

BENEFITS SCHEDULE – SDH INSTITUTE PTE. LTD.

(A) NTUC Income Group Hospitalisation & Surgical Insurance Policy No. 4000146738

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU)	As charged in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period
2) Intensive Care Unit (max 30 days)	
3) Other Hospital Services (including surgical implants up to the benefit limit of \$500, whichever is lower)	
5) Surgical Expenses	
6) Daily In-hosp Physician's Consultation (max 120 days)	
7) Pre-hospitalisation Specialist/GP Consultation (up to 90 days before admission) ¹	
8) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) ¹	
9) Post- hospitalisation Treatment (up to 90 days from discharge) ²	
10) Emergency Outpatient Treatment ³ (due to accident only) - includes dental treatment due to accident up to \$500 per year	
11) Ambulance Fees	
12) Medical Report Fees	
13) Pro-ration factor will apply if student is admitted into a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	
14) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000
15) Death Benefit	5,000
16) Overall Maximum Limit Per Policy Period (Item 1 to 15)	20,000

¹ Must lead to hospitalisation and/or surgical procedure within 90 days

² For expenses incurred within 90 days from the date of discharge from hospital or day surgery.

³ Emergency Outpatient Accidental Treatment must be sought in a hospital or clinic within 48 hours from time of accident. Follow-up charges by same physician covered up to 31 days from date of accident and for TCM practitioner not exceeding \$300 per occurrence.

(B) NTUC Income Group Personal Accident Insurance Policy No. 4000146747

Benefits Schedule	Sum Assured Per Student (S\$)
Death or Permanent Disablement	\$20,000