

GROUP HOSPITAL & SURGICAL INSURANCE SCHEME

Up to the maximum limit of S\$20,000 per policy year. subject to the following limits:

Room & Board – As charged up to B2 Ward Government & Restructured Hospital only.

35% co-insurance will apply for upgrade from **B2 ward** in Singapore Government/ Restructured Hospital (capped at A wards).

40% co-insurance will apply for all hospital and related services (HRS) in Singapore Private Hospital (capped at 2 bedded wards) and surgical procedure or day surgery at Private Clinics.

Hospital & Related Services –

- a. In-Hospital treatment, facilities & services including accommodation
- b. Day care surgery
- c. Pre-Hospital Diagnostic Services (90 days prior to date of admission)
- d. Post-Hospital Follow-up treatment (90 days after date of discharge)
- e. Local Ambulance services to the hospital
- f. Home Nursing (up to maximum 26 weeks following discharge from hospital)
- g. Casualty ward Accident & Emergency services
- h. Dental cover following an accident (within 14 days from date of accident)

In addition to the above-stated, the medical claims submitted will be assessed based on policy limits, subject to the policy terms & conditions. Please note that pre-existing condition will apply. See below for definition:

Pre-Existing Condition

Means any injury, illness, condition or symptom:

- (a) for which treatment or medication or advice or diagnosis has been sought or received or was foreseeable prior to the commencement of cover for the Insured Person concerned, or
- (b) Which presented signs or symptoms of which the Insured Person concerned was aware or should reasonably have been aware or which originated or existed prior to the commencement of cover for the Insured Person concerned.

For new students, pre-existing conditions will be covered after 12 months of continuous coverage with us. Completion of health declaration form is waived.

This policy will not cover an insured person who travels expressly for treatment outside of the Usual Country of residence (Singapore).

Frequently Asked Questions (FAQs)

Private Education Institution (PEI) Group Hospitalization & Surgical Insurance

1. What does the insurance cover?

The policy provides coverage in Singapore only, and on school-related activities overseas, for your medical expenses incurred for hospitalization and/or surgery arising from illness or accidents. For Singapore, the insurance covers eligible expenses in a Singapore Government/Restructured hospital. For overseas treatment (on school-related activities), hospitalization and/or surgery expenses incurred will be covered up to the reasonable and customary cost of treatment in Singapore Government/Restructured Hospital, whichever is lower, subject to the policy limits applicable.

Please refer to the Benefits Schedule given to your school for the details.

2. Which hospital can I seek treatment at?

You can seek treatment at Singapore Government/Restructured Hospitals which are:

- Singapore General Hospital
- Alexandra Hospital
- KK Women's and Children's Hospital
- National University Hospital
- Tan Tock Seng Hospital
- Changi General Hospital
- Khoo Teck Puat Hospital

Please note that hospitalization in a Ward higher than that you are entitled to or in Private Hospitals is subject to a pro-ratio factor. For hospitalization in overseas hospitals, you will only be covered up to the reasonable and customary cost of treatment in Singapore Government/Restructured Hospital for similar or comparable treatment or the cost incurred in the foreign Hospital, whichever is lower. In such cases, you may not be fully reimbursed for such claims incurred.

3. Under what circumstances will the insurance not cover me as a student?

- * Cover does not apply:
- 1) when you travel expressly for treatment outside Singapore
 - 2) when you are out of Singapore for a period exceeding ninety (90) consecutive days at a time

4. Are pre-existing conditions covered?

For students on compulsory scheme, pre-existing conditions are covered after you have been insured for 12 consecutive months.

Frequently Asked Questions (FAQs)

Private Education Institution (PEI) Group Hospitalization & Surgical Insurance

5. What should I do if I need to stay in the hospital or have surgery? Do I have to pay the medical costs myself?

Please settle the medical bills directly with the hospital and retain all ORIGINAL bills to be submitted to the insurance company. Please note that you may have to pay the cash deposit determined by the hospital and should you choose to stay in a higher class or ward or a private hospital, your claim may not be fully covered.

For pre or post hospitalization/surgery and emergency outpatient treatment, please pay first and claim reimbursement.

6. Are outpatient services or treatment for illness covered?

Specialist outpatient services for illness (eg common cold, fever etc) are covered if it involves admission in hospital or surgery (up to 90 days before and after date of admission/surgery).

7. Is outpatient treatment after an accident covered?

Yes, only if treatment is sought at a clinic or hospital within 24 hours from the time of accident. Follow up treatment by the same physician is covered up to **30 days** from date of accident.

If it involves admission in hospital or surgery, follow up treatment by the same physician is covered up to 90 days after date of admission/surgery.

8. How do I make a claim?

Please submit the following documents to us through your school:

- MSIG Claim Form available from your school
- Original Final Hospital Bill & other medical bills
- Inpatient Discharge Summary/Day Surgery Authorisation Form

9. When I utilize my Medisave/Medishield Integrated Plan to pay for my treatment, how will my claim be reimbursed (for Singapore citizens and PRs only)?

Payment made by Medisave will be refunded to the respective Medisave Account holder and Medishield Integrated Plan

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Private Education Institution (PEI) Group Hospitalization & Surgical Insurance

10. When do I need to submit the claim?

You should submit the claim or give notice that you will be making a claim as soon as possible but within 30 days from date of accident. For late submission or notification, please provide a valid reason.

11. I have submitted my hospitalization/surgery claim earlier. I wish to submit follow up treatment bills. What should I do?

Please inform your school when submitting the bill that it is for follow up treatment so that we are able to trace your records. The claim form is not required.

12. How long does it usually take to process my claim?

Upon receipt of all required documents including ORIGINAL bills, approved claims will be settled within 30 days.

13. How will I be notified of the result of my claim?

You will be notified through your school. Reimbursement for approved claims will be via cheque payment to you through your school

14. When will my insurance end?

The insurance will end when one of the following occurs, whichever happens first:

- when you cease to be a registered student of your school
- exhaustion of the policy limit applicable to you during the policy year
- expiry of the insurance policy
- when you remain outside Singapore for a period in excess of 90 consecutive days