

BENEFITS SCHEDULE – JAMES COOK UNIVERSITY PTE LTD

(A) Income Group Hospitalisation & Surgical Insurance Policy No.2100583160

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU)	<p style="text-align: center;">As charged in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period</p>
2) Intensive Care Unit	
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/GP 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 Fee	
11) 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	Government/Restructured Class "A" – 65% Private (Capped at 2-bedder) - 65%
13) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000 per annum
14) Outpatient Kidney Dialysis (per policy year)	3,000
15) Outpatient Cancer Treatment (per policy year)	3,000
16) Death Benefit	5,000
17) Overall Maximum Limit Per Policy Period (Item 1 to 16)	20,000

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

(B) Income Group Personal Accident Insurance Policy No. 2100861463

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