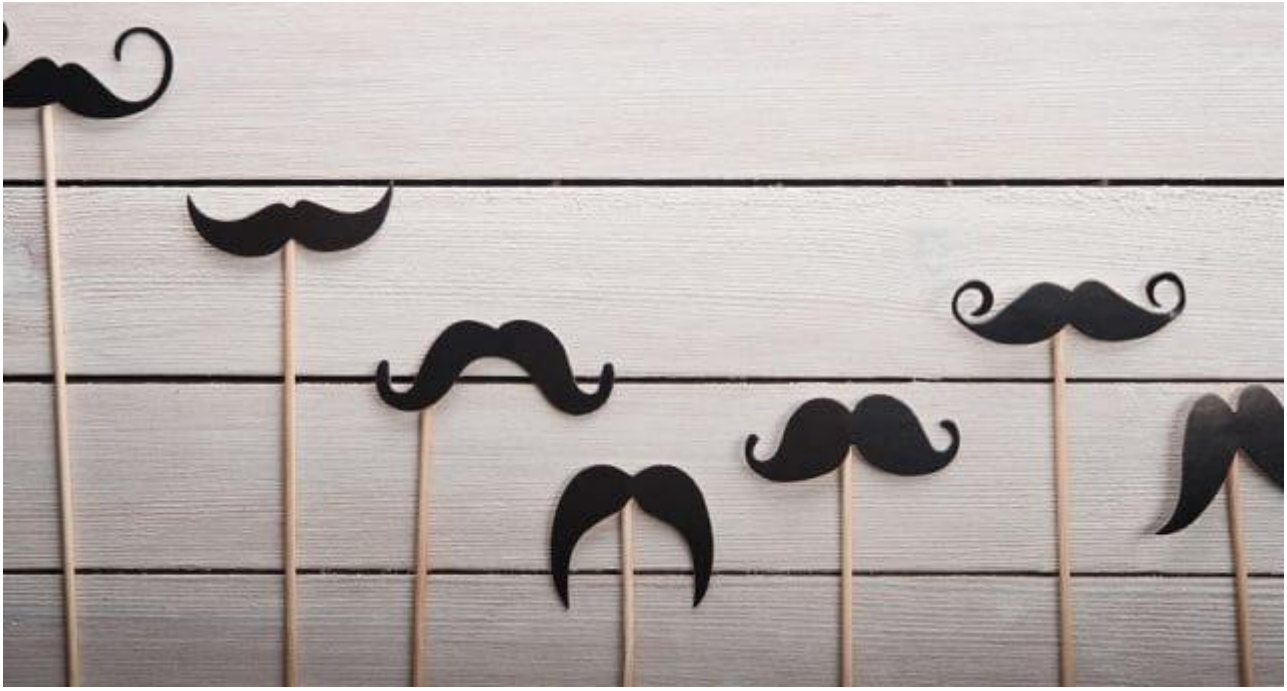

DOES MY HEALTH INSURANCE POLICY IN SINGAPORE COVER MENTAL HEALTH?

Posted on November 8, 2018 in Medical Insurance

November is upon us and that means that we will be highlighting men's health all month. Lately, inclusions for men's mental health is becoming a sought-after component of many expat health insurance packages here in Singapore. If you are unsure about what your health care insurance in Singapore covers, call us here at Expat Insurance today and we would be happy to go through what inclusions you may or may not have and what that means for you.

According to the Movember Foundation a man takes his life every minute of every day. That's 510, 000 men each year globally that is lost to suicide. Raising awareness and dismantling stigma around asking for help is a huge step forward in seeking to address this. Raising awareness is one thing, but taking action is the key to reversing those figures.

In the last few years, the Singapore health care industry has started to notice a welcome shift from focusing primarily on physical well-being to adopting a more holistic approach that incorporates mental health. A number of health care providers are starting to encourage more preventative lifestyle approaches and participation in wellness modules such as yoga, meditation, stress management and traditional Chinese medicine. If you would like to know if any of these are included in your expat health insurance policy in Singapore, get in touch today and we can have a look for you. If your expat insurance plan does not cover any of these things and this is something that is important to you, please let

us know and we could look at moving you to a plan that does provide more inclusions for mental health.

Being an expat can come with a whole new set of emotional challenges that don't present themselves at home and living away from your usual support structures can be incredibly isolating at times. This is the case for everyone, but actively asking for and seeking help when you are feeling the pinch can be a lot more difficult for men. Every journey is unique and personal for each individual and while we don't have all of the answers, there are a few practical steps that have been advised by the Movember Foundation that you can include as part of your day to day life that might help ease the burden:

1. Make Man Time

Take some time out to be with your mates. Meet up for a beer, watch a game or play some sport. See that you stay connected with your friends and make time for them. Check in with them regularly and make sure that that time is recreational and relaxed when you see them.

2. Have open conversations

Just talk and make it clear that you are there to listen. Letting people know that you are available for them can make a lot of difference. It's estimated that 70% of men say that their friends can rely on them for support, yet 48% of men don't rely on their friends. In short, men are there for each other, they are just reluctant to ask for help themselves.

3. Move, move, move.

Add as much incidental activity to your day as you can. It's good for your body, but it's no secret that exercise is great for your head space, too. If you are up to it, work out for at least 30 mins a day 3 times a week. Exercise is a crucial part of any mental hygiene plan and if you can do some of that exercise outside, then all the better.

4. Ask for Help

If you are struggling, ask for help. If you feel uneasy about turning to your partner or family or friends, see a healthcare professional. The setting will be neutral, confidential and their role is to help you. Check what's available on your plan, and if you are unsure, email us. Some healthcare providers cover psychologists and psychiatrist visits.

5. Protect Yourself

If having an iron clad mental health coverage is important to you, ask for it! Talk to our team of expat insurance professionals who will help you to find the best expat health plan on the market to keep you in balance. They are expats, just like you, who get it.

Drop us a line today if you would like to come in and have a chat and see what's available.

If you need help now and want to talk anonymously you can call:

Mental Health Hotline: 6389 2222 (24 hours)

Singapore Association Mental Health has a Counselling 1800 – 283 7019 (MON – FRI 9 am – 6 pm)