

## **PRODUCT SUMMARY FOR GROUP HOSPITAL & SURGICAL INSURANCE**

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Policyholder : Singapore University of Social Science – Student Medical Program  
 Policy No. : 80000176  
 Period of Insurance : 1<sup>st</sup> July 2018 to 30<sup>th</sup> June 2019

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### **PRODUCT INFORMATION**

The Group Hospital & Surgical Insurance Supplementary Contract (“GHS”) is a medical expense insurance policy designed to reimburse the expenses incurred by a student as a result of hospitalization and/or surgery.

This policy provides 24 hours worldwide coverage.

The Maximum Entry Age for this insurance is 65 age last birthday with Maximum Expiry Age at 70 age last birthday.

### **DEFINITIONS**

“**Any One Disability**” refers to all disabilities arising from the same cause including any complications. However, if a recurrence or relapse of such complications or conditions occur more than 12 days after the last discharge from Hospital, it will be considered as a new disability.

“**Approved Hospitals**” refers to all Hospitals.

### **DESCRIPTION OF BENEFITS**

#### **1. ROOM AND BOARD**

A benefit equal to the actual charges for daily room and board when the Insured Member is confined as a registered bed patient in an Approved Hospital, upon the recommendation of a Medical Practitioner. The benefit must not exceed the maximum amount or the maximum number of days stated in the Benefit Schedule.

#### **2. INTENSIVE CARE UNIT (ICU) AND HIGH DEPENDENCY UNIT (HDU)**

A benefit equal to the actual ward charges incurred while the Insured Member is confined in an Intensive Care Unit or High Dependency Unit in an Approved Hospital. The benefit must not exceed the maximum amount or the maximum number of days stated in the Benefit Schedule.

For the avoidance of doubt, if the Insured Member continues to incur room and board charges beyond the maximum amount or the maximum number of days stated in the Benefit Schedule, this benefit will be payable under Room and Board.

#### **3. MISCELLANEOUS HOSPITAL SERVICES**

If a benefit is payable under Room and Board and/or ICU, We will also reimburse the amount actually charged by the Hospital for provision of any of the following services:

- Drugs and medicines consumed while hospitalised;
- Dressings, ordinary splints and plaster casts;
- Laboratory examinations and other diagnostic procedures;
- Electrocardiograms;
- Basal metabolism tests;
- Physical therapy;
- Anaesthesia and oxygen and their administration;
- X-ray examinations;

- Use of operating room;
- Intravenous infusions;
- Medical reports for hospitalisation at Singapore Restructured Hospitals subject to a maximum of \$75;
- Administration and the cost of blood and blood plasma; and
- Ambulance services to and/or from the Hospital.
- Surgical Implants

#### **4. SURGICAL FEES**

A benefit equal to the actual charges made for Surgery performed by one or more Medical Practitioner, provided that the maximum benefit for all surgical operations performed for Any One Disability must not exceed the amount obtained by multiplying the appropriate percentage shown for that Surgery in the Schedule of Surgical Operations attached to this GHS by the maximum Surgical Fees stated in the Benefit Schedule. Schedule of Surgical Operations does not apply to surgical fees of \$1,500 and below.

If the Insured Member is confined in a Singapore Restructured Hospital, the maximum benefit payable for all surgical operations performed for Any One Disability will not be subject to the Schedule of Surgical Operations and must not exceed the maximum Surgical Fees specified in the Benefit Schedule.

If two or more surgical procedures are performed through a single incision, the benefit payable for all such procedures must not exceed the amount indicated for the one surgical procedure performed for which the largest amount is reimbursable.

#### **5. IN-HOSPITAL CONSULTATION**

A benefit equal to the actual fees charged by a Medical Practitioner for consultation during the hospitalisation period of the Insured Member but the benefit must not exceed the maximum amount or exceed the maximum number of days stated in the Benefit Schedule. Only one visit per day will be covered.

#### **6. PRE-HOSPITALISATION TREATMENT**

A benefit equal to the actual charges incurred when an Insured Member seeks the opinion, advice or services of a specialist and/or undergoes diagnostic tests which are recommended by a specialist, provided such consultation or tests result in hospitalisation or surgical operation within 120 days of the consultation or tests.

#### **7. POST-HOSPITALISATION TREATMENT**

A benefit equal to the actual charges incurred for the follow-up treatment of an Insured Member following his discharge from Hospital, which includes the charges for specialist consultation and diagnostic tests, provided that such treatments are provided or recommended by the same Medical Practitioner who attended to the Insured Member whilst confined in Hospital and that such expenses are incurred within 120 days of his discharge from the Hospital, but the benefit must not exceed the maximum amount stated in the Benefit Schedule.

If the same Medical Practitioner who attended to the Insured Member whilst confined in Hospital refers the Insured Member to a traditional Chinese physician registered with the Ministry of Health's TCM Practitioners Board, We will pay a benefit equal to the actual charges incurred within 120 days of his discharge from Hospital.

#### **8. EMERGENCY OUTPATIENT TREATMENT (ACCIDENT)**

A benefit equal to the actual charges incurred, as a result of an Accident, for emergency outpatient treatment at a Hospital or a clinic within 24 hours following such Accident and follow-up treatment within 31 days after the Accident.

## **9. OVERSEAS HOSPITALISATION DUE TO ACCIDENT**

A benefit equal to the actual charges incurred for hospitalisation overseas, as a result of an Injury sustained by an Insured Member in an Accident while travelling outside of Singapore. The benefit must not exceed 1.5 times of the maximum amount as stated in the Benefit Schedule, applicable to the following:

- Room and Board
- Intensive Care Unit (ICU)
- Miscellaneous Hospital Services
- Surgical Fees
- In Hospital Consultation
- Pre-Hospitalisation Treatment
- Post-Hospitalisation Treatment
- Emergency Outpatient Treatment (Accident)

The benefit applies to Insured Members who reside and work in Singapore.

## **10. MISCARRIAGE BENEFIT**

A benefit equal to the actual charges incurred for miscarriage, non-elective abortion due to medical reason (including ectopic pregnancy) or as a result of an Accident and any of its related complications that require in-hospital or outpatient treatment including charges incurred for follow-up treatments. No benefit is payable for pre-natal treatment.

## **11. OUTPATIENT CANCER TREATMENT AND RENAL DIALYSIS**

A benefit equal to the actual charges incurred for outpatient cancer and renal dialysis treatment. The benefit payable must not exceed the maximum amount stated in the Benefit Schedule.

## **12. DEATH BENEFIT**

If an Insured Member dies during the Period of Insurance, the death benefit specified in the Benefit Schedule will be paid.

## **13. HOSPITAL DAILY CASH BENEFIT FOR ADMISSION TO SINGAPORE RESTRUCTURED HOSPITAL**

A benefit equal to the amount obtained by multiplying the relevant daily amount stated in the Benefit Schedule by the number of days when the Insured Member (who is a Singapore Citizen or Singapore Permanent Resident) is hospitalised in a Singapore Restructured Hospital in a ward lower than his entitlement under this Policy, subject to the maximum of 120 days per disability. The benefit is applicable only for hospital confinement and not day surgery, and if the entire length of hospital confinement is in the same class of ward.

## **14. REHABILITATION BENEFIT**

A benefit equal to the Eligible Expenses incurred by the Insured Member for rehabilitation recommended by the attending Medical Practitioner to recover in a community hospital registered with the Ministry of Health of Singapore, subject to a maximum of 31 days after hospitalisation or surgery.

## **GENERAL LIMITATION AND EXCLUSIONS**

### **1. LIMITATION**

When an Insured Member is entitled to benefits payable under Work Injury Compensation Act or similar legislation, government or public programme of medical benefits, other group or individual insurance, the benefits payable under this Policy are limited to the balance of charges not covered



by benefits payable under such law, legislation, programme or other insurances, or that calculated in accordance with the Benefit Schedule, whichever is lesser.

## **2. MINIMUM PERIOD OF CONFINEMENT**

Each Hospital confinement must be for a minimum period of 6 consecutive hours before any benefits are payable. However, no minimum period of Hospital confinement is required if such confinement is due to a surgical operation or if the Hospital makes a charge for Room and Board.

## **3. EXCLUSIONS**

No benefit is payable for treatment related to or complications arising from any of the following occurrences:

- A. All Pre-Existing Conditions as defined in this Policy. Such Pre-Existing Conditions will be covered after the Insured Member has been continuously insured for 12 months under this Policy or under any Group Hospital & Surgical Insurance Policy issued in Singapore within 31 working days prior to the commencement of his insurance coverage under this Policy. We may require proof of insurance coverage from the previous insurance company in case of such claims;
- B. Psychological or psychiatric condition and illness; drug addiction or alcoholism;
- C. Wilful participation by You, the Insured Member or a party who has interest in this insurance coverage in any acts that are illegal and/or unlawful in the country they are in;
- D. Rest cure, sanatoria care or special nursing care;
- E. Acquired Immunodeficiency Syndrome (AIDS), AIDS related complex, HIV infection or any type of sexually transmitted disease;
- F. Speech therapy;
- G. Procedures not generally recognised as standard medical practice such as hydrotherapy, herbal medication, chiropractic, foot reflexology, podiatry, osteopathic, experimental treatment and procedures under investigation;
- H. Any dental work or treatment, dental surgery, orthodontics and orthognathic surgery; temporo-mandibular joint disorder except for the cost of treatment required as a result of an Injury sustained by the Insured Member in an Accident;
- I. Pregnancy, childbirth, abortion; treatment related to fertility, sterilisation and contraception;
- J. Treatment for alopecia, acne, xanthelasma, syringoma;
- K. Eye examination, surgical procedure for correction of eye refraction, procurement or use of contact lenses or eye glasses;
- L. GST and other government tax;
- M. Prostheses, procurement of dialysis machines and any other hospital-type equipment, any appliances including hearing aids, special braces, wheelchairs, crutches;
- N. Congenital anomalies or genetic defects of the Insured Member present at or existing from the time of his birth regardless of the time of discovery of such anomalies or defects and the time of such treatment or surgical procedure for the same;
- O. Obesity, weight reduction or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition or whether treatment is medically necessary;
- P. Sleep disorders;
- Q. Injuries or Illness arising directly or indirectly from insurrection, war or act of war (whether declared or undeclared), direct participation in strikes, riots or civil commotion, or full-time service in any of the armed forces including National Service under Section 10 of the Enlistment



Act, Cap. 93 of the Republic of Singapore except National Service reservist duty or training under Section 14 of the Enlistment Act, Cap. 93 of the Republic of Singapore.

## **KEY PRODUCT PROVISIONS**

### **1. NON GUARANTEED PREMIUM**

Premiums payable for this Policy are not guaranteed and may be increased at Policy Renewal Date at Our full discretion.

### **2. TERMINATION**

We reserves the right to terminate coverage by giving the You 30 days' notice in writing. Whenever such termination occurs, We will return the unearned portion of the premiums paid. The termination of coverage will be without prejudice to payment of claims arising prior to the date of termination.

### **3. AMENDMENT**

We shall have the right at any time to change the provisions of the scheme. Any changes to this policy will be binding on all Insured Members whether insured under this policy before or on or after the effective date of the change.

### **4. CHANGES IN CIRCUMSTANCES**

If there is any change in circumstances affecting the risk, You must give Us immediate written notice. In particular, You must notify Us of any changes in occupation/business or health affecting You or any Insured Member.

### **5. MISSTATEMENT**

If any relevant fact of an Insured Member has been misstated, the true facts will be used to assess if insurance is in force under this Policy and which benefits are payable.

### **6. FREE LOOK PERIOD**

Not applicable.

### **7. POLICY OWNERS' PROTECTION SCHEME**

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for the Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, while applicable, please contact Us or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**Benefit Schedule**

<b>Benefits</b>		<b>Plan 1</b>
		<b>S\$</b>
1.	Room & Board (Per day up to 120 days incl. ICU)	6 Bed (Restr)
2.	Intensive Care Unit (ICU) & High Dependency Unit (HDU) (Up to 30 days)	10,000
3.	Miscellaneous Hospital Services (including Surgical Implants)	800
4.	Surgical Fees - Schedule of Surgical Operations applies only to private hospitals - Surgery fees up to S\$1,500 not subjected to Schedule of Surgical Operations	1,000
5.	In-Hospital Consultation (Per day up to 120 days)	20
6.	Pre-Hospitalisation Treatment (within 120 days before admission)	} 200
7.	Post-Hospitalisation Treatment (within 120 days of discharge)	
8.	Emergency Outpatient Treatment (Accident) including Emergency Outpatient Dental Treatment (Accident)	
9.	Overseas Hospitalisation due to Accident	150% of Schedule of Benefit for item 1. - 8.
10.	Miscarriage Benefit (Including Ectopic Pregnancy)	As per Disability Limits
11.	Outpatient Cancer Treatment & Renal Dialysis (Maximum per Period of Insurance) Pre-Existing Conditions - 12 months waiting period	10,000
12.	Death Benefit	5,000
13.	Overall Limits per disability for admission to Singapore Restructured Hospitals (for item 3. -7.)	5,000
14.	Rehabilitation Benefit (Maximum of 31 days)	5,000

**HOTLINE: 7000 274 2273**

**IMPORTANT NOTICE**

This is only product information provided by Us and is designed to serve as a guide only. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance contract with your university shall apply.