

NUS Group Medical Insurance Scheme (GMIS) for NUS Graduate/Non-Graduating Students (1 July 2007 – 30 June 2008)

1. Eligibility

It is compulsory for all **full-time** graduate and non-graduating students (including those on leave of absence) to subscribe to our Group Medical Insurance Scheme (GMIS).

Students, who are able to submit documentary proof of an alternative coverage similar to the University's insurance scheme, may be waived from GMIS and will have to sign an undertaking for such waiver.

Students who subsequently convert their candidature from full- to part-time basis will continue to be covered for the period for which the premium has earlier been paid.

2. Benefits & Coverage

There are basically 3 components:

(a) Hospitalisation & Surgery (Annex A)

- (i) 24-hour worldwide coverage for hospitalization & surgical expenses arising from illness & accidents (including SARS).
- (ii) Sum insured of S\$30,000 per student per annum on lump sum basis to cover the cost of:
 - Ambulance fee;
 - Emergency outpatient resulting in hospitalisation;
 - Pre- & Post-hospitalisation of up to 90 days;
 - Emergency dental treatment & surgery;
 - Medical report;
 - Ward & miscellaneous charges including cost of ICU;
 - In-patient physician's visits;
 - Specialist consultation resulting in hospitalisation;
 - Surgery & all hospitalisation cost.

Note: The GMIS does not cover normal outpatient treatments, such as normal fever or cold, unless such treatments led to subsequent hospitalization or surgery. Please also read the exclusion listing carefully and check with the insurance company directly if you are unsure about the coverage.

- (iii) Admission into B1 Ward of Government/Restructured hospitals in Singapore.
- (iv) Letter of Guarantee to be issued by insurance company to meet requirements of all participating hospitals, which will waive students from paying any admission deposit (if applicable).

(b) Personal Accident (Annex B)

- (i) 24-hour worldwide coverage against accidental injury resulting in permanent disablement and/or accidental death.

- (ii) Maximum medical reimbursement of S\$2,000 per student per accident.
- (iii) Disability & death benefits of up to S\$30,000.

(c) Mental Health (Annex C)

- (i) Unlimited outpatient psychiatric and mental health specialist consultation and treatment at the University Health & Wellness Centre and Singapore General Hospital/Institute of Mental Health.*
****Note: Allow emergency hospitalisation to any Government & Restructured hospitals in Singapore (e.g. NUH) without referrals is subject to prior approval from the insurance company.***
- (ii) Hospitalisation benefits in the aggregate of up to S\$6,000 per year with maximum benefits of S\$3,000 per episode/disability
- (iii) Admission for hospitalisation will be into B1 Ward of Government/Restructured hospitals in Singapore.

3. Insurance Payment

- **Graduate Students & Non-Graduating (Non-Exchange) Students**

The relevant premium will be included in the miscellaneous fees of the student bill on a semester basis. For Research Scholars, the amount will be automatically deducted from their stipends on a semester basis.

- **Non-Graduating (Exchange) Students**

Please obtain the prescribed application form and make payment at the Student Services Centre located at Yusof Ishak House (Level 1, No.31, Lower Kent Ridge Road, Singapore 119078) during the following times: 8.45 am to 4.30 pm (Monday to Friday).

Payment by cash must be made in person. Payment by cheque should be crossed and made payable to "National University of Singapore". Please write your name, registration number and telephone number on the reverse of the cheque.

Please note that there is **no refund** for premiums paid.

(Last Revised on Sept 07)



NUS Group Medical Insurance Scheme (GMIS) for NUS Graduate/Non-Graduating Students (1 July 2007 – 30 June 2008)

Factsheet for Group Hospitalisation/Surgical Insurance Scheme (HSBC Insurance)

Students must read and comply with the requirements stated herein, otherwise claims and reimbursements may be delayed or declined due to non-compliance.

Policy Coverage

- 24 Hour Worldwide cover but not for any intended or booked treatment overseas
- Admission into any Singapore Government & Government Restructured Hospitals in B1 Class Ward including the National University Hospital
- Hospitalisation & Day Surgery due to illness and accident
- Hospitalisation due to Severe Acute Respiratory Syndrome (SARS)

Benefits

- Lump-sum maximum benefit of S\$30,000.00 per student in the aggregate per policy year
- Subject to the Schedule of Benefits set out below

Schedule of Benefits

Description	Amount (S\$)
Room & Board (Daily, maximum up to 91 days per disability)	As Charged
Hospital Intensive Care (Daily, maximum up to 20 days per disability)	As Charged
Hospital Miscellaneous Services	As Charged
Surgical Benefits	As Charged
In-hospitalisation Physician's Daily Visit	As Charged
Pre-Hospitalisation Specialist's Consultation and Diagnostic Services (payable only if it results in hospitalisation within 90 days)	As Charged
Post Hospitalisation Treatment (Max up to 90 days)	As Charged
Emergency Out-Patient Accidental Treatment	As Charged
Ambulance Fee	As Charged
Medical Report Fee	As Charged
Maximum Limit any one claim and in the aggregate for each student	SGD 30,000.00

Emergency Outpatient/Dental Treatment Due to Accident

Treatment for Accidents. If as a result of an accident, emergency dental treatment or out-patient treatment in a clinic or hospital is required, reimbursement will be made for the charges and treatment costs provided that **medical attention is sought within 24 hours of the occurrence** of the accident. Valid reasons must be furnished to HSBC Insurance in the event the accident report is not filed within the prescribed period. Follow-up treatment costs by the same physician/doctor thereafter, will be reimbursed up to 31 days from the date of the accident. Valid reasons must be provided if follow-up treatment is by another physician/doctor.

Main Exclusions

The students must note that hospitalisation due to the identified conditions, among others and listed below, are strictly, **not payable** and they must ensure that they have the financial means to pay for their hospitalisation bills before considering admission into the hospital. If they are aware that their illness are excluded and still wish to be admitted into the hospital, HSBC's Letter of Guarantee should not be used for admission in this instance. Such students will have to settle their hospitalisation bills in full with the hospital before their discharge.

Main exclusions as stated below are not covered:

- Congenital conditions
- Pregnancy & Miscarriage/child birth
- AIDS and sexually transmitted diseases
- Stress, Mental or Nervous Disorders
- Drug abuse
- Illegal Activities
- Self-inflicted injuries
- Cosmetic surgery
- Outpatient Treatments unless as a result of an accident
- Dental/Optical Treatment
- Implant & prosthesis

Policy Termination

- Insured leaving the University
- Depletion of maximum sum insured of \$30,000.00 during the policy year
- Expiry of insurance policy

Student Undertaking

All students **must sign** a Letter of Undertaking to indemnify HSBC Insurance against the following:

- Total hospitalisation treatment cost in excess of S\$30,000.00 per policy year
- Treatment cost excluded under the policy

In the event that the above situation should arise, HSBC Insurance will instruct the students to settle the bill directly with the hospital or to recover from the students if payments has already being made by HSBC Insurance to the hospital. Pending settlement, the benefits to the affected students may be suspended. Reinstatement of his benefits will be granted as soon as full payment has been received by HSBC Insurance or the hospital. The student **is legally bound** by his undertaking and he **must settle** all outstanding bills within 30 days of request made for such payment.

Participating Hospitals

All Government and Government Re-structured hospitals in Singapore including the National University Hospital.

Procedure for Admission & Claims

The procedures must be strictly complied with to prevent any delay in processing of legitimate hospitalisation claims.

During week days, all students requiring hospitalisation will:

- Obtain the copies of Claims Form, Medical Report Form and Letter of Undertaking from Registrar's Office
- Obtain Letter of Guarantee (LOG) from Registrar's Office
- Present LOG to hospital during registration for admission
- During emergency, LOG can be faxed directly to the hospital by HSBC (Tel: 63193920) C&S Corporate Services (Tel: 96352631)
- Complete and sign Section I of the Claims Form
- Sign Letter of Undertaking
- Submit to HSBC Insurance all original receipts, invoices and duly signed original copies of :
 - Claims Form
 - Medical Report Form (Section 1)
 - Letter of Undertaking
 - Original bills/receipts

Settlement of Claims

Upon receipt of all relevant documents, the approved claims including any reimbursements to the students should be settled within 30 days.

Hospitalisation Overseas

All students must seek treatment in a Singapore hospital. They are not permitted to seek treatment overseas on their own accord unless directed by a qualified Singapore registered medical practitioner/specialist. In addition to the medical referral by a specialist, the student must first obtain prior approval from HSBC, failing which the reimbursements for such expenditure may be declined. Hospitalisation overseas is only permitted provided it is an emergency that arises whilst abroad – for instance during home leave, vacation, or industrial training. In other words, the students are not permitted to travel for the main purpose of seeking hospitalisation treatment overseas.

For overseas hospitalisation, the students must:

- Pay for the cost of the hospitalisation and treatment
- Retain the original receipts of payment
- Complete and sign Section I of the Claim's Form
- Submit the Medical Report Form (Section II) for completion and signature by the attending doctor/specialist who is treating you. Unless this is complied with, reimbursement may not be approved.
- Submit all necessary original copies of supporting documents including those listed above to HSBC Insurance within 30 days from the date of invoices to claim for his reimbursements.

Useful Information

- Policy Reference Number: **60074543**

- During office hours: **Helplines - 62256111**
- After office hours: **Emergency Hot-line - 96352631**
- Submit all claims and correspondence to:

Group Insurance/Employee Benefits
HSBC Insurance (Singapore) Pte Ltd
10 Eunos Road 8 #11-01
Singapore Post Centre
Singapore 408600



NUS Group Medical Insurance Scheme (GMIS) for NUS Graduate/Non-Graduating Students (1 July 2007 – 30 June 2008)

Factsheet for Group Personal Accident Insurance Scheme (KIB Insurance Brokers)

Policy Coverage

- 24 hours worldwide cover
- Accidental injury resulting in permanent disablement and/or accidental death
- Medical expenses incurred arising from an accident (treatment must be within 12 months from time of accident)
- Full-time students of all nationalities & aged between 16 to 65 years old, who have subscribed to the scheme, renewable up to 70 years old

Schedule of Benefits (payable as a result of accident only)

Descriptions	Sum Insured Per Insured Person
Death	S\$30,000/-
Permanent Disablement/Disability	As per Table of Benefits attached
Medical Expenses Reimbursement	Up to S\$2,000/- per accident
Burial Expenses	S\$2,000/-
Simple or Other Fractures	S\$3,000 per any one bodily injury as per Table of Benefits attached

Conditions/Extensions

As per insurer's standard Group Personal Accident insurance policy wordings, including the following :-

- Riot, Strike, Civil Commotion and Terrorism including Nuclear, Chemical and Biological Terrorism
- Hijack, Unprovoked Murder and Assault
- Drowning and Suffocation
- Exposure and Disappearance
- Motorcycling
- Unscheduled Flights
- Accidental Miscarriage
- Peace Time Reservists Training

Exclusions

- Self-inflicted injuries or any attempt thereat, while sane or insane
- Insurrection, declared or undeclared war or any warlike operations, military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order
- Participating in riot, committing an assault or felony
- Participation in competitive racing on wheels

Policy Termination

Cover shall be terminated on the earliest of the following events :

- a) Insured Person leaving the Institution (i.e. NUS) or full-time course of study
- b) Insured Person not within the specified age limit
- c) Non-payment of premium
- d) Death of the Insured Person
- e) Depletion of maximum sum insured
- f) Expiry of insurance policy

TABLE OF BENEFITS

Loss Events	Compensation Payable % of capital sum stated in the Policy Schedule		
Ai. ACCIDENTAL DEATH	100%		
Aii. BURIAL EXPENSES	100%		
B. PERMANENT DISABILITY			
1. Permanent Total Disablement	150%		
2. Total Paralysis of all Limbs	150%		
3. Loss of or Loss of Use of both hands or both feet	150%		
4. Loss of or Loss of Use of one hand or one foot	125%		
5. Loss of entire sight of both eyes	150%		
6. Loss of or Loss of Use of one limb and Loss of sight of one eye	150%		
7. Total and Permanent Loss of speech and hearing	150%		
8. Permanent and incurable insanity	100%		
9. Total and Permanent Loss of hearing in			
a. Both ears	75%		
b. One ear	25%		
10. Total and Permanent Loss of speech	50%		
11. Total and Permanent Loss of the lens of one eye	50%		
12. Loss of sight of one eye	100%		
13. Loss of or Loss of Use of one thumb	RIGHT	LEFT	
a. Both phalanges	30%	20%	
b. One phalanx	15%	10%	
14. Loss of or Loss of Use of four fingers & thumbs (all phalanges)	70%	50%	
15. Loss of or Loss of Use of four fingers (all phalanges)	40%	30%	
16. Loss of or Loss of Use of any one finger			
a. Three phalanges	10%	7%	
b. Two phalanges	8%	6%	
c. One phalanx	5%	3%	
17. Loss of or Loss of Use of toes			
a. All - one foot	15%		
b. Great, both phalanges	5%		
c. Great, one phalanx	3%		
d. Other than great, if more than one toe, each	1%		
18. Fractured leg or patella with established non-union	10%		
19. Shortening of leg by at least 5 cm	7.5%		
20. Third Degree Burns			
<u>Area</u>	Damage as a Percentage of Total Body Surface Area		
- Head	Equals to or greater than 2% but less than 5% 50%		
	equals to or greater than 5% but less than 8% 75%		
	equals to or greater than 8% 100%		
- Body	equals to or greater than 10% but less than 15% 50%		
	equals to or greater than 15% but less than 20% 75%		
	equals to or greater than 20% 100%		
21. In respect of other Permanent Disablements not specified, the Company will adopt a percentage that is consistent with the above scale without reference to the Insured Person's occupation.			
C. SIMPLE OR OTHER FRACTURES			
Maximum Benefit amount payable in respect of any ONE Bodily Injury			
- Neck, skull or spine (full break)	100%		
- Hip	75%		
- Jaw, pelvis, leg, ankle or knee (other fracture)	50%		
- Cheekbone, shoulder or hairline fracture of skull or spine	30%		
- Arm, elbow, wrist or ribs (other fracture)	25%		
- Leg, ankle or knee (simple fracture)	20%		
- Nose or collar bone	20%		
- Arm, elbow, wrist or ribs (simple fracture)	10%		
- Finger, thumb, foot, hand or toe	7.5%		
D. MEDICAL EXPENSE REIMBURSEMENT - Up to the limits specified in the Schedule of Benefits			

Provisos:



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(1 July 2007 – 30 June 2008)**

**Factsheet for Group Mental Health Insurance Scheme
(NTUC Income)**

1. Coverage

NUS students participating in the Group Mental Health Scheme underwritten by NTUC Income are entitled to the following benefits :

- a) Professional counselling is provided by the University's Personal Guidance & Counselling Service (PGCS) for all students free of charge. The PGCS clinic is located at Yusof Ishak House (next to UHWC).
- b) Psychiatric Outpatient Treatment (including medication) as prescribed by the University Health and Wellness Centre (UHWC). Claims are paid on a reimbursement basis. Students will have to make payment first before submitting a claim to NTUC Income subsequently.
- c) Specialist Psychiatric & Mental Health Treatment at either Singapore General Hospital (SGH) or Institute of Mental Health (IMH). Students must have a referral letter from the Personal Guidance & Counselling Service (PGCS) or the UHWC. The PGCS or UHWC will assist to arrange for an appointment. The student will have to make the necessary payments first and submit a claim to NTUC Income afterwards.
- d) Hospital Admission into B1 Ward of Government and Restructured Hospitals in Singapore only. All hospital admissions should be referred by PGCS, UHWC or the preferred panel of specialists at SGH or IMH. Emergency hospitalisation to any Government and Restructured hospital in Singapore without a referral is allowed. However, the student is required to inform NTUC Income at the earliest possible time.

The student will have to bring along the following documents for registration at the hospital :

- i) Referral letter from PGCS, UHWC or Panel of Specialists from IMH or SGH
- ii) Letter of Guarantee (available from Registrar's Office)
- iii) Student Pass
- iv) Passport/NRIC

2. Benefits Limits

- a) Unlimited outpatient psychiatric & mental health specialist consultation and treatment at UHWC, Singapore General Hospital or Institute of Mental Health.
- b) Hospitalisation coverage of up to a maximum of \$3,000 per episode/disability per student.
- c) Hospitalisation coverage of up to a maximum aggregate limit of \$6,000 per student per annum.

3. Claims Procedure

- a) Obtain Final Original Bills (FOB) from the hospital after discharge from hospital.
- b) Fill up Medical Claim Form. Attach FOB to the claim form with all relevant pre- and post-outpatient bills and send to NTUC Income. (Outpatient bills must be presented as fully settled). If the student possesses the "Inpatient Discharge Summary" issued by the hospital, it is advisable to attach it along with the Claims Form as it will allow our Claims Department to better assess the claim. For Letter of Guarantee (LOG) cases, hospital will forward the inpatient bill to NTUC Income directly. However, the student also needs to duly complete a medical claims form and attach a photocopy of his/her inpatient hospital bill and submit to our Claims Department.

4. Claims Reimbursement

Reimbursement of claims will be made within 14 working days provided the following documents are duly completed & submitted :

- 1. NTUC Income Medical Claims Form (can be obtained from Registrar's Office)
- 2. Original Pre/Post-Hospital Bills (if any)
- 3. Referral letter from PGCS/UHWC/Specialist from SGH/IMH (Hospitalisation bills)

5. Exclusions

The following conditions are excluded from the Group Mental Insurance coverage :

- a) Pre-existing Nervous/Mental illness
- b) Treatment for addiction to drugs, alcohol, cigarettes, sex, pornography, TV & internet
- c) Eating disorders

6. Contact Information

24-Hour Hotline : 6788-6616
Claims : cl@income.com.sg
Enquiries : gh@income.com.sg