

KEY FEATURES AND BENEFITS OF INSURANCE COVERAGE

1. BENEFITS

We will pay the Co-payment Rate if the Insured Person incurs medical expenses

- (a) for treatment in a Ward as stated in the Schedule at a Singapore Government/Restructured Hospital following an illness or injury; and
- (b) for outpatient treatment for kidney dialysis, chemotherapy and radiotherapy for cancer, and the use of cyclosporin and erythropoietin only.

2. OVERSEAS COVERAGE

In the event that the Insured Person incurs medical expenses during overseas posting by the Policyholder's employer, we will pay the Co-payment Rate stated in the Schedule.

3. UPGRADING OF WARDS

If the Insured Person seeks treatment in a Ward higher than that stated in the Schedule, we will pay the Co-payment Rate as follows:

Ward		Adjusted Co-Payment Rates	
Insured Person's Eligibility	Admitted To	Policyholder	Dependant
C	B2	4.4%	11.7%
C	B2+	3.1%	8.3%
C	B1+	1.8%	5.0%
C	A	1.3%	3.3%
B2	B2+	5.3%	13.3%
B2	B1	3.1%	8.3%
B2	A	2.6%	6.7%
B1	A	5.7%	15.0%

4. PRE-EXISTING ILLNESS

For all policies commencing on or after 1 July 1994, we will not pay for treatment of any pre-existing illness for which the Insured Person had received medical treatment, diagnosis, consultation or prescribed drugs during the twelve months prior to the commencement date of the Policy.

5. EXCLUSIONS

We will not pay the Co-payment Rate for dental expenses, industrial accidents, major psychiatric illness, cosmetic surgery, drug and alcohol abuse, self-inflicted injuries and any other medical expenses not covered by your employer.

6. CLAIMS

All claims must be made on prescribed forms and submitted to us as soon as reasonably possible, together with the original final medical bills. Any information required by us for assessing the claim shall be furnished by you at your own expense.

7. ANY OTHER INSURANCE

If the Insured Person is covered for medical expenses under any other existing policy or policies, we will pay the Co-payment Rate or the balance of the medical expenses whichever is lower.

8. ADMISSION OF AGE

If the date of birth was incorrectly stated in the application form, then the premium will be adjusted based on the correct date of birth.

Any excess premium paid will be refunded and any shortfall in the premium will have to be paid by you.

9. RENEWAL

This Policy is issued for a period of one year and upon expiry it shall be renewed each year, subject to the payment of the renewal premium at the prevailing premium rates and the attained age of the Insured Person.

10. TERMINATION

This policy shall terminate and all benefits shall cease upon the happening of any of the following:

- (a) the Insured Person ceasing to be a Policyholder or Dependant as defined in this Policy;
- (b) the death of the Policyholder;
- (c) non-payment of the renewal premium;
- (d) cancellation of this Policy.

11. GRACE PERIOD

You are allowed a grace period of 30 days to pay your renewal premium. During this period, your policy will be maintained in full force but if any sum becomes payable by us, the amount of unpaid premium will be deducted from such sum. If the premium is not paid within the said 30 days, your policy shall be cancelled with effect from the expiry date.

12. CHANGE OF TERMS AND CONDITIONS

We may at our discretion modify the terms and conditions of this Policy at any time by giving you 30 days' notice in writing at your last known address.

13. ARBITRATION

All disputes or differences under this Policy shall be referred to arbitration in accordance with the statutory provision for the time being in force in Singapore and the obtaining of an award by the Policyholder shall be a condition precedent to our liability under this Policy.

14. EXCLUSION OF THIRD PARTY RIGHTS

A person who is not party to this agreement shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

15. POLICY OWNERS' PROTECTION SCHEME

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

DEFINITIONS

A "Policyholder" shall mean an officer or a pensioner under the Comprehensive Co-payment Scheme in respect of whom an application for coverage under this Policy has been received and accepted by Income.

For a male Policyholder, "Dependants" shall mean the wife and unmarried child (or children) including a step-child and legally adopted child under 18 years of age.

For a female Policyholder who is divorced, widowed or legally separated and is the sole supporter of the family, "Dependants" shall mean unmarried child (or children) including a step-child and legally adopted child under 18 years of age.

"Eligible Medical Bills" shall mean the medical bill or a portion thereof which is approved for payment by the Policyholder's employer.

ENDORSEMENT TO BE ATTACHED TO AND FORMING PART OF THE POLICY

Notwithstanding anything to the contrary, it is hereby declared and agreed that the following provisions shall apply to this policy:

- (a) For treatment in either the National University Hospital or Private Hospitals, we shall pay only if the medical bill or a portion thereof is approved for payment by the policyholder's employer, subject to the Co-payment Rate as stated in the Schedule.
- (b) Claims arising out of or relating to pregnancy or childbirth within twelve months from the Insured Person's commencement date of cover will not be payable.
- (c) This policy will exclude claims in respect of accouchement charges.