



BENEFITS SCHEDULE FOR GEMS WORLD ACADEMY (SINGAPORE) PTE LTD

Group Hospitalisation & Surgical Insurance Policy No.Q0051679

Benefits Schedule	Limits (SGD)
1a) Daily Room & Board	As charged in B1 wards (4-bedded) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period
1b) Intensive Care Unit	
2) Hospital Miscellaneous Services	
3) Surgeon's Fee	
4) Anesthetist's Fee	
5) In-hospital Physician's Visit	
6) Pre-hospitalisation Specialist Consultation ¹ (up to 90 days before admission)	
7) Pre-hospitalisation Diagnostic Services ¹ (up to 90 days before admission)	
8) Post- hospitalisation Treatment (up to 90 days from discharge) ²	
9) Emergency Outpatient Treatment (due to accident only) ³ - includes dental treatment due to accident up to \$500 per year	
10) Ambulance Fee	
11) Medical Report Fees	Government Restructured Class "A" - 65% Private (Capped at 2-bedder) - 65%
Pro-ration factor will apply if student is warded in a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	
Overall Maximum Limit Per Policy Period (Item 1 to 11)	20,000
Additional Benefit 12) Hospital Confinement due to Mental Illness (with referral by General Practitioner or Specialist)	1,000
13) Death Benefit	3,000

¹ Must lead to hospitalisation and/or surgical procedure within 30 days

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

³ Treatment must be sought in a hospital or clinic or from a registered *Traditional Chinese Medicine (TCM) practitioner* within 24 hours from time of accident; follow-up charges by same physician covered up to 30 days from date of accident and for TCM practitioner not exceeding \$300 per occurrence.