

GROUP HOSPITAL AND SURGICAL QUOTATION

Proposer : NPS International School 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 annual limit
2	Intensive Care Unit (max 30 days)	
Inpatient Benefits		
3	Other Hospital Services (including surgical implants)	
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	Outpatient Dental Treatment (Accidental)	
11	Ambulance Fees	
12	Claim Medical Report Fees	
13	Death Benefit	\$5,000
14	Inpatient Psychiatric Treatment(with referral by GP or SP)	\$1,000
15	Annual limit (item 1-14)	\$20,000

* Surgical table will not apply

Additional Arrangements

- 1) For new students, 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) Extend to cover student from age 2 month (age last birthday)
- 5) Headcount basis
- 6) It is hereby agreed and confirmed that the 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 students is reduce by more than 20% from the current year headcount.
- 7) Emergency out-patient treatment (due to accident only)
Emergency Outpatient Accidental Treatment must be sought in a hospital/clinic by a Registered Medical Practitioner or by Chinese Physician or physiotherapist within 48 hours from time of accident. Follow-up charges incurred by a Registered Medical Practitioner or a Chinese Physician are covered up to 31 days from date of accident and for Chinese Physician not exceeding \$500 per accident.
It is hereby agreed and confirmed that the company will pay up to \$500 per annum for dental treatment (due to accident only)
- 8) It is hereby declared and agreed that the company will pay up to \$500 per annum for surgical implant
- 9) 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.
- 10) 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)
- 11) 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.
- 12) Experience Refund
Formula : 30%(55% P - C - Losses carried forward for the past 3 years) subject to minimum annual premium of \$15,000 and policy renewal for the next 12 months with the same insurer.
- 13) Policy extends to cover eligible medical expenses arising from Covid 19 in a Community Hospital in Singapore