

GROUP HOSPITAL AND SURGICAL

Proposer : Nanyang Asia College Pte Ltd

Basis of Coverage : Plan 1 - All Students

SCHEDULE OF BENEFITS		PLAN 1
1	Daily Room & Board (max 120 days, incl. ICU)	4 Bedded (Restr) As Charged up to overall maximum limit per policy year
2	Intensive Care Unit	
Inpatient Benefits		
3	Other Hospital Services (including surgical implants up to the benefit limit of \$500)	
4	Surgical Expenses *	
5	Daily In-hosp Physician's Consultation (max 120 days)	
Outpatient Benefits (within 90 days)		
6	Pre-Hospitalisation Specialist Consultation (include GP)	
7	Pre-Hospitalisation Diagnostic X-ray & Lab Fees	
8	Post-Hospitalisation Treatment	
Others		
9	Emergency Accidental Outpatient Treatment	
10	Ambulance Fees	
11	Claim Medical Report Fees	
12	Outpatient Dental Treatment (Accidental)	
13	Death Benefit	\$5,000
14	Inpatient Psychiatric Treatment (Referred by GP or SP)	\$1,000
15	Annual limit (item 1-12)	\$20,000

* Surgical table will not apply

Additional Arrangements

- 1) For all student, pre-existing conditions will be covered after 12 months waiting period
- 2) All existing conditions imposed on individual members, if any, will continue to be applicable.
- 3) Premium quoted without TMIS option
- 4) Policy extend to cover students from 7 age last birthday
- 5) Overseas treatment
This policy Covers an Insured Member while he is outside his Country of Residence for a period not exceeding one hundred eighty-five (185) consecutive days at a time subject to the following conditions:
(a) where Emergency Treatment is received, Our liability is capped at the limits specified in the Policy Schedule and
(b) where non-Emergency Treatment is received or where an Insured Member travels expressly for treatment outside the Country of Residence, no benefit shall be payable.
- 6) Pro-ratio Factor
It is hereby declared and agreed that a 65% pro-ratio applies if the insured member is admitted to a ward or hospital type higher than he is entitled to under the policy.
- 7) Policy is administered on headcount basis
- 8) It is hereby declared and agreed that the company will pay up to \$1000 per annum for any investigations and treatment related to Inpatient Psychiatric Treatment(with referral by GP or SP)
- 9) It is hereby declared and agreed that the company will pay up to \$500 per annum for surgical implant
- 10) Emergency out-patient treatment (due to accident only)
It is hereby agreed and confirmed that the company will pay up to \$500 per annum for dental treatment (due to accident only)
- 11) Covid 19 Extension:Policy Extends to cover eligible medical expenses due to Covid 19 in Community Hospitals