

BENEFITS SCHEDULE – ACADEMIES AUSTRALIA COLLEGE PTE. LIMITED.

(A) NTUC Income Group Hospitalisation & Surgical Insurance Policy No. 4000144261

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 \$500, whichever is lower)	
5) Surgical Expenses	
6) Daily In-hosp Physician's Consultation (max 120 days)	
7) Pre-hospitalisation Specialist Consultation (up to 90 days before admission) ¹	
8) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) ¹	
9) Post- hospitalisation Treatment (up to 90 days from discharge) ²	
10) 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	\$100
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	65%
14) Overall Maximum Limit Per Policy Period (Item 1 to 12)	20,000
15) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000
16) Death Benefit	5,000

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 or clinic within 48 hours from time of accident. Follow-up charges by same physician covered up to 31 days from date of accident and for TCM practitioner not exceeding \$350 per occurrence.