

BENEFITS SCHEDULE – AUSTRALIAN INTERNATIONAL SCHOOL PTE LTD

Income Group Hospitalisation & Surgical Insurance Policy No. 2100708103

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU)	As charged in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per disability
2) Intensive Care Unit (max 30 days per disability)	
3) Other Hospital Services	
4) Surgical Expenses (\$500 per annum for Surgical Implant)	
5) Daily In-hosp Physician's Consultation (max 120 days)	
6) Pre-hospitalisation Specialist/GP Consultation (up to 90 days before admission) ¹	
7) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) ¹	
8) Post- hospitalisation Treatment (up to 90 days from discharge) ²	
9) Emergency Outpatient Treatment ³ (due to accident only) – including \$500 per annum for dental treatment (due to accident only)	
10) Ambulance Fee (Up to \$150 per disability)	
11) Medical Report Fees (Up to \$100 per disability)	
12) Pro-ration factor will apply if student is admitted into a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	65%
13) Overall Maximum Limit Per Disability (Item 1 to 12)	20,000
14) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000 per Policy Year
15) Death Benefit	5,000

¹ Must lead to hospitalisation and/or surgical procedure within 90 days

² For expenses incurred within 90 days from the date of discharge from hospital or day surgery.

³ 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 90 days from date of accident and for Chinese Physician not exceeding \$500 per accident.