

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	
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 ¹ (up to 120 days before admission)	As charged in B1 wards (4-bedded) in Singapore Government / Singapore Government
6) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 120 days before admission) ¹	Restructured Hospitals up to the overall maximum limit per policy period
7) Post- hospitalisation Treatment (up to 120 days from discharge) ²	
8) Emergency Outpatient Treatment (due to accident only) ³ - 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
Additional Benefit	
12) Hospital Confinement due to Mental Illness (with referral by General Practitioner or Specialist)	2,000
13) Death Benefit	5,000

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

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

³ 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.