

POLICY SCHEDULE

Policy Effective Date	: February 11, 2010	Policy Anniversary	: March 1st
Members	: All eligible students covered by the Policyholder in Singapore.		
Maximum Age of Coverage	: 70 years of age		
Waiting Period	: Nil - Coverage starts from the date of enrolment or February 11 2010, whichever is later		
Classification & Plan	: Plan 1 - Foreign Student		
Changes in Classification to be Effective	: the date of such change		
Rates of benefits	: Maximum Per Policy Year		
		<u>Plan 1</u>	
1(a). Daily Room & Board (Max. 120 days)	:	4 Bedded Government Ward / \$200	
1(b). Intensive Care Unit (Max. 30 days)	:	\$600	
2. Other Hospital Services (including implants)	:	\$7,000	
3. Surgical Benefit (Minor Surgical Benefit Maximum Limit of S\$1,500)	:	\$9,000	
4. In-Hospital Doctor's Consultation (Max. 120 days)	:	\$60	
5. Emergency Out-Patient Treatment (Accident)	:	\$2,000	
6. Pre & Post Hospitalization / Surgery Specialist Consultation, Diagnostic X-ray & Laboratory Test	:	\$2,000	
7. Hospitalization in Singapore Government Hospital or Singapore Government Restructured Hospital (Overall Maximum Limit Per Disability)	:	\$20,000	
8. Overseas Hospitalization (Accident) (Maximum per disability, items 1 to 6 only)	:	NA	
9. Death Benefit	:	\$5,000	
10. Outpatient Kidney Dialysis / Cancer Treatment (Maximum per Policy Year)	:	NA	
11. Rehabilitation Benefit	:	NA	
Coverage	:	Singapore Only	
Mode of Payment	:	Annually	
Premium Due Dates	:	Every 1st day of March	