

Renewal Notice

Class of Policy

STUDENT MEDICAL INSURANCE

Policy / Renewal Notice No.

SD25M01499 / R13

SCHEDULE OF BENEFITS

	Plan 1 (SGD) Amount Limit
1a) Daily Room and Board Based on 4 to 6 Bed (B1/B2/C Ward) in Singapore Government / Restructured Hospital	As Charged
b) Intensive Care Unit (Subject to overall maximum limit of 120 days including R&B and HDW)	As Charged
c) High Dependency Ward (Subject to overall maximum limit of 120 days including R&B and ICU)	As Charged
2) Hospital Miscellaneous Services	As Charged
3) Surgical Fees (Subject to MOH Table of Surgical Procedure)	As Charged
4) In-Hospital Physician's Visit (Subject to maximum 90 days)	As Charged
5) Pre-Hospitalisation Specialist Consultation Fees (Within 120 days before hospitalisation or day surgery)	As Charged
6) Pre-Hospitalisation Diagnostic X-Ray & Laboratory Test (Within 120 days before hospitalisation or day surgery)	As Charged
7) Emergency Outpatient Treatment Due To Accident (Within 24 hours from time of Accident)	As Charged
8) Emergency Dental Treatment / Registered Traditional Chinese Physician (TCM) Treatment Due To Accident (Within 24 hours from time of Accident)	1,000.00
9) Post-Hospitalisation Treatment (Within 120 days following discharge from hospital)	As Charged
10) Ambulance Fee	150.00
11) Medical Report Fee	100.00
12) Hospitalisation Expenses Arising From Infectious Diseases Including Covid-19	As Charged
13) Pro-Ration Factor (The Policy will pay the stated percentage if the Insured Person is admitted to a higher ward in Singapore Government/Restructured Hospital OR in a private hospital in Singapore OR in an overseas hospital during school-related activities)	65%
Overall Maximum Limit Per Policy Period (From Item No. 1 to 13)	20,000.00
ADDITIONAL BENEFITS	
14) Outpatient Kidney Dialysis and Cancer Treatment	3,000.00
15) Inpatient Psychiatric Treatment (Admission to Institute of Mental Health only)	1,000.00

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16) Special Grant	5,000.00
17) Personal Accident (Death/Permanent Disablement Scale II)	20,000.00

Annual Premium Singapore Only

Employee Only (Local/Foreign Student)	Plan 1 (SGD) 73.00
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