the WICA market, which recognises how quickly hospital and specialist bills can escalate, and frees up liquidity for employers.

By covering up to SG\$350,000 in medical expenses per claim, WICare+ can cover prolonged inpatient stays and costly diagnostics.

Once an employee is certified unfit for an extended period of medical leave / hospitalization leave, employers can trigger

this lump-sum payment to substantially offset the interim medical expenses and wages. Cham calls it "a practical lifeline to help businesses stay afloat while supporting their employees' recovery."

WICare+'s flexible coverage even protects against non-work-related accidental death or total disablement. This extension complements coverage under WICA 2019 to form a more comprehensive offering, meaning employees will receive peace of mind knowing they're protected at all times of the day, not just during working hours.

Additionally, employers enjoy administrative ease with direct hospital payments and faster claims processing.

"This reduces downtime, lowers the risk of long-tail claims,

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Mavis Cham, VP Casualty, BHSI



BHSI

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and bolsters morale across the board," says Cham.

Celine Goh, Casualty Claims Manager, BHSI, adds that these benefits "reduce financial uncertainty for both employees and their families and reinforce trust in the employer and the insurance system."

Extended recovery benefits

WICare+ also extends cover for hospital leave to 150 days, so injured employees can recover without worrying about lost income, while professional rehabilitation programmes provide the support they need for a safe and swift return to work.

By utilising third-party rehabilitation services and nurses, WICare+ aims to support workers from the initial claim all the way through to recovery, both physically and emotionally. This holistic approach eases the anxiety and frustration that often arise from such events, allowing injured employees to focus on what's important – healing.

"This feature helps in real situations where severely injured employees may feel

abandoned or stressed about returning to work, especially in SMEs with industrial workers who often lack the resources to seek help," Cham says.

Beyond statutory-mandated benefits

BHSI WICare+ raises coverage well beyond basic statutory levels and can act to protect employers against unforeseen costs that they might not anticipate when initiating the claim process.

Under common-law claims, WICare+ covers employers for up to SG\$20 million per occurrence, compared with typical market values of SG\$10-15 million.

Beyond these core enhancements, WICare+ also includes a range of ancillary benefits designed to absorb other financial costs such as

business disruption allowance covering temporary staffing, funeral expenses for families of deceased employees and other out-of-pocket expenses such as medical aids and local transport.

Claims excellence

WICare+ demonstrates BHSI's belief that claims handling is not just a function, it's the foundation of its operations and long-term success.

By focusing on responsiveness and efficiency throughout the claims process, BHSI reinforces its commitment to building long-lasting relationships with its customers.

"WICare+ goes above and beyond, demonstrating that customer care is at the core of BHSI." Celine adds, "At BHSI, Claims is Our Product."



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Celine Goh, Casualty Claims Manager, BHSI



Pictured: Mavis Cham (left), Celine Goh (right).

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