

## GROUP HOSPITAL AND SURGICAL

**Policyholder** NPS International School Pte. Ltd.  
**Basis of Coverage** All Students

Benefits Name	Sub-Limit (if Any)	Group Limit
Daily Room & Board	4 Bedded (Restructured Hospital) Max 120 days including ICU	<p>As Charged up to S\$20,000.00 per Policy Year</p> <p>65% pro-ration applies if the insured member is admitted to a ward or hospital type higher than he is entitled to under the policy &amp;/or if day surgery is done in a private hospital /clinic (except for Death, Inpatient Psychiatric Treatment, Emergency Accidental Outpatient Treatment &amp; Outpatient Dental Treatment (Accidental))</p>
Intensive Care Unit	Max 30 days per Disability	
Other Hospital Services	Pays up to \$500 per Policy Year 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 Policy Year 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 2 months 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.