

## BENEFITS SCHEDULE – BRIGHTON COLLEGE (SINGAPORE) PTE LTD

### Income Group Hospitalisation & Surgical Insurance Policy No. 2100645110

| Benefits Schedule   | Limits (SGD)   |
|---|--|
| 1) Daily Room & Board (max 120 days, incl. ICU)   |  |
| 2) Intensive Care Unit (max 30days 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) <sup>1</sup>   | As charged in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per disability |
| 7) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) <sup>1</sup>  |  |
| 8) Post- hospitalisation Treatment (up to 90 days from discharge) <sup>2</sup>  |  |
| 9) Emergency Outpatient Treatment <sup>3</sup> (due to accident only)<br>– 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 or have a Day Surgery performed at a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore | 65%  |
| 13) Overall Maximum Limit Per Disability (Item 1 to 9)  | 20,000   |
| 14) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)   | 1,000 per Policy Year  |
| 15) Death Benefit   | 5,000  |

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

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

<sup>3</sup> 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.