

BENEFITS SCHEDULE FOR SINGAPORE INSTITUTE OF MANAGEMENT PTE LTD

Group Hospitalisation & Surgical Insurance Policy No.2100720172

Period of Insurance: 01 Jan 2025 to 31 Dec 2025

| Benefits Schedule | Limits (SGD) |
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| 1a) Daily Room & Board | As charged in B1 wards (4-bedded) in Singapore Government / Singapore Government Restructured Hospitals 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 ¹ (up to 120 days before admission) | |
| 6) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 120 days before admission) ¹ | |
| 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 | Government Restructured Class "A" - 90% Private (Capped at 2-bedder) - 80% |
| Pro-ration factor will apply if student is warded in a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore | |
| 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.