

BENEFITS SCHEDULE – RAFFLES COLLEGE OF HIGHER EDUCATION PTE LTD

(A) Group Hospitalisation & Surgical Insurance Policy No. 2100733517

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU)	
2) Intensive Care Unit	
3) Other Hospital Services (including surgical implants up to the benefit limit of \$500, whichever is lower)	
4) Surgical Expenses	
5) Daily In-hosp Physician's Consultation (max 120 days)	
6) Pre-hospitalisation Specialist/GP Consultation (up to 90 days before admission) ¹	As charged in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period
7) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) ¹	
8) Post- hospitalisation Treatment (up to 90 days from discharge) ²	
9) Emergency Outpatient Treatment ³ (due to accident only) - includes dental treatment due to accident up to \$500 per year	
10) Ambulance Fee	
11) Medical Report Fees	
12) Pro-ration factor will apply if student is admitted into or have day surgery done at a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	65%
13) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000
14) Outpatient Kidney Dialysis (per policy year)	3,000
15) Outpatient Cancer Treatment (per policy year)	3,000
16) Death Benefit	5,000
17) Overall Maximum Limit Per Policy Period (Item 1 to 16)	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 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 treatment charges by same physician covered up to 31 days from date of accident and for Chinese Physician not exceeding \$500 per accident.

(B) Group Personal Accident Insurance Policy No. 2100733517

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