



**Benefit Schedule for Hwa International School Pte. Ltd.  
TMCare Group Hospital & Surgical Insurance Policy No. AD002289  
Period of Coverage: 1 September 2023 to 31 August 2024**

Schedule of Benefits	Plan	Annex A**
Limits per policy year per student in S\$	\$20,000	
1. Hospital Room & Board <i>(max 60 days)</i> 2. Intensive Care Unit Room & Board <i>(max 10 days)</i> 3. Hospital Miscellaneous Services 4. Surgery <i>(Surgical table applicable when admission to higher ward or Private Hospital)</i> 5. Pre Hospitalization Treatment <i>(maximum 90 days prior to admission)</i> 6. Post Hospitalization Treatment <i>(maximum 90 days after discharge from hospital)</i> 7. Emergency Outpatient Expenses Reimbursement due to an accident <i>(within 24 hours of an accident &amp; max 30days) , TCM limited to \$100 per accident.</i> 8. Special Grant/Death Benefit	\$20,000 per policy year subject to B1 (4 Bedded) Govt or Re-structured Hospital Ward	\$150 \$450 \$2,000 \$5,000 \$450 \$450 \$300 \$5,000
** Applicable if the Insured seek treatment at Singapore private hospital, a ward higher than the plan entitlement or Overseas.		
<b><u>Free Additional Cover (which forms part of aggregate limits of S\$20,000 per year)</u></b>		
1. Death and Permanent Disablement (as a result of accident only)	S\$10,000	
2. Compassionate visit accommodation expenses reimbursement (maximum S\$150 per day)	S\$1,500	
3. Medical Report Fee Reimbursement	S\$80	

**Note:**

- The above insurance provides protection for student for medical cost for hospitalization, surgery and other related expenses as a result of sickness or accident within Singapore (or while attending School organized activities worldwide) during policy year;
- Inclusive of Hospital Room & Board (Government and/or Government Restructured Hospital), Intensive Care Unit Room and Board.
- Maximum aggregate benefits payable per policy year is limited to S\$20,000 per insured student.



## **IMPORTANT FEATURES OF OUR PRODUCT**

### 1. Age Entry/Eligibility

2 years old to 21 years old as of 1<sup>st</sup> Sept School intake

### 2. What is the Coverage?

Briefly, it covers medical expenses incurred by the Insured due to illness or accidental cause who is confined in a hospital. *(please refer to Schedule of Benefits and Master policy wording).*

For Hospital & Surgical Benefits – it is 24 hours coverage and treatment must be carried in Singapore only except when the insured person is overseas on School organized activities.

For Personal Accident Benefits – Within the School premises or activities organized by School authorized personnel worldwide.

### 3. Is it compulsory to cover?

Under CPE requirements, all students are compulsory to be covered with minimum coverage of \$20,000 per policy year with a B1 ward (4 Bedded) in Government or Government Re-structured Ward. Unless the student can show proof of similar or higher coverage to School Administrative Staff.

### 4. Cover for Pre-Existing Conditions

Yes, subject to 30 days waiting period for new students who just arrived from overseas. If the insured person has been continuously insured with the previous insurer the waiting period will not apply.

### 5. Geographical of Coverage

In Singapore only, except when insured student is overseas attending activities organized by School authorized personnel worldwide.

### 6. Is this Policy renewable?

Yes, this Policy is renewable on each Policy Renewal Date and is subject to the Underwriting of TMiS and TMiS reserved the rights to impose changes, modifications or decline the renewals.

### 7. Is Terrorism covered under this Policy?

No.

### 8. Can this Policy reimburse all medical expenses incurred regardless of medical condition?

There are certain conditions/situations under which no benefits will be payable. These are stated as exclusions in the policy. You are advised to refer to our Master policy for the full list of exclusions.

### 9. What should I do if I need 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.

### 10. Are outpatient services or treatment for illness covered?

GP outpatient services for illnesses (eg. common cold, fever etc) are not covered.

### 11. Is outpatient treatment after an accident covered?

Yes, only if treatment is sought at a clinic or hospital within 24 hours from the time of accident. Follow-up treatment by the same physician is covered up to 30 days from date of accident.



**12. How do I make a claim?**

Please submit the following documents to us through your school:

- Tokio Marine Hospital & Surgical Claim Form available from your school
- Original Final Hospital Bill & other medical bills
- Inpatient Discharge Summary/Day Surgery Authorisation Form

**13. When I utilize 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.

**14. 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.

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

Please inform your school when submitting the bill that it is for follow-up treatment so that we are able to trace your records. The claim form is not required.

**16. 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 30 days.

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

You will be notified through your school. Reimbursement for approved claims will be via cheque payment to you through your school.

**18. When will my insurance end?**

The insurance will end when one of the following occurs, whichever is earlier:

- when you cease to be a registered student of your school
- exhaustion of the policy limit applicable to you during the policy year
- expiry of the insurance policy

**IMPORTANT**

This write up is for general information only and is not a contract of insurance. You should refer to the policy for the exact terms and conditions of this insurance.