



AIA SINGAPORE PRIVATE LIMITED
PRODUCT SUMMARY
GROUP CLINICAL OUTPATIENT (GOP) INSURANCE

Policyholder	:	SINGAPORE UNIVERSITY OF SOCIAL SCIENCES
Policy No.	:	0000078050
Period of Insurance	:	1 JANUARY 2022 to 31 DECEMBER 2022

PRODUCT INFORMATION

Group Clinical Outpatient Benefit (GOP) is supplementary to the Group Hospital & Surgical Plan.

This is an outpatient scheme designed to provide for outpatient consultation. We have made available a panel of General Practitioners to cater to your clinical expenses for common ailments like coughs, colds, flu and the likes.

If you visit a panel of General Practitioner for care and treatment, you will not have to fork out any cash for consultation or medication. It is completely hassle-free experience through our panel clinics that are well located across Singapore. This ensures that there will always be a clinic near your workplace or place of residence.

Please remember to present the Parkway card together with your identity card, birth certificate or passport when seeking medical care. Always identify yourself with the Parkway card at all the panel clinics you visit to ensure a cash free consultation.

ELIGIBILITY

Members over 16 and below 70 years of age, renewable up to age 74 last birthday.

DESCRIPTION OF BENEFITS

1. Outpatient treatment at Panel General Practitioner clinics, Panel TCM Practitioner clinics & Government Polyclinics

If an insured shall receive care and treatment included in the Schedule of Covered Benefits attached hereto from a Panel General Practitioner at his clinic, Panel TCM Practitioner at his clinic or from a Government Polyclinic, the Company shall:

- (a) pay the expenses incurred at Panel GP clinics or Panel TCM clinics directly to the Panel clinics; or
- (b) reimburse the Insured Member for expenses incurred at Government Polyclinics.

2. Outpatient treatment by non-Panel General Practitioners (Local & Overseas)

If an insured shall incur expenses for care and treatment performed by non-Panel Registered Medical Practitioners (local or overseas) and if such services are included in the Schedule of Covered Benefits attached hereto, the Company shall reimburse the Insured Member for such expenses.

3. Emergency Outpatient Treatment

If an insured shall require outpatient treatment at the Accident & Emergency Department of a Hospital and if such services are included in the Schedule of Covered Benefits attached hereto, the Company shall reimburse the Insured Member for such expenses.

4. Mental Care

Covers out-patient expenses for care and treatment by a psychologist or psychiatrist. The latter must be referred by a Registered Medical Practitioner or psychologist.

BASIS OF COVERAGE

Plan	Classification
Plan 1	All Full-Time Students (Including International Students) and *Part-time International Postgraduate Students (Residing in Singapore)

BENEFITS SCHEDULE

Benefit Schedule	Plan 1
Panel GP (Cashless)	As Charged
Government Polyclinics (Reimbursement)	As Charged
Panel TCM – Consultation Only (Cashless) (Up to 6 visits per policy year)	As Charged
Mental Care Cover (Reimbursement)	S\$30 per visit
Overseas Outpatient Treatment (excluding Johor State) (Reimbursement)	S\$100 per visit
Overseas Outpatient Treatment (Johor State) (Reimbursement)	\$15 per visit
Emergency Outpatient Treatment (Reimbursement)	S\$100 per visit

KEY PRODUCT PROVISIONS

1) EXCLUSIONS

No benefit shall be payable under this Policy for any one of the following occurrences:

- a) General physical or medical check-up or health screening or tests not incidental to treatment or diagnosis of an actual Sickness or Injury; treatment which is not Medically Necessary or treatment of an optional or preventive nature; immunization, vaccination or inoculation; non-prescribed medication, over-the-counter items such as but not limited to vitamins, supplements, shampoos and moisturizers even if recommended by the attending doctor.
- b) Care and treatment performed by a Specialist.
- c) Specialised investigations such as but not limited to MRI, CT Scan, Barium Test.
- d) Any expenses incurred in relation to any type of therapy including but not limited to physiotherapy or dialysis.
- e) Investigation and treatment of psychological, emotional, mental and behavioral conditions; alcoholism or drug addiction, intentional self-inflicted injuries while sane or insane, unless the policy has a "Mental Care" benefit expressly stated in the Policy Schedule.
- f) Treatment of injuries sustained as a result of a criminal act.
- g) Treatment relating to birth control; investigation or treatment occasioned by or resulting from pregnancy, infertility, childbirth, abortion, except ectopic pregnancy and non-elective miscarriage.
- h) Treatment of xanthelasma, skin tags, acne, alopecia, weight reduction or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition otherwise admissible under the Policy.
- i) Cosmetic procedure or plastic surgery except to the extent that such surgery is necessary for the repair or damage caused solely by accidental bodily injuries covered under the Policy.

- j) Any investigation or treatment for congenital anomalies or complications arising from such congenital anomalies, or physical defects present at and existing from the time of birth regardless of the time of discovery or the time of such treatment or surgical treatment.
- k) Acquired Immuno-Deficiency Syndrome (AIDS), AIDS related complexes and all illnesses or diseases associated with the Human Immuno-Deficiency Virus (HIV), unless acquired due to Medically Necessary blood transfusions or occupational related infections (where proof of which must be made available to the Company).
- l) Any eye examination or treatment for the correction of eye refraction; procurement of contact lenses and eye glasses. Procurement and rental of/or use of special braces, any appliances, any equipment or prosthetic devices, wheel-chair, walking aids, hearing aids or the fitting of the same.
- m) Any expenses, including investigations, incurred in relation to Sickness and Injury during or in the course of employment which constitutes a valid claim under the Employee's Compensation Legislation.
- n) Any surcharge incurred due to visits outside the normal operating hours of the clinic.
- o) Drugs purchased without a doctor's prescription

2) NON GUARANTEED PREMIUM

Premiums payable for this plan are not guaranteed and may be increased at Policy Renewal Date at the full discretion of the Company.

We shall have the rights to change the premium rate applicable for the policy:

- On any Policy Anniversary; or
- On any Premium Due Date provided that the rate charged has been in effect for at least 12 months; or
- When the risks insured against under the Policy have substantially increased, and we have given the Policyholder at least 31 days' notice before the Premium Due Date.

3) TERMS OF RENEWAL

The group policy contract may be renewed on the Policy Anniversary Date on such terms agreed by the Policyholder (employer). We can vary the premium and any other terms and conditions by giving written notice of such change to the Policyholder.

4) CANCELLATION CLAUSE

We may terminate the group policy on any Policy Anniversary Date by giving the Policyholder (employer) at least 31 days prior written notice of termination. Whenever such cancellation occurs, AIA shall return the unearned portion of premiums to the Policyholder (employer). The termination of coverage shall be without prejudice to the payment of claims arising prior to the date of termination.

5) TERMINATION

The coverage of a member shall automatically cease on the earliest of the following dates:

- (i) On the day the Policy is terminated; or
- (ii) On the expiry of the coverage for which the last premium payment was made on his account; or
- (iii) At the end of the Policy Year during which he attains the Maximum Age of Coverage as stated in the Policy Schedule; or
- (iv) On such date as may be communicated to him by reason of war or an act of war – such date to be determined at the insurer's discretion; or
- (v) On the date the Insured Member resigns, retires or terminates his employment with the Policyholder, or ceases to be covered under the Policy for any other reason; or
- (vi) On the expiry of 12 months from the start of the Insured Member being continuously:
 - (a) on temporary leave of absence; or
 - (b) on vacation without pay; or
 - (c) sick or injured (with or without continued uninterrupted absence from work).
- (vii) The date the Dependant ceases to fulfil the conditions that has permitted him to become insured as a Dependant.

6) MISSTATEMENT

- (a) If the age or date of birth or other relevant facts relating to an insured shall be found to have been misstated and if such misstatement affects the scale of benefits or has anything to do with the policy terms and conditions, the true age and facts shall be used in determining whether insurance is in force under the policy terms and the benefits payable therefrom, and an equitable adjustment of premiums shall be made.
- (b) Where a misstatement of age or other relevant facts have caused a member to be insured where he is otherwise ineligible for any insurance, or where such statement has caused an insured to remain insured when he would otherwise be disqualified in accordance with the policy terms and limitations, we may in our absolute discretion declare the insurance of the insured to be void and annul such insurance, and there shall be a return of premiums paid in respect of the member, provided always that where there is fraud on the part of the policyholder or insured, no premiums paid will be returned. If any claim has been admitted and benefits paid before AIA was made aware of the misstatement, the Policyholder will on demand by AIA reimburse AIA all benefits paid or the monetary equivalent of such benefits (as may be reasonably determined by us) if they were not paid in cash.

IMPORTANT NOTICE

This is only product information provided by AIA 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 employer shall apply.