

Product Summary

Benefits Table	Plan A	Plan B	Plan C	Only applicable when Annual Deductible/ Co-insurance option is chosen
In-patient and Daycare Treatment				
<p>Reconstructive surgery</p> <p>This benefit pays for the initial reconstructive surgery and only when it is medically necessary and carried out to restore function after an accident or following surgery for an eligible medical condition.</p>	Included			Annual Deductible
<p>Surgical implants</p> <p>This benefit pays for medical device surgically implanted into the body as part of the treatment (excluding any dental implants).</p>	Included			Annual Deductible
<p>Companion accommodation</p> <p>We will pay for companion accommodation when the member is receiving eligible in-patient treatment within the area of cover.</p>	S\$190 per night			Annual Deductible
<p>New Born accommodation</p> <p>This benefit pays for the child who is less than 16 weeks to stay in the hospital while the insured mother is receiving eligible in-patient treatment.</p>	Included			Annual Deductible
<p>Cash benefit</p> <p>Payable for eligible in-patient treatment only when the member receives treatment within area of cover and provided no cost for that treatment is claimed under this plan.</p>	S\$300 per night	S\$200 per night	S\$140 per night	Annual Deductible

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In-patient and Daycare Treatment				
<p>In-patient rehabilitation</p> <p>This benefit pays for in-patient rehabilitation when:</p> <ul style="list-style-type: none"> a) it is carried out by a medical practitioner specialising in rehabilitation; and b) it is carried out in a rehabilitation hospital or unit which is recognised by us; and c) the treatment could not be carried out on an out-patient basis, and d) the costs have been agreed, in writing by us before the rehabilitation begins. <p>We will not pay for in-patient rehabilitation for more than twenty-eight (28) days except in cases such as in severe central nervous system damage caused by external trauma. For cases such as in severe central nervous system damage caused by external trauma, we will not pay for in-patient rehabilitation for more than one hundred eighty (180) days.</p>		Included		Annual Deductible
<p>Pre-hospitalisation treatment (up to 90 days before admission)</p> <p>We will pay for consultation, prescribed investigations and essential medications received as an out-patient within 90 days prior to a hospitalisation, where such hospitalisation is eligible for cover under member's plan and where the need for such hospitalisation has arisen as a direct result of the medical examination and investigation findings drawn from that consultation.</p>		Included		Annual Deductible

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In-patient and Daycare Treatment				
<p>Post hospitalisation treatment (within 90 days after discharge)</p> <p>This benefit pays for follow-up out-patient consultation and treatment following an eligible in-patient or daycare surgery when such consultation is carried out by the in-patient treating medical practitioner or a referred medical practitioner and provided such consultation or treatment occurs within 90 days following the discharge from hospital or the date of the daycare surgery.</p>		Included		Annual Deductible
Out-patient Treatment				
<p>Primary and Specialist care</p> <p>This benefit pays for consultation, diagnostic procedures, prescribed drugs and dressings received as part of an out-patient treatment.</p> <p>Diagnostic tests include and are limited to laboratory, X-Rays and Ultrasound.</p>		Included	<p>Included if it is part of pre-hospitalisation treatment or post hospitalisation treatment</p> <p>Subject to the limitations applied for 'Pre-hospitalisation treatment' or 'Post-hospitalisation treatment' benefit</p>	20% co-insurance
<p>Surgical procedures</p> <p>We will pay for any eligible surgical procedures received as an out-patient for an eligible medical condition.</p> <p>We will pay for any eligible surgical procedures received as an out-patient for an eligible medical condition.</p>		Included	<p>Included</p> <p>This benefit includes one post-surgery consultation within 90 days from the date of the surgical procedure</p>	20% co-insurance

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Out-patient Treatment				
<p>Emergency treatment due to accident</p> <p>This benefit pays for out-patient treatment due to accident required immediately (within 24 hours) following bodily injury arising from an accident, provided the member has been continuously covered under the policy since before the accident happened. Follow-up treatment for the same bodily injury will be covered up to 30 days from the date of the accident.</p>		Included		20% co-insurance
<p>Radiotherapy and chemotherapy</p> <p>We will pay for radiotherapy and chemotherapy received as an out-patient for an eligible medical condition at a registered medical facility recognised by us.</p>		Included		Annual Deductible
<p>Kidney dialysis</p> <p>We will pay for kidney dialysis received as an out-patient for an eligible medical condition at registered medical facility recognised by us.</p>		Included		Annual Deductible
<p>Computerised tomography, magnetic resonance imaging, positron emission tomography and gait scans</p>		Included		20% co-insurance
<p>Hormone replacement therapy (HRT)</p> <p>We will pay for the consultations and the cost of the implants, injections, patches or tablets when it is medically necessary and resulting from a medical intervention rather than for the relief of physiological symptoms.</p> <p>Where hormone replacement therapy is only required for the relief of menopausal symptoms, this benefit will pay for consultation and prescribed implants, patches or tablets up to the limit shown in the policy schedule.</p>		Included (Hormone replacement therapy for relief of menopausal symptoms - up to S\$200)	Included if it is part of post-hospitalisation treatment Subject to the limitations applied for 'Post-hospitalisation treatment' benefit	20% co-insurance

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Out-patient Treatment				
<p>Physiotherapy, occupational therapy and speech therapy</p> <p>Treatment given by any of these practitioners must be referred by the medical practitioner who has defined a diagnosis. Benefit is payable only following in-patient treatment for an eligible medical condition.</p>	Included		<p>Included if it is part of post-hospitalisation treatment</p> <p>Subject to the limitations applied for 'Post-hospitalisation treatment' benefit</p>	20% co-insurance
Alternative and Well-being Medicine				
<p>Consultation and treatment provided and prescribed by a qualified and registered chiropractor, podiatrist, dietitian, nutritionist, naturopath, acupuncturist, homeopath, osteopath, physiotherapist and Traditional Chinese medicine practitioner</p> <p>This benefit pays for the specified complementary and alternative therapist and practitioners.</p>	Up to S\$2,000		No benefit	20% co-insurance
<p>Vaccination</p> <p>This benefit pays for necessary vaccinations. Consultation charge made in conjunction with vaccination can be claimed from this benefit where applicable.</p>	Up to S\$2,000	Up to S\$500	No benefit	20% co-insurance
	Available only after 90 consecutive days membership in the first policy year			
<p>Health screen</p> <p>This benefit includes the cost of any eligible consultation needed as part of the screening process.</p>	Up to S\$1,350	Up to S\$250	No benefit	20% co-insurance
Dental Treatment				
<p>Accidental damage to natural teeth</p> <p>This benefit pays for dental treatment required (within 30 days) following accidental damage to natural teeth caused by extraoral impact.</p>	Included			20% co-insurance

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Dental Treatment				
<p>Oral and maxillofacial surgery</p> <p>This benefit pays only for the following procedures performed by an oral and maxillofacial surgeon:</p> <ul style="list-style-type: none"> - Surgical removal of impacted/un-erupted teeth and buried teeth which are diseased or causing symptoms - Surgical removal of complicated buried roots which are diseased or causing symptoms - Enucleation (removal) of cysts of the jaw - Treatment of cancers (For lesion or lump in the mouth) <p>Pre-existing condition limitations apply to this benefit.</p>	Included			20% co-insurance
<p>Routine dental care</p> <p>This benefit pays for routine dental examination, extraction, fillings, scaling/polishing, x-ray, sealant, fluoride treatment, root canal treatment, implants, bridgework, crowns, treatment of gum disease, dentures, inlays and onlays.</p> <p>Pre-existing condition limitations are not applicable to this benefit.</p>	Up to S\$2,500	Up to S\$250	No benefit	20% co-insurance
Optical Benefit				
<p>Routine optical care</p> <p>This benefit pays for corrective spectacle lenses, contact lenses and associated spectacle frames prescribed by an ophthalmologist or optometrist. Ophthalmologist or optometrist eye examination is claimable from this benefit.</p> <p>Lasik/laser surgery and tinted lenses are not covered under this benefit.</p>	Up to S\$380	No benefit		20% co-insurance

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Emergency Evacuation and Repatriation				
<p>International Emergency Medical Assistance (IEMA)</p> <p>This benefit pays for the following services:</p> <ul style="list-style-type: none"> - Evacuation where the local medical facilities are not adequate according to our appointed doctor - Evacuation will be to the nearest medical facility where treatment is adequate - Transportation for returning to the principal country of residence following the evacuation - Cost of one accompanying person while the covered person is being evacuated - Hotel accommodation of one accompanying person up to 10 days - Bring the body/ashes back to a port or airport in the principal country of residence or home country, if the covered person dies abroad 		Included		Not Applicable
Maternity Benefit				
<p>Investigation into infertility</p> <p>This benefit pays for investigation and treatment of the cause of infertility.</p>	<p>Up to S\$2,500 in a member's lifetime</p> <p>Available only after 18 consecutive months membership</p>	No benefit		20% co-insurance

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Maternity Benefit				
<p>Pre and post-natal complications</p> <p>This benefit pays for treatment of an eligible medical condition which is due to and occurs during the pregnancy prior to the childbirth or after the childbirth for female member over the age of 18 years.</p> <p>Under post-natal complications, we will only pay for treatment received within 90 days following the childbirth.</p>	<p>Included</p> <p>Available only after 365 consecutive days membership</p>		<p>20% co-insurance</p>	
<p>Pregnancy and childbirth</p> <p>This benefit pays for routine pre-natal care, childbirth and routine post-natal care up to 6 weeks following birth for female member over the age of 18 years. The limit shown is the maximum benefit for each policy year (even if there is more than one pregnancy) or each pregnancy (even if an eligible pregnancy falls across the policy anniversary) provided the policy with this benefit has been renewed. The limit shown applies in aggregate for pre-natal, childbirth and post-natal care.</p> <p>For birth through vaginal childbirth and medically necessary caesarean section, we will pay for the childbirth costs within the limit shown in the benefits table. Any complications of pregnancy will be paid from “Pre & post-natal complications” benefit.</p> <p>For birth through non medically necessary caesarean section, we will pay for the childbirth costs up to the costs of a natural childbirth. If we are not able to determine that a caesarean section is medically necessary, we will consider it is not medically necessary. The complications arising from such childbirth will be paid up to the remainder of the ‘Pregnancy and Childbirth’ limit.</p> <p>Please note: this benefit is only payable when 365 consecutive days membership is achieved and 1). subject to compulsory annual deductible & co-insurance; 2). the male spouse/partner Plan A membership is in-force or the female member paid the agreed premium loading.</p>	<p>Up to S\$22,000</p> <p>Available only after 365 consecutive days membership</p>	<p>No benefit</p>		<p>20% co-insurance</p>

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New Born Cover				
<p>Acute medical condition (excluding congenital conditions)</p> <p>This benefit pays for the treatment of acute medical condition, providing there is no underlying congenital condition, developed in a new born baby including nursing of pre-mature baby (i.e. where birth is prior to 37 weeks gestation) in Neonatal Intensive Care Unit (NICU). Common acute medical conditions for new born babies include neonatal jaundice, colic, diarrhea, constipation, vomiting and ear infection.</p> <p>This benefit is only available if:</p> <ul style="list-style-type: none"> a) the parent of the new born baby has been covered under InternationalExclusive for 365 consecutive days or more when the baby is born; and b) the new born baby is added into the insured parent's policy within 30 days from birth; and c) both parent and baby have been continuously covered under the policy and the policy is in force when the treatment is received. <p>This benefit is paid from the insured baby's plan.</p> <p>This benefit covers treatment received by a new born baby during the first 30 days after birth. After 30 days, treatment can be covered under the main benefits of the insured baby's plan.</p>	<p>Included</p>			<p>Annual Deductible</p>

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New Born Cover				
<p>Treatment of congenital conditions</p> <p>This benefit pays for treatment of congenital conditions.</p> <p>The benefit becomes available if:</p> <ol style="list-style-type: none"> the parent of the new born baby has been covered under International Exclusive Plan A for 365 days or more when the baby is born; and the new born baby is added into the insured parent's policy within 30 days from birth; and both parent and baby have been continuously covered under the policy and the policy is in force when the treatment is received. <p>This benefit is paid from the insured baby's plan.</p> <p>Please note:</p> <ol style="list-style-type: none"> Treatment for congenital conditions which do not fulfill all above criteria will be paid from 'Pre-existing Condition/Congenital Conditions' benefit. Once the limit for this benefit is reached, no other benefit (including 'Pre-existing Conditions/ Congenital Conditions' benefit) will be payable for the congenital condition(s) which was (were) claimed from this benefit for the remaining policy year. 	<p>Up to S\$65,000</p>	<p>No benefit</p>		<p>Annual Deductible</p>

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Other Benefits				
<p>Home nursing</p> <p>This benefit pays for charges incurred by an attending registered and qualified nurse for nursing at home provided;</p> <ul style="list-style-type: none"> (i) after discharge from hospital which the member has been warded in the intensive care unit for an eligible medical condition or undergone for an eligible daycare surgery, and (ii) agreed in writing by us beforehand that it is medically necessary and appropriate, and (iii) it is prescribed by the treating medical practitioner for the continued treatment for the eligible medical condition which the member was hospitalised for, and (iv) when such services are essential for medical as distinct from domestic reasons. <p>For terminal medical condition, this benefit is payable under 'Hospice and Palliative Care' and subject to the limitations applicable to that benefit.</p>	Included			20% co-insurance
<p>Local road ambulance transport</p> <p>This benefit pays for medically necessary emergency road ambulance transport to or between hospitals.</p>	Included			20% co-insurance
<p>Psychiatric treatment</p> <p>This benefit pays for in-patient, daycare and out-patient treatment (subject to availability of out-patient benefit for your plan) of psychiatric illnesses in aggregate.</p> <p>All treatments given by psychologists, psychotherapists or any individuals other than a registered psychiatrist must be pre-authorized by us.</p>	Up to S\$11,000	Up to S\$7,000	Up to S\$5,400	20% co-insurance

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Other Benefits				
<p>Pre-existing conditions and congenital conditions</p> <p>This benefit pays for:</p> <p>a) all declared and accepted eligible conditions that existed or for which there were symptoms before the commencement of cover, or reinstatement date, or the introduction of this benefit, whichever is later; or</p> <p>b) treatment of congenital conditions (whether existing before or after the commencement of cover).</p>	<p>Year 1 & 2 : Up to S\$3,000 Available only after 270 consecutive days membership</p> <p>Subsequent years: Up to S\$6,000</p>		No benefit	Whether it is co-insurance or annual deductible will depend on the treatment received and what is stated on each benefit.
<p>Treatment for HIV/AIDS as a result of occupational accident or blood transfusion.</p> <p>This benefit becomes available when signs or symptoms are present for the first time after 36 months of continuous membership.</p>	<p>Up to S\$13,000</p> <p>Available after 36 consecutive months membership</p>	No benefit		20% co-insurance
<p>Artificial limbs</p> <p>This benefit pays for all the costs associated with fitting artificial limbs, including the artificial limbs, its maintenance, consultations and necessary medical or surgical procedures.</p>	Up to S\$3,800 every 3 years	Up to S\$1,300 every 3 years	No benefit	20% co-insurance
<p>Medical aids and durable medical equipments</p> <p>This benefit pays for instruments or devices or durable medical equipments which are prescribed by the medical practitioner as a medically necessary aid to the function or capacity such as and limited to compression stockings, hearing aids, speaking aids (electronic larynx), wheelchairs, crutches, corrective splint and orthopaedic supports.</p>	Up to S\$600	Up to S\$300	No benefit	20% co-insurance

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Other Benefits				
<p>Hospice and palliative care</p> <p>This benefit becomes available when the member is admitted to a specialist palliative care centre or hospice, recognised by us, following diagnosis, written confirmation (including medical evidence) by a medical practitioner that the member is suffering from an eligible terminal medical condition or conditions.</p>	<p>Up to S\$52,000 in a member's lifetime</p> <p>Available only after 365 consecutive days membership</p>	<p>Up to S\$40,000 in a member's lifetime</p> <p>Available only after 365 consecutive days membership</p>	<p>Up to S\$15,000 in a member's lifetime</p> <p>Available only after 365 consecutive days membership</p>	<p>Annual Deductible</p>