

## BENEFITS SCHEDULE FOR SINGAPORE INSTITUTE OF MANAGEMENT PTE LTD

**Group Hospitalisation & Surgical Insurance Policy No.2100720172**

**Period of Insurance: 01 Jan 2026 to 31 Dec 2026**

Benefits Schedule	Limits (SGD)
1a) Daily Room & Board	As charged in <b>B1 wards (4-bedded)</b> in <b>Singapore Government / Singapore Government Restructured Hospitals</b> up to the overall maximum limit per policy period
1b) Intensive Care Unit	
2) Other Hospital Services (including surgical implants up to the benefit limit of \$1,500, whichever is lower)	
3) Surgical Expenses	
4) Daily In-hosp Physician's Consultation	
5) Pre-hospitalisation Specialist Consultation <sup>1</sup> (up to 120 days before admission)	
6) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 120 days before admission) <sup>1</sup>	
7) Post- hospitalisation Treatment (up to 120 days from discharge) <sup>2</sup>	
8) Emergency Outpatient Treatment (due to accident only) <sup>3</sup> - includes dental treatment due to accident up to \$500 per year	
9) Ambulance Fee	
10) Medical Report Fees	
Pro-ration factor will apply if student is warded or have surgery done in a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	Government Restructured Class "A" - 90% Private (Capped at 2-bedder) - 80%
Overall Maximum Limit Per Policy Period (Item 1 to 10)	20,000
Accidental Miscarriage per occurrence	1,000
Outpatient Kidney Dialysis per policy year	3,000
Outpatient Cancer Treatment per policy year	3,000
<b>Additional Benefit</b>	
12) Hospital Confinement due to Mental Illness (with referral by General Practitioner or Specialist)	2,000
13) Death Benefit	5,000

<sup>1</sup> Must lead to hospitalisation and/or surgical procedure within 120 days

<sup>2</sup> For expenses incurred within 120 days from the date of discharge from hospital or day surgery.

<sup>3</sup> Treatment must be sought by a Registered Medical Practitioner in a hospital/clinic or by a 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.