

MERCER MARSH BENEFITS (MMB) BENEFITS ELECT PROGRAM GMM POLICY SCHEDULE

POLICY INFORMATION			
Policy No	25800		
Plan	Group Major Medical (GMM)		
Areas of Coverage	Worldwide		
Policyholder	ABC PTE. LTD.		
Period Of Insurance	01 Apr 2025 (Commencement Date) to 31 Mar 2026 (Expiry Date)		
Type of Administration	Head Count Basis		
Currency	Singapore Dollars		
Country of Residence	Singapore		
Insured Persons	All eligible persons enrolled under the GMM Policy on compulsory basis		
Benefits	Upon receipt and approval of the Insured Person's claim within the Period of Insurance, the Benefits as specified in the GMM Policy Schedule shall be payable.		
Classification of Plan	Plan J1 Executive Managers/General Managers and Their Eligible Dependants Plan K1 Standard Employees		
ANNUAL PREMIUM (SGD)			
AGE(FROM)	AGE(TO)	Plan J1	Plan K1
0	75	S\$ 33.60	S\$ 26.30
** Premiums payable are subject to the Goods and Services Tax (GST). The above tabulated premium rates are before GST, which must be paid in addition to the premium before the insurance cover will be effected.			

This GMM Policy Schedule forms part of Your GMM Policy. We agree to pay the Benefits set out here during the Period of Insurance, subject to Your payment of the Premiums and proof being furnished to Our satisfaction that such Benefits are payable.

Group Policy Administration Team

Issue Date: 01 April 2025

This is computer-generated. No signature is required.

SCHEDULE OF GROUP MAJOR MEDICAL BENEFITS

SCHEDULE OF BENEFITS (SGD)		
BENEFIT	Plan J1	Plan K1
1) IN-HOSPITAL BENEFIT		
a) Daily Room & Board	1 Bed	2 Bed
b) Deductible Amount Per Disability	GHS	GHS
2) HOSPITALISATION OTHER IN-PATIENT BENEFITS (including Surgical Implants and Appliances)	As Charged	As Charged
3) POST-HOSPITAL CONFINEMENT / SURGERY FOLLOW-UP TREATMENT (within 120 days from date of discharge, not including TCM, Podiatry, Dietician Consultation, Chiropractic Treatment, Osteopath and Physiotherapy)	Up to 5% of Maximum Limit Per Disability	Up to 5% of Maximum Limit Per Disability
4) PARENTAL ACCOMMODATION BENEFIT		
a) Maximum Limit Per Day	\$100	\$100
b) Maximum Number of Days (Per Disability)	120	120
5) HOME NURSING BENEFIT		
a) Maximum Limit Per Day	\$100	\$100
b) Maximum Number of Days (Per Disability)	30	30
6) OCCUPATIONALLY ACQUIRED HIV OR TREATMENT FOR HIV INFECTION DUE TO BLOOD TRANSFUSION/ AIDS BENEFIT (PER POLICY YEAR)	\$5,000	\$5,000
7) MAXIMUM LIMIT PER DISABILITY (FOR ITEMS 1 TO 5)	\$60,000	\$50,000
8) CO-INSURANCE (FOR ITEMS 1 TO 6)	0%	0%

NOTES:

1. **PTE** shall refer to Private Hospitals.

2. **Government Restructured Hospitals (GRH)** and **Community Hospitals** shall refer to all institutions defined as such by the Ministry of Health in Singapore.