

**POLICY SCHEDULE**

Policy Effective Date : February 01, 2021  
 Members : All regular, full time active students over 16 and under 70 years of age enrolled under the Policyholder in Singapore.  
 Maximum Age of Coverage : 74 age last birthday as at Policy Anniversary for Insured Members & spouse (if applicable)  
 25 age last birthday as at Policy Anniversary for children (if applicable)  
 Waiting Period : NIL  
 Classification & Plan : Plan 1 - All Students  
 Changes in Classification to be Effective : the date of such change  
 Rates of Benefits : Maximum Per Any One Disability

		Plan 1
1(a).	Daily Room & Board (Max. 120 days)	4-Bed Govt/ Restr
1(b).	Intensive Care Unit (Max. 30 days)	As Charged
2.	Other Hospital Services (including implants)	As Charged
3.	Surgical Benefit (Minor Surgical Benefit Maximum Limit of S\$1,500)	As Charged
4.	In-Hospital Doctor's Consultation (Max. 120 days)	As Charged
5.	Pre- & Post-Hospitalization Specialists Consultation, Diagnostic X-ray & Laboratory Test	As Charged
6.	Emergency Out-Patient Treatment (Accident)	As Charged
7.	Hospitalization in Singapore Government Hospital or Singapore Government Restructured Hospital (Overall Maximum Limit Per Disability)	Not Applicable
8.	Overseas Hospitalization (Accident) (Maximum per disability, items 1 to 6 only)	Not Applicable
9.	Outpatient Kidney Dialysis / Cancer Treatment (Maximum per Policy Year)	NIL
10.	Rehabilitation Benefit (Maximum of 31 days)	NIL
11.	Death Benefit	\$5,000
12.	Ambulance Fee	As Charged
13.	Medical Report Fee	As Charged
14.	Emergency Dental Treatment (Accident)	\$500
15.	In-Hospital Mental Care	\$1,000
16.	Surgical Implant	\$500
	<b>Overall Limit [Items 1-10 &amp; 12-16 (Per Policy Year)]</b>	<b>\$20,000</b>
	<b>Co-insurance (items 1b to 8)</b>	<b>35%</b>
	<b>- for upgrade in Singapore Government/ Restructured Hospitals</b>	
	<b>- for admission in Singapore Private Hospital</b>	<b>Not</b>
	<b>- for admission in overseas hospitals</b>	<b>Applicable</b>
<u>Modal Premium Rates (Per Annum)</u>		Plan 1
Employee Only	:	\$31.35
Employee & Spouse or Child(ren)	:	-
Employee & Spouse & Child(ren)	:	-

Mode of Payment : Annual  
 Premium Due Dates : Every February 01  
 Currency Basis : Singapore Dollars  
 Place of Issue : Singapore  
 Issuing Office : Singapore Office  
 Date of Issue : March 04, 2021



Registrar/am