



Group Hospital & Surgical Insurance Product Summary – TMCare Group Hospital & Surgical Insurance

Product Information

This is an expense reimbursement plan that helps to reduce your financial burden in event of you being hospitalised. We will reimburse the following eligible expenses incurred according to the limits set out in the Benefits Schedule.

Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy. Please consult your authorised servicing intermediary – Mr. Edmund Chang or Canadian International School Pte Ltd should you require further explanation.

Members' Eligibility for Coverage

The entry age of the Insured Member must not exceed 65 years at next birthday.

Non-Guaranteed Premium

Premiums payable for this coverage are not guaranteed and may be increased at policy renewal at the full discretion of the Insurance Company.

Deductibles

There are no deductibles for this plan.

Pro-Ration Factors/ Co-Insurance

A pro-ration factor is applied if you are hospitalised:

- a) in a ward higher than that specified in the Benefits Schedule in Singapore Government / Singapore Government Restructured Hospital or
- b) in a private hospital in Singapore

Overseas Hospitalisation

***Reasonable & Customary Charges** applies if you are hospitalized in a hospital outside Singapore.

**means this is the general level of medical charge made by an establishment of similar standing in Singapore for comparable treatment, services or supplies to an individual of the same sex and of comparable age for similar illness or injury in the locality where the charge has been incurred. The benefits payable under this plan shall be the lower of the Reasonable and Customary Charges in Singapore or those in the foreign country in which you seek similar medical treatment.*

Cover does not apply:

- 1) You travel out of Singapore solely for the purpose of obtaining medical care or treatment of any kind or;
- 2) You are out of Singapore for more than 90 consecutive days at a time



Minimum Period of Confinement

For day surgery cases, there are no minimum hours to be eligible for claim. However, for non surgical admissions, when you are charged for a full day room and board, you can submit the claim for assessment.

Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy. You are advised to read the policy contract for the full list of exclusions.

We will not pay for claims directly or indirectly caused by or arising from the following:

1. Any pre-existing condition including congenital abnormalities. However, other than congenital abnormalities, other pre-existing conditions will not be excluded if the insured person has been insured under this policy for more than 12 months;
2. Injury or any medical condition as a result of suicide, attempted suicide self-inflicted injuries or any attempt thereat while sane or insane;
3. Injury as a result of criminal act, violation or attempted violation of law and resistance to lawful arrest or any resultant imprisonment;
4. Pregnancy, childbirth (including diagnostic tests for pregnancy, surgical delivery), abortion, miscarriage (except as a result of an accident) and related complications;
5. Investigation or treatment relating to varicocele, birth control measures, infertility or impotency, assisted reproduction, or treatment thereof, and charges for sterilization and contraception including any complications relating thereto;
6. Treatment or surgical operation relating to congenital abnormalities or birth defects. Birth defects are deemed to include hereditary conditions;
7. Circumcision unless medically necessary;
8. Eye test, refractive errors of the eyes, squint eyes, correction of vision, provision of implants, medical appliances and prosthetic devices, including spectacles, lenses, hearing aids, wheel chairs;
9. Dental care including oral surgery except as specifically indicated covered under the policy;
10. Venereal diseases or other sexually transmitted diseases;
11. Illness, sickness or disease directly or indirectly arising from:
 - a) Acquired Immune Deficiency Syndrome (AIDS) and its related conditions or syndrome;
 - b) Infection by Human Immune-deficiency Virus (HIV) and its related conditions; or
12. Sex change;
13. Communicable diseases requiring isolation or quarantine by law;

Tokio Marine Insurance Singapore Ltd.

(Company Reg. No.: 192300014M) (GST Reg. No.: M2-0000023-4)

20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046

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14. Sickness or injury arising from caving, mountaineering or rock climbing, underwater activities, bungee jumping, sky diving, hang gliding, parachuting including aerial balloon whilst airborne, racing of any kind (except on foot) or any professional sports;
15. Cosmetic or plastic surgery or treatment;
16. Treatment of alcoholism, intoxication, drug addiction;
17. Treatment of obesity, weight reduction or weight improvement;
18. Treatment of nervous and mental conditions;
19. Confinement in convalescent and nursing homes, nature cure clinics, health spa and similar establishments, or for rest cares or sanitarian care;
20. Sleep Apnoea, experimental medical treatment;
21. Charges for special nursing, seeing a general practitioner, hospitalization primarily for diagnosis, x-ray examinations, general physical or medical check-up. Routine physical examinations, health check-ups, precautionary services including acupuncture, vaccinations, inoculation or any treatment which is not medically necessary;
23. Injury or medical condition directly or indirectly caused by, resulting from or in connection with nuclear, chemical or biological agent;
24. Injury or medical condition directly or indirectly caused by, resulting from or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, riot, strike and civil commotion, revolution, insurrection or military or usurped power;
25. Injury or medical condition directly or indirectly caused by, resulting from or in connection with an act of terrorism. An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation;
26. Injury or medical condition arising from full-time National Service in any of the uniform groups;
27. Hospitalization that occurs or commences within thirty (30) days from the first commencement date of this policy. This exclusion does not apply to injury or policy renewals;
28. Out-patient treatment except as a result of an accident or as provided under this policy;
29. Treatment or prescription of drugs by members of the insured person's immediate family;
30. Charges which are not actual, necessary or reasonably incurred in the treatment of the disability or any elective surgery or treatment which is not medically necessary;
31. Charges in excess of that which are reasonable and customary;

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32. Charges for telephone, television, radio, newspaper, guests' meals and other ineligible non-medical items whilst confined as an in-patient or for day surgery;

33. Communication or transportation expenses except local ambulance services;

34. Expenses which are recoverable from insurance required by law, such as work injury compensation insurance.

If we say that, for any of the exclusion listed above, any loss, damage, cost or expense is not covered by this policy, you will have to prove otherwise. If any part of any exclusion is not valid or cannot be enforced, the other exclusions will still apply.

Termination of Insured Member's Cover

There are other circumstances whereby the cover of the Insured Member will terminate.

The following is a list of some of these circumstances:

- Insured Member attains age 65 years;
- Insured Member ceases to be a student with the school;
- Insured Member dies;
- Insured Member's maximum policy limits have been exhausted.

Cover on the Insured Member automatically ceases once the master policy contract is terminated due to non-payment of premiums or other causes specified in the policy contract. No premium refund for early termination of Insured Member or Policy before the expiry date.

Contact Information

Authorised Servicing Intermediary – Mr. Edmund Chang (1913DDA)

Mobile: (65) 9639 1048

Email: edmchang@singnet.com.sg

Claims Procedure

Insured Members are to submit the following documents to us 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:

Admission to Government/Restructured Hospitals (SGH, NUH, CGH, TTSH, KTPH & NTFGH), a women's and children's hospital (KKWCH)

- Duly Completed Claim Form
- 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

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

Admission to a Private Hospital (East Shore, Gleneagles, Mount Algeria, Mount Elizabeth, Raffles, Thomson Medical Centre and Day Surgery Centres/Clinic)

- Duly Completed Claim Form
- Medical Certification of Treatment 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)

Private Education Institution (PEI) Group Hospitalisation & Surgical Insurance

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 given to your school for the details.

2. Which hospital can I seek treatment at?

You can seek treatment at Singapore Government/Restructured Hospitals which are:

- Singapore General Hospital (SGH)
- National University Hospital (NUH)
- Changi General Hospital (CGH)
- Tan Tock Seng Hospital (TTSH)
- Khoo Teck Puat Hospital (KTPH)
- Ng Teng Fong General Hospital (NTFGH)
- KK Women's and Children Hospital (KKWCH)

Please note that hospitalisation in a Ward higher than that you are entitled to or in Private Hospitals is subject to a pro-ration factor. For hospitalisation in overseas hospitals, you 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. What does this policy cover?

This policy covers only school-related activities in Singapore and overseas throughout the course of duration.

4. Are pre-existing conditions covered?

For students on compulsory scheme, pre-existing conditions are covered after you have been insured for 12 consecutive months.

5. 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.

6. Are outpatient services or treatment for illness covered?

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



7. 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.

8. 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

9. When I utilize my Medisave/Medishield Ingraded 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 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.

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 30 days.

13. 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.

14. 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

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

Authorised Servicing Intermediary – Mr. Edmund Chang (1913DDA)

Mobile: (65) 9639 1048

Email: edmchang@singnet.com.sg

Important - The information contained in this FAQ is subject to the actual terms and conditions of the policy contract your school has with Tokio Marine Insurance Singapore