

## GROUP HOSPITALISATION & SURGICAL BENEFIT

### PRODUCT SUMMARY

**Policyholder** : Eastspring Investments (Singapore) Limited

**Policy Period** : 01 January 2018 to 31 December 2018

**Basis of Cover** :

#### CORE

Plan 1 - All employees and eligible dependents (except contract employees)

Plan 3 – Contract employees with minimum 1 year service

#### OPTIONAL

Plan 2 to 3 – Voluntary Downgrade for all employees and/or eligible dependents (except contract employees)

### BENEFITS AND PREMIUM RATES

Benefits		<u>Plan 001</u>	<u>Plan 002</u>	<u>Plan 003</u>
		S\$	S\$	S\$
(A) Daily Room & Board (max.90 days per confinement)	}	1 Bedded	1 Bedded	1 Bedded
(B) Intensive Care Unit (max.30 days per confinement)		----- AS CHARGED -----		
(C) High Dependency Ward (max.30 days per confinement)				
(D) Other Hospital Services				
(E) Surgical Fees				
(F) In-Hospital doctor's Visit				
(G) Pre & Post Hospitalisation treatment				
(H) Emergency Outpatient Treatment (Accident only, max. per disability)	:	3,000	3,000	3,000
(I) Outpatient Kidney Dialysis (max. per policy year)	:	60,000	40,000	30,000
(J) Outpatient Cancer Treatment (max. per policy year)	:	60,000	40,000	30,000
(K) Day Surgery (including pre & post surgery treatment, max. per surgery)	:	6,000	6,000	6,000
(L) Surgical Implants (max. per surgery)	:	10,000	10,000	10,000
<b>Annual limit</b>	:	<b>200,000</b>	<b>150,000</b>	<b>100,000</b>
(M) Daily Hospital Cash Benefit for ward downgrade (max.90 days per confinement)				
B1 ward in a Singapore Government Restructured Hospital	:	50	50	50
B2 ward in a Singapore Government Restructured Hospital	:	100	100	100
C ward in a Singapore Government Restructured Hospital	:	150	150	150
(N) Death Benefit	:	3,000	3,000	3,000

Annual Premium Rates		<u>Plan 001</u>	<u>Plan 002</u>	<u>Plan 003</u>
		S\$	S\$	S\$
Employee Only	:	669.00	630.00	593.00
Employee & Spouse or Child(ren)	:	1,505.25	1,417.50	1,334.25
Employees & Spouse & Child(ren)	:	2,341.50	2,205.00	2,075.50

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This Group Hospitalisation and Surgical plan covers eligible expenses incurred by an employee as a result of hospitalisation or surgery, including day surgery, accidental miscarriage and ectopic pregnancy.

### A. 24 HOURS WORLD-WIDE COVERAGE

### B. ELIGIBILITY

All full-time active employees of the company age between 16 and 64 last birthday who have fulfilled the waiting period requirement (if any) will be eligible to participate in this plan.

If the employee is absent from work due to sickness or injury for more than 6 months, his/her insurance cover will automatically terminate at the end of the 6 months

In-Hospital confinement must be a continuous in-patient confinement of at least 6 hours in a hospital or when the hospital charges for Room & Board.

### C. DEPENDANT (S) COVERAGE

Coverage will be extended to the dependants of all eligible employees in the same category / classification. Eligible dependants include:

- Entry age for legal spouse of employee below 65 years old (up to maximum age of coverage 74 for renewal).
- Natural or step child from a legal marriage or legally adopted child of employees age between 2 weeks old and 25 years old at his last birthday, and who is not gainfully employed as a full-time employee and is single.

### D. BENEFITS INCLUDE:

1. Room and Board
2. High Dependency Ward
3. Intensive Care Unit
4. Other Hospital Services
5. Surgical Fees
6. In-hospital Doctor Visit
7. Pre and Post Hospitalisation Treatment
8. Emergency Outpatient Treatment (due to accident)
9. Outpatient Kidney Dialysis
10. Outpatient Cancer Treatment
11. Day Surgery
12. Surgical Implants
13. Death Benefit

#### 1. Room and Board

Pays room and board charges, meals and general nursing care in hospital up to maximum of 120 days per disability.

#### 2. High Dependency Ward

Pays room and board charges in a High Dependency ward up to maximum of 30 days per disability.

#### 3. Intensive Care Unit (ICU)

Pays room and board charges in ICU up to maximum of 30 days per disability.

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### 4. Hospitalisation Services

- Ambulance service  
(to and from the hospital not exceeding the Room and Board sum insured per disability)
- Administration of Blood Plasma  
(but not the cost of Blood or Blood Plasma)
- Anesthesia and Oxygen and its administration
- Basal Metabolism Tests
- Electrocardiogram
- X-ray examinations
- Laboratory examinations
- Physical therapy
- Dressings, ordinary splint and plaster casts
- Drugs and medicine consumed on premises
- Intravenous infusion
- Use of operation theatre

### 5. Surgical Fee

Pays surgeon's operation fees including day surgery. Surgical schedule of fees will be applicable for surgeries performed at a private hospital.

### 6. In-Hospital Doctor's Visit

Pays attending physician's charges for visits in hospital (one visit per day up to a maximum of 120 days per disability).

### 7. Pre & Post Hospitalisation Treatment

Pays specialist consultation fees, X-ray, laboratory test fees incurred 90 days before and 90 days after hospitalisation / surgery, including day surgery.

### 8. Emergency Out-patient Hospital Treatment (Accident Only)

Pays emergency outpatient charges for treatment within 24 hours of accident and follow up treatment up to 31 days.

### 9. Death Benefit

An additional death benefit is payable upon death of the insured member.

### E. Policy Owners' Protection Scheme (PPS)

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 limits of coverage, where applicable, please contact your insurer or visit the Life Insurance Association (LIA) or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



## GROUP HOSPITALISATION & SURGICAL BENEFIT

### F. EXCLUSIONS

Group H&S does not cover any charges incurred directly or indirectly for any of the following :-

- (a) pre-existing condition, Sickness, diseases or impairments from which the Insured Member is suffering (whether known or unknown to the Insured Member as long as the cause and pathology of the conditions have already existed) prior to the Entry Date or date of the Insured Member's reinstatement unless the Insured Member has been insured under this Policy continuously for 12 months; or
- (b) congenital anomalies; or
- (c) pregnancy, treatment in fertility clinic or reproductive centre, treatment or complication relating to pregnancy, abortion, childbirth, sterilization, contraception, treatment for infertility, sub-fertility, erectile or sexual dysfunction and sex change operation, except ectopic pregnancy and non-elective miscarriage due to medical reasons; or
- (d) attempted suicide or self-inflicted injuries while sane or insane; or
- (e) alcohol or drug addiction; or
- (f) violation or attempted violation of the law, or resistance to arrest; or
- (g) presence of any Human Immunodeficiency Virus Infection (HIV), Acquired Immunodeficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any sexually transmitted diseases; or
- (h) mental, psychological and emotional conditions; or
- (i) treatment for obesity, weight reduction or weight improvement regardless of whether caused by a medical treatment; or
- (j) war or warlike activities, insurrection, military or usurped power, direct participation in riot, strike or civil commotion; or
- (k) dental care or surgery, unless necessitated by accidental injury, or
- (l) eye tests, refractive errors of the eyes and photo refractive keratectomy unless necessitated by accidental bodily injury; or
- (m) elective surgery, cosmetic or plastic surgery; or
- (n) prostheses, corrective devices, and medical appliances including the provision of spectacles, lenses, hearing aids, wheelchair and the like. Purchases or rental of kidney dialysis machine, iron-lung and other similar appliances; or
- (o) routine health check-ups including vaccination; any investigation not directly related to pre-admission diagnosis; any treatment or hospital confinement which is not medically necessary; any hospital confinement solely for investigative purposes such as but not limited to sleep study; or
- (p) convalescence, custodial or rest care, private nursing charges and nursing home services; or
- (q) Alternative treatments such as but not limited to acupuncture, bonesetting, herbalist treatment, massage therapy; or
- (r) Educational treatments such as but not limited to speech therapy, nutritional or diet counseling; or treatments by podiatrist, chiropractors, Traditional Chinese Medicine (TCM) practitioners; or
- (s) non-medical services such as lodger or companion bed, television, fax, telephone, tax and the like.

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### SURGICAL SCHEDULE OF FEES

Description of Surgical Operation	% of Maximum Benefit	Description of Surgical Operation	% of Maximum Benefit
<b>INTEGUMENTARY SYSTEM</b>			
<b>SKIN, MUCOUS MEMBRANE &amp; SUBCUTANEOUS TISSUES</b>		<b>BREAST</b>	
<ul style="list-style-type: none"> <li>Incision and drainage of abscess (e.g. carbuncle, suppurative hidradentitis &amp; other cutaneous or subcutaneous abscess), simple</li> </ul>	5	<ul style="list-style-type: none"> <li>Biopsy of breast, incisional</li> </ul>	20
<ul style="list-style-type: none"> <li>Excision of nail and nail matrix, partial or complete (e.g. ingrown or deformed nail), for permanent removal</li> </ul>	15	<ul style="list-style-type: none"> <li>Excision of cyst, fibro-adenoma or other benign tumor, aberrant breast tissue, duct lesion or nipple lesions, unilateral</li> <li>Mastectomy, radical, including breast, pectoral muscles and axillary lymph nodes, unilateral</li> </ul>	25 75
<b>MUSCULOSKELETAL SYSTEM</b>			
<b>HEAD</b>		<b>PELVIS &amp; HIP JOINT</b>	
<ul style="list-style-type: none"> <li>Craniectomy or sequestrectomy for osteomyelitis</li> <li>Malar area fracture, depressed, open reduction</li> </ul>	100 40	<ul style="list-style-type: none"> <li>Hip dislocation, closed or open, open reduction</li> <li>Interpelviabdominal amputation</li> <li>Disarticulation of hip</li> </ul>	65 100 100
<b>SPINE</b>		<b>FEMUR &amp; KNEE JOINT</b>	
<ul style="list-style-type: none"> <li>Vertebral body fracture and/or dislocation, thoracic or lumbar Spine, open reduction &amp; fusion</li> </ul>	95	<ul style="list-style-type: none"> <li>Knee dislocation, open, with uncomplicated soft tissue closure, manipulative reduction</li> </ul>	40
<b>SHOULDER</b>		<b>LEG &amp; ANKLE</b>	
<ul style="list-style-type: none"> <li>Shoulder dislocation, open, with uncomplicated soft tissue closure, manipulative reduction</li> <li>Disarticulation of shoulder</li> </ul>	30 85	<ul style="list-style-type: none"> <li>Tibia &amp; fibula, bi-malleolar fracture, closed, with manipulative reduction</li> <li>Ankle dislocation, closed or open, open reduction</li> <li>Amputation of leg, thorough tibia &amp; fibula</li> </ul>	30 60 55
<b>HUMERUS &amp; ELBOW</b>		<b>FOOT</b>	
<ul style="list-style-type: none"> <li>Amputation of arm, through humerus, with primary closure</li> </ul>	55	<ul style="list-style-type: none"> <li>Excision of lesion of tendon or fibrous sheath or capsule (e.g. cyst or ganglion) foot or toe</li> <li>Tarsal bone, dislocation, closed or open, open reduction, with or without skeletal fixation</li> <li>Amputation of toe, metatarsophalangeal joint</li> </ul>	20 35 20
<b>FOREARM &amp; WRIST</b>			
<ul style="list-style-type: none"> <li>Excision of lesion of tendon sheath</li> <li>Carpal bone fracture(s), closed or open, open reduction</li> </ul>	20 35		
<b>HAND &amp; FINGERS</b>			
<ul style="list-style-type: none"> <li>Metacarpal fracture, closed or open, open reduction, with or without skeletal fixation</li> <li>Phalangeal fracture, closed or open, open reduction, with or without skeletal fixation</li> <li>Amputation of finger or thumb, primary or secondary, any joint or phalanx, single, including neurectomies with direct closure</li> </ul>	35 25 20		
<b>RESPIRATORY SYSTEM</b>			
<b>NOSE</b>		<b>TRACHEA &amp; BRONCHI</b>	
<ul style="list-style-type: none"> <li>Rhinoplasty, complete, external parts, including bony pyramid, lateral and alar cartilages, and/or elevation of nasal tip</li> <li>Submucous resection, nasal septum, classic</li> </ul>	70 40	<ul style="list-style-type: none"> <li>Bronchoscopy, diagnostic, rigid bronchoscope</li> </ul>	20
<b>ACCESSORY SINUSES</b>		<b>LUNGS &amp; PLEURA</b>	
<ul style="list-style-type: none"> <li>Lavage by cannulation, maxillary sinus, unilateral (antrum puncture or natural ostium)</li> <li>Sinustomy maxillary (antrotomy), intranasal, unilateral</li> </ul>	5 25	<ul style="list-style-type: none"> <li>Thoracoplasty, total</li> <li>Pneumonectomy, total</li> <li>Lobectomy, total or segmental</li> <li>Wedge resection or enucleation of lesion, single or multiple</li> </ul>	100 100 90 75
<b>LARYNX</b>			
<ul style="list-style-type: none"> <li>Laryngoscopy, direct operative, with biopsy</li> <li>Laryngoscopy, direct operative, including excision of tumor cords or epiglottitis and/or stripping of vocal cords</li> </ul>	25 35		
<b>CARDIOVASCULAR SYSTEM</b>			
<b>HEART &amp; PERICARDIUM</b>		<b>ARTERIES &amp; VEINS</b>	
<ul style="list-style-type: none"> <li>Thoracic aortic aneurysm - transverse arch graft</li> </ul>	100	<ul style="list-style-type: none"> <li>Abdominal aortic aneurysm with or without ileo-femoral</li> </ul>	100
<b>HEMIC &amp; LYMPHATIC SYSTEMS</b>			
<b>SPLEEN</b>			
<ul style="list-style-type: none"> <li>Splenectomy</li> </ul>	65		

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Description of Surgical Operation	% of Maximum Benefit	Description of Surgical Operation	% of Maximum Benefit
<b>DIGESTIVE SYSTEM</b>			
<b>ENDOSCOPY, DIGESTIVE TRACT</b>		<b>ANUS</b>	
▪ Gastroscopy without esophagoscopy	20	▪ Incision & drainage of ischiorectal and/or perirectal abscess	15
<b>PHARYNX, ADENOIDS &amp; TONSILS</b>		▪ Hemorrhoidectomy, internal & external or extensive	45
▪ Tonsillectomy, with or without adenoectomy, age 12 or over	25	▪ Fistulectomy, subcutaneous	15
▪ Adenoectomy, primary or secondary	15	<b>BILIARY TRACT</b>	
<b>STOMACH</b>		▪ Cholecystotomy or cholecystectomy with or without exploration, drainage or removal of calculus	55
▪ Gastrotomy, with exploration or foreign body removal	60	<b>ABDOMEN, PERITONEUM &amp; OMENTUM</b>	
<b>LIVER</b>		▪ Exploratory laparotomy: exploratory celiotomy	55
▪ Hepatectomy (resection or liver), partial lobectomy	75	▪ Inguinal with or without hydrocelectomy, age 1 to 12, unilateral	40
<b>APPENDIX</b>		▪ Inguinal, age 12 or over, unilateral	45
▪ Appendectomy	50		
<b>URINARY SYSTEM</b>			
<b>KIDNEY</b>		<b>BLADDER</b>	
▪ Nephrolithotomy, removal of calculus	75	▪ Cystectomy, complete, with ureteroleal conduit or sigmoid bladder, with bilateral pelvic lymphadenectomy	100
▪ Nephrectomy, including partial ureterectomy, any approach including rib resection	75	▪ Cystorrhaphy: suture of bladder wound, injury or rupture, simple	60
▪ Nephrectomy, with total ureterectomy & bladder cuff, through same incision	85	▪ Transurethral resection of prostate	75
▪ Renal homotransplantation, with unilateral recipient nephrectomy	100		
<b>GENITAL SYSTEM</b>			
<b>MALE</b>		<b>FEMALE</b>	
▪ Circumcision, surgical excision other than clamp or dorsal slit, except newborn	15	▪ Excision of Bartholin's tumor or cyst	25
▪ Orchiectomy, simple, unilateral	30	▪ Dilation & curettage	25
▪ Exploratory for undescended testis, unilateral	40	▪ Myomectomy, single or multiple, excision of fibroid tumor of uterus, abdominal approach	55
▪ Excision of hydrocele, unilateral	40	▪ Total hysterectomy; sub-total	65
		▪ Supracervical hysterectomy; sub-total	65
		▪ Hydrotubation of oviduct	5
		▪ Uterine suspension with or without shortening of round ligaments	55
		▪ Salpingo-oophorectomy, complete or partial, bilateral or unilateral	55
		▪ Drainage of ovarian cyst(s), unilateral or bilateral, vaginal approach	25
		▪ Wedge resection or bisection of ovary, unilateral or bilateral	55
<b>ENDOCRINE SYSTEM</b>			
<b>EYE &amp; OCULAR ADNEXA</b>		<b>EAR</b>	
<b>EYE BALL</b>		<b>MIDDLE EAR</b>	
▪ Evisceration of ocular contents, without implant	45	▪ Mastoidectomy, radical	80
▪ Removal, foreign body, conjunctival superficial	5	▪ Excision, aural polyp	5
▪ Removal, corneal, without suitlamp	5	▪ Myringoplasty	65
▪ Excision or transposition of pterygium without graft	30	▪ Stapes mobilization	60
▪ Iridectomy, peripheral, for glaucoma	45	<b>INNER EAR</b>	
▪ Removal of aftercataract or membranous cataract	60	▪ Fenestration, semicircular canal	100
▪ Repair of retinal detachment, previously operated upon	100	<b>THYROID GLAND</b>	
<b>OCULAR ADNEXA</b>		▪ Local excision of small cyst or adenoma of thyroid or transection of isthmus	50
▪ Excision, chalazion, simple	10	▪ Thyroidectomy - total	65
▪ Incision of conjunctiva, drainage of cyst	5		

If the operation performed is not shown in the above table, we reserves the right to determine the percentage of reimbursement for such operation based on the same reference used for arriving at the above percentage.

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