BENEFITS SCHEDULE – JAMES COOK UNIVERSITY PTE LTD

Group Hospitalisation & Surgical Insurance Policy No.2100583160

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 policy period
2) Intensive Care Unit	
3) Other Hospital Services (including surgical implants up to the benefit limit of $500, whichever is lower)	
4) Surgical Expenses	
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) - includes dental treatment due to accident up to $500 per year	
10) Ambulance Fee	
11) Medical Report Fees	
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	Government/Restructured Class "A" – 65% Private (Capped at 2-bedder) - 65%
13) Overall Maximum Limit Per Policy Period (Item 1 to 12)	20,000
14) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000
15) Outpatient Kidney Dialysis (per policy year)	3,000
16) Outpatient Cancer Treatment (per policy year)	3,000
17) 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 31 days from date of accident and for Chinese Physician not exceeding $500 per accident