

BENEFITS SCHEDULE

NEXUS INTERNATIONAL SCHOOL (SINGAPORE) PTE LTD

(A) Group Hospitalisation & Surgical Insurance Policy No. 2100608055

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU)	⁴As 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 (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) 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 or have a surgery performed in 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

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

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

(B) Income Group Personal Accident Insurance Policy No. 2100906878

Benefits Schedule	Sum Assured Per Student (S\$)
Death or Permanent Disablement	\$30,000 - Full Time Active Student - Singapore/ 24 hours within school premises and whilst participating in events or activities organised by the school - Travelling directly between place of residence and school or vice versa