# NUS STUDENT INSURANCE
## Frequently Asked Questions on Covid-19

**1**      **I cannot find any healthcare insurance that can cover me for Covid-19 treatment in Singapore. Is it compulsory to have insurance covering Covid-19 before I enter Singapore?**

Yes, you should have insurance covering Covid-19 before entering Singapore.

Full-time students are covered under the NUS Student Insurance from these dates:

| Type of student | Residency | Period of coverage |
|---|---|---|
| Newly admitted undergraduate students (Sem 1, AY2021/2022) | International | From 01 July 2021 or upon arrival in Singapore, whichever is later |
| | Singapore Citizen/PR | From 01 August 2021 |
| Current undergraduate students | International | Covered continuously from previous year |
| | Singapore Citizen/PR | |
| Newly admitted graduate and non-graduating students | International | 1 month prior to matriculation date or upon arrival in Singapore, whichever is later. |
| | Singapore Citizen/PR | From matriculation date |
| Current graduate and non- graduating students | International | Covered continuously from previous year |
| | Singapore Citizen/PR | |

Please refer to www.mycg.com.sg/nus for details of coverage.

If you will be arriving in Singapore earlier than the start dates mentioned in the table above, you are strongly recommended to have personal health/travel insurance that covers treatment of Covid-19 in Singapore.

**2**      **I am an international student. I will be taking the e-learning option and completing the semester from abroad. Am I covered while outside of Singapore?**

Yes, you will be covered subject to policy terms and conditions.

Please note:

- You are covered up to 185 consecutive days. If you are out of Singapore for more than 185 consecutive days, the coverage will stop.

- The NUS Student Insurance is customised mainly for cost of treatment in Singapore. Thus, for SP and GHS, coverage will be subject to B1 level charges for equivalent treatment in NUH or the overseas cost whichever is lower.

- The insurance covers only emergency treatment while overseas. It does not cover intentionally booked treatment outside of the international students' home country.

- The insurance may not be sufficient to cover overseas medical cost. Students should re-activate their insurance in their home country or purchase travel insurance.

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**3    Does the NUS Student Insurance cover Covid-19?**

Yes, subject to policy terms and conditions.

(a) For treatment by a Singapore Government Restructured (SGR) Hospital A&E and/or Specialist, you can submit a claim under the Outpatient Specialist Insurance (SP). This insurance covers treatment up to $1,000 per policy year. Referral by a GP/A&E for Specialist treatment is required.

(b) For hospitalisation and surgical expenses incurred in a SGR hospital, you can submit a claim under the Group Hospitalisation & Surgical Insurance (GHS). This insurance covers

- Local undergraduate students - B2 ward and policy sub-limits;
- International undergraduate students - B1 ward and $30,000 per policy year;
- Local and international graduate and non-graduating students - B1 ward and $30,000 per policy year.

Please refer to www.mycg.com.sg/nus for more information.

**4    Is Covid-19 covered under the Group Personal Accident Insurance (GPA)?**

No. The GPA covers bodily injury caused solely by an accident, for example, if a student falls and fractures his leg. Covid-19 is a sickness.

**5    I am unwell and consulted a doctor (UHC, polyclinic, PHPC/neighbourhood clinic). Can I claim?**

No. The insurance does not cover treatment by a General Practitioner (GP).

**6    The doctor referred me to the Accident & Emergency Department (A&E) in a SGR Hospital. Are the A&E expenses including test to screen for Covid-19 covered?**

Yes, if it the screening test is recommended by the A&E and subject to the SP policy terms and conditions. Please refer to the SP fact sheet for more information.

**7    I am required to take Leave of Absence (LOA) / issued a Stay-Home Notice (SHN) or Quarantine Order (QO). Can I make a claim?**

No. The insurance covers only medical expenses incurred.

**8    I am warded in a SGR hospital for tests but not yet confirmed to have contracted Covid-19. Will the hospitalisation expenses be covered?**

Yes, provided the Government has not paid the costs, medically necessary treatment recommended by the SGR hospital is covered subject to the GHS policy terms and conditions. Please refer to the GHS fact sheet for more information.

**9    I am diagnosed with Covid-19 and hospitalised. Will the hospitalisation expenses be covered?**

Yes, provided the Government has not paid the costs, medically necessary treatment recommended by the SGR hospital is covered subject to the GHS policy terms and conditions. Please refer to the GHS fact sheet for more information.

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**10**  **I have personal insurance that pays a daily cash benefit during hospitalisation. Can I claim from my personal hospital cash insurance and the NUS Student Insurance?**

Yes. The hospital cash insurance pays a daily cash benefit whereas the NUS Student Insurance covers medical expenses incurred.

**11**  **Is death due to Covid-19 covered?**

Yes. A claim can be submitted under the GHS - Special Grant benefit subject to the policy terms and conditions.

The sum insured is:

- Local undergraduate students - $3,000;
- International undergraduate students - $5,000;
- Local and international graduate and non-graduating students - $5,000.

Please refer to the GHS fact sheet for more information.

**12**  **How do I make a claim?**

Please refer to www.mycg.com.sg/nus for the claim procedure.

**13**  **Who should I contact if I have further questions?**

Please contact MYCG at:

Email       nus@mycg.com.sg
Web         www.mycg.com.sg/nus
Phone       +65 8118 6924

SGR Hospital   -   Singapore Government Restructured Hospital (Acute) eg. NCID, TTSH, SGH, NUH etc.
A&E            -   Accident & Emergency Department
GP             -   General Practitioner
SP             -   Outpatient Specialist Insurance
GHS            -   Group Hospitalisation & Surgical Insurance
GPA            -   Group Personal Accident Insurance

**Note: This FAQ is a guide only. Coverage is subject to the insurer's policy terms and conditions.**

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