



## BENEFITS SCHEDULE FOR SPATEC ACADEMY PTE LTD

Group Hospitalisation & Surgical Insurance Policy No.GSC/Q0032044

Benefits Schedule	Limits (SGD)
1a) Daily Room & Board	As charged in <b>B2 wards (6-bedder)</b> in <b>Singapore Government / Singapore Government Restructured Hospitals</b> 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 <sup>1</sup> (up to 30 days before admission)	
7) Pre-hospitalisation Diagnostic Services <sup>1</sup> (up to 30 days before admission)	
8) Post- hospitalisation Treatment (up to 90 days from discharge) <sup>2</sup>	
9) Emergency Outpatient Treatment (due to accident only) <sup>3</sup>	
10) Ambulance Fee	
11) Medical Report Fees	Government Restructured Class "A" - 65% Private (Capped at 2-bedder) - 50%
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
<b>Additional Benefit</b>	
12) Hospital Confinement due to Mental Illness (with referral by General Practitioner or Specialist)	1,000
13) Death Benefit	5,000

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

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

<sup>3</sup> 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.