

GROUP HOSPITAL AND SURGICAL

Policyholder International Management and Sports College Pte. Ltd.
Basis of Coverage All Students

Benefits Name	Sub-Limit (if Any)	Group Limit
Daily Room & Board	4 Bedded (Restructured Hospital)	As Charged up to S\$20,000.00 per Policy Year
	Max. 120 days including ICU	
	65% pro-rata applies if the insured member is admitted to a ward or hospital type higher than he is entitled to under the policy.	
Intensive Care Unit	Max 30 days	
Other Hospital Services		
	Pay up to \$500 per annum for surgical implants.	
Surgical Expenses		
	Surgical Table will not apply	
Daily In-Hospital Physician's Consultation		
	Max 120 Days per Disability	
Pre-Hospitalisation Specialist Consultation (include GP)	Max 90 Days per Disability	
Pre-Hospitalisation Diagnostic X-Ray and Laboratory Fees	Max 90 Days per Disability	
Post-Hospitalisation Treatment	Max 90 Days per Disability	
Emergency Accidental Out-patient Treatment		
	Pay up to \$500 per annum for dental treatment (due to accident only)	
Ambulance Fees		
Claim Medical Report Fees (Pte & Govt/Restr Hospital)		
Death Benefit	S\$5,000.00	
Inpatient Psychiatric Treatment (with Referral by GP or SP)	Up to S\$1,000.00 per Policy Year	

Pre-existing conditions

Pre-existing conditions will be covered after 12 months waiting period

Eligibility

Extend to cover students from 16 years old (age last birthday)

Headcount

Reduction in headcount be capped at maximum of 20% from the current year. The insurer reserves the right to review the premium if the number of student is reduce by more than 20% from the current year headcount.

GST is payable on claims

Overseas Treatment

This policy covers an insured member while he is outside his country of residence for a period not exceeding 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.

Pre-Hospitalisation Specialist Consultation

It is hereby declared and agreed that with effect from 1 Jan 2024, under section “I. Basic Hospital and Surgical Benefits, (7) Pre-Hospitalisation Specialist Consultation)”, in the policy wordings is deemed to be deleted and replaced as below :

Pre-Hospitalisation/Surgery Specialist’s Consultation

Charges for consultation (including Prescription Drugs) with (i) a General Practitioner, and (ii) a Specialist, within ninety (90) days prior to an Inpatient treatment or Day Surgery, where the need for such Hospitalisation or Surgery has arisen as a direct result of the medical examination and investigation findings drawn from the consultation.

Emergency Accidental Out-Patient Treatment

It is hereby declared and agreed that under section “I. Basic Hospital and Surgical Benefits, (10) Emergency Accidental Out-Patient Treatment, in the policy wordings is deemed to be deleted and replaced as below :

We shall pay for the charges incurred if, as a result of an accident, the insured member requires emergency outpatient treatment for injury by a Registered Medical Practitioner in a hospital/clinic or by a Chinese Physician & Physiotherapist. Such treatment must be sought within 48 hours following the accident.

We shall also pay for the charges incurred for follow-up treatment by a Registered Medical Practitioner or a Chinese Physician up to 31 days from the date of accident.

Any charges incurred for treatment by a Chinese Physician shall not exceed S\$500 per accident.

Outpatient Dental Treatment (Accidental)

We shall pay for the charges incurred if, as a result of an accident, the insured member requires dental treatment by a dentist to his/her sound natural teeth. Such treatment must be sought within 48 hours following the accident.

We shall also pay for the charges incurred for follow-up treatment by a dentist up to 31 days from the date of accident.

This excludes dental implants, crowning, bridges or dentures.

Inpatient Psychiatric Treatment

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)