BENEFITS SCHEDULE
GLOBAL SCHOOL OF TECHNOLOGY & MANAGEMENT PTE LTD

(A) Group Hospitalisation & Surgical Insurance Policy No. 2100611767

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU)	[4]As charged **in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals** up to the overall maximum limit per policy period
2) Intensive Care Unit	
3) Other Hospital Services (including surgical implants up to the benefit limit of $500, whichever is lower)	
4) Surgical Benefit	
5) Daily In-hosp Physician's Consultation (max 120 days)	
6) Pre-hospitalisation Specialist Consultation (up to 90 days before admission) [1]	
7) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) [1]	
8) Post- hospitalisation Treatment (up to 90 days from discharge) [2]	
9) Emergency Outpatient Treatment [3] (due to accident only) - includes dental treatment due to accident up to $500 per year	
10) Ambulance Fees	
11) Claim Medical Report Fees	
12) Pro-ration factor will apply if student is admitted into or have a surgery performed at a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	65%
13) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000 – per policy year
14) Death Benefit	5,000
15) Overall Maximum Limit Per Policy Period (Item 1 to 14)	20,000

[1] Must lead to hospitalisation and/or surgical procedure within 90 days

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

[3] Emergency Outpatient Accidental Treatment must be sought in a hospital/clinic by a Registered Medical Practitioner or by Chinese Physician or physiotherapist within 48 hours from time of accident. Follow-up charges incurred by a Registered Medical Practitioner or a Chinese Physician are covered up to 31 days from date of accident and for Chinese Physician not exceeding $500 per accident