



## BENEFITS SCHEDULE FOR PSB ACADEMY PTE LTD

### Group Hospitalisation & Surgical Insurance Policy No. Q0030159

| Benefits Schedule  | Limits (SGD)  |
|--|---|
| 1a) Daily Room & Board   | <p style="text-align: center;"><b>As charged in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period</b></p> |
| 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><br>(up to 90 days before admission)  |   |
| 7) Pre-hospitalisation Diagnostic Services <sup>1</sup><br>(up to 90 days before admission)  |   |
| 8) Post- hospitalisation Treatment<br>(up to 90 days from discharge) <sup>2</sup>  |   |
| 9) Emergency Outpatient Treatment (due to accident only) <sup>3</sup><br>- includes dental treatment due to accident up to \$500 per year                |   |
| 10) Ambulance Fee  |   |
| 11) Medical Report Fees  | <p style="text-align: center;">Government Restructured Class "A" - 65%<br/>Private (Capped at 2-bedder) - 65%</p>   |
| 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<br>(Item 1 to 11)  | 20,000  |
| <b>Additional Benefit</b>  |   |
| 12) Hospital Confinement due to Mental Illness<br>(with referral by General Practitioner or Specialist)  | 1,000   |
| 13) Death Benefit  | 5,000   |
| 14) Outpatient Kidney Dialysis   | 3,000 (maximum per year)  |
| 15) Outpatient Cancer Treatment  | 3,000 (maximum per year)  |

<sup>1</sup> Must lead to hospitalisation and/or surgical procedure within 90 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.