

**BENEFITS SCHEDULE**  
**NEXUS INTERNATIONAL SCHOOL (SINGAPORE) PTE LTD**

**Group Hospitalisation & Surgical Insurance Policy No. 4000169893**

| <b>Benefits Schedule</b>   | <b>Limits (SGD)</b>   |
|--|---|
| 1) Daily Room & Board (max 120 days, incl. ICU)  | <p><sup>4</sup>As charged in <b>B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals</b> up to the overall maximum limit per policy period</p> |
| 2) Intensive Care Unit (max 30 days)   |   |
| 3) Other Hospital Services (including surgical implants up to the benefit limit of \$500, whichever is lower)  |   |
| 4) Surgical Expenses   |   |
| 5) Daily In-hosp Physician's Consultation (max 120 days)   |   |
| 6) Pre-hospitalisation Specialist Consultation (up to 90 days before admission) <sup>1</sup>   |   |
| 7) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) <sup>1</sup>   |   |
| 8) Post- hospitalisation Treatment (up to 90 days from discharge) <sup>2</sup>   |   |
| 9) Emergency Outpatient Treatment <sup>3</sup> (due to accident only)<br>- 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 a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore | 65%   |
| 13) Overall Maximum Limit Per Policy Period (Item 1 to 12)   | 20,000  |
| 14) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)  | 1,000   |
| 15) Death Benefit  | 5,000   |

<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> 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

<sup>4</sup>Policy extends to cover eligible medical expenses arising from Covid-19 in a Community Hospital in Singapore