

BENEFITS SCHEDULE – CURTIN EDUCATION CENTRE PTE LTD

(A) NTUC Income Group Hospitalisation & Surgical Insurance Policy No. 4000190183

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU)	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 \$1,500 whichever is lower)	
4) Surgical Expenses	
5) Daily In-hosp Physician's Consultation (max 120 days)	
6) Pre-hospitalisation Specialist/GP Consultation (up to 120 days before admission) ¹	
7) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 120 days before admission) ¹	
8) Post- hospitalisation Treatment (up to 120 days from discharge) ²	
9) Emergency Outpatient Treatment ³ (due to accident only) - includes dental treatment due to accident up to \$500 per year	
11) Ambulance Fee	
12) Medical Report Fees	
13) Pro-ration factor will apply if student is admitted into a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	
14) Overall Maximum Limit Per Policy Period (Item 1 to 12)	30,000
15) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000
16) Outpatient Kidney Dialysis (per policy year)	3,000
17) Outpatient Cancer Treatment (per policy year)	3,000
18) Death Benefit	5,000 \$10,000 – due to accidental causes

¹ Must lead to hospitalisation and/or surgical procedure within 120 days

² For expenses incurred within 120 days from the date of discharge from hospital or day surgery.

³ Treatment must be sought by a Registered Medical Practitioner in a hospital/clinic or by a Chinese Physician or Physiotherapist within 48 hours from time of accident; follow-up treatment charges by same physician covered up to 31 days from date of accident and for Chinese Physician not exceeding \$500 per accident.

(B) NTUC Income Group Personal Accident Insurance Policy No. 4000190192

Benefits Schedule	Sum Assured Per Student (S\$)
Death or Permanent Disablement	\$20,000