CLAIMS PROCEDURE

(a) Parent/ Authorised Guardian to notify Learner Services via email - learnerservices@nexus.edu.sg for an upcoming claim submission and to provide the following details:

1. Name of Learner as per NRIC/Passport
2. Learner's NRIC/Fin No.
3. Learner School Code
4. Learner's School Admission Date
5. Learner's Date of Birth
6. Learner's Gender
7. Learner's Nationality
8. Learner's School Email Address
9. Email Address (Parent/ Authorised Guardian)
10. Brief description of the nature of claim

(b) A welcome email from Howden MediHub will be sent to the email address provided in 6 to 7 working days.

(c) Claimants are to register and log into the **Howden MediHub mobile application** to submit the following documents through the **app** within 30 days from the date of discharge from hospitalisation, from the date of death or from the date expenses were incurred for which the claim is made, whichever is applicable:

- To set up MediHub Mobile App, refer to Medihub App Registration Instruction Manual

Admission to Government/Restructured Hospitals (Alexandra, Changi, KK Women's & Children, National University, Singapore General and Tan Tock Seng, Ng Teng Fong, Khoo Teck Puat, Sengkang General Hospital)

- Duly Completed Claim Form (if applicable)
- A copy of the Inpatient Discharge Summary given to patient upon discharge
- A copy of the Day Surgery Authorization Form signed by the patient before surgery

- A copy of the Referral Letter, if any
- Final Original Hospital Bill showing the Medisave deduction
- Original Pre/Post Hospitalisation Medical Bills

Admission to a Private Hospital (Parkway East, Gleneagles, Mount Alvernia, Mount Elizabeth, Raffles, Thomson Medical Centre and Day Surgery Centers/Clinic)

- Duly Completed Claim Form (if applicable)
- Attending Physician's Statement to be completed by the attending physician/surgeon
- A copy of Referral Letter if any
- Final Original Detailed Hospital Bills
- All Other Original Medical Bills related to admission/surgery

FREQUENTLY ASKED QUESTIONS (FAQs)

1. What does the insurance cover?

The insurance covers mainly medical expenses incurred for hospitalisation and/or surgery due to illness or accident in a Singapore Government/Restructured hospital.

Please refer to the Benefits Schedule for details.

2. Which hospital can my child/ward seek treatment at?

You can seek treatment at the following Singapore Government/Restructure Hospitals:

- Singapore General Hospital
- Alexandra Hospital
- KK Women's & Children's Hospital
- National University Hospital
- Tan Tock Seng Hospital

NEXUS INTERNATIONAL SCHOOL (SINGAPORE) PTE LTD
REGISTRATION NO. 201009668C
1 ALJUNIED WALK, SINGAPORE 387293
T +65 6536 6566
www.nexus.edu.sg

- Changi General Hospital
- Khoo Teck Puat Hospital
- Ng Teng Fong General Hospital
- Sengkang General Hospital

Please note that hospitalisation in a Ward higher than that your child/ward is entitled to or in Private Hospitals is subject to a pro-ration factor. For hospitalisation in overseas hospitals, your child/ward will only be covered up to the reasonable and customary cost of treatment in Singapore Government / Restructured Hospital for similar or comparable treatment or the cost incurred in the foreign hospital, whichever is lower. In such cases, you may not be fully reimbursed for such claims incurred.

3. Will my child/ward be covered if he/she goes back to my home country or travels during vacation?

Yes, your child/ward will be covered as long as he/she is a registered learner of the School. Hospitalisation and/or surgery expenses incurred will be covered up to the reasonable and customary cost of treatment in Singapore Government/Restructured Hospital, whichever is lower, subject to the policy limits applicable.

Cover does not apply: where non-emergency treatment is received or where an insured member travels expressly for treatment outside the country of Singapore, no benefit shall be payable.

4. Are pre-existing conditions covered?

Pre-existing conditions are covered **AFTER** learners have been insured for 12 consecutive months.

5. What should I do if my child/ward needs to stay in the hospital or have surgery? Do I have to pay the medical costs myself?

Please settle the medical bills directly with the hospital and retain all **ORIGINAL** bills to be submitted to the insurance company. Please note that you may have to pay the cash deposit determined by the hospital and should you choose to stay in a higher class of ward or a private hospital, your claim may not be fully covered.

For pre or post hospitalisation / surgery and emergency outpatient treatment, please pay first and claim reimbursement.

6. Are outpatient services or treatment for illness covered?

GP outpatient services for illness (e.g. common cold, fever etc.) are not covered under the GHS policy.

7. Is outpatient treatment after an accident covered?

Yes, only if treatment is sought at a clinic or hospital within 48 hours from the time of accident. Follow-up treatment by the same physician is covered up to 31 days from date of accident subject to the policy limit in the benefits schedule.

8. How do I make a claim?

Please refer to Claim Procedure on page 1.

9. When I utilise my Medisave/Medishield Integrated Plan to pay for my treatment, how will my claim be reimbursed (for Singapore citizens and PRs only)?

Payment made by Medisave will be refunded to the respective Medisave Account holder and Medishield Integrated Plan.

10. When do I need to submit the claim?

You should submit the claim or give notice that you will be making a claim as soon as possible but within 30 days from discharge. For late submission/notification, please provide a valid reason.

11. I have submitted the hospitalisation/surgery claim earlier. I wish to submit follow-up treatment bills. What should I do?

Please submit the additional follow - up documents via **'Claims Modification'** module through Howden MediHub mobile application

12. How long does it usually take to process my claim?

Upon receipt of all required documents including **ORIGINAL** bills, approved claims will be settled within 6 to 8 weeks.

13. How will I be notified of the result of my claim?

You may check your claims status through the Howden MediHub mobile application. Reimbursement for approved claims will be made via bank transfer to your bank account (details provided in Howden MediHub mobile application).

14. When will the Insurance end?

The insurance will end when one of the following occurs, whichever happens first:

- when you cease to be a registered learner of the school
- exhaustion of the policy limit applicable to you during the policy year
- expiry of the Insurance Policy

15. If I have questions or need assistance, who should I contact?

Howden Insurance Brokers (S.) Pte. Limited

Tel : (65) 6510 3781
Email : Eileen.Lim@howdengroup.com
Website: https://www.howdengroup.com/sg-en

Howden MediHub (24/7 helpline)

Tel : (65) 6715 6400
Email : howden.medihub@ihp.com.sg
Website: https://eclaim.ihp.com.sg/eclaim/howden_Login.asp

Important - The information contained in this FAQ is subject to the actual terms and conditions of the policy contract with '***Income Insurance Limited'***.