LOCAL & INTERNATIONAL UNDERGRADUATE STUDENTS
LOCAL & INTERNATIONAL GRADUATE & NON-GRADUATING STUDENTS
– AY2017 TO 2020

FACT SHEET
NUS Group Outpatient Specialist (SP) Insurance

Eligibility
Registered Active and Full-Time
(a) Local and International Undergraduate Students and
(b) Local and International Graduate and Non-graduating Students
of National University of Singapore (NUS) who have paid the insurance premium. (Local
refers to Singaporeans or Singapore Permanent Residents.)

Coverage
The insurance covers reasonable and customary charges incurred for outpatient
 treatment by a Specialist, A&E Department, Physiotherapist and Traditional Chinese
Medical Practitioner for Illness or Injury subject to policy limits, terms and conditions.

Period of Insurance

<table>
<thead>
<tr>
<th>Item</th>
<th>Benefits</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Specialist Consultation (with GP referral letter)</td>
<td>Charges (including prescription drugs) incurred for outpatient treatment by a Specialist where such treatment is recommended by the General Practitioner in writing, including Prescription Drugs.</td>
</tr>
<tr>
<td>2</td>
<td>X-ray &amp; Laboratory Test</td>
<td>Charges incurred for outpatient X-ray &amp; laboratory examinations carried out in Singapore which are recommended by a Specialist in writing for diagnostic purposes.</td>
</tr>
<tr>
<td>3</td>
<td>Specialised Diagnostic Scan</td>
<td>Charges incurred for Magnetic Resonance Imaging (MRI), Computer Tomography Scan (CT Scan), Positron Emission Tomography (PET), gait scans and other diagnostic scans carried out in Singapore recommended by a Specialist or UHC in writing.</td>
</tr>
<tr>
<td>4</td>
<td>Overseas Treatment</td>
<td>Charges for outpatient Specialist treatment outside Singapore.</td>
</tr>
</tbody>
</table>
| 5 | Treatment at an Accident & Emergency (A&E) Department | Charges incurred for outpatient treatment in:
(a) an A&E Department in a Singapore Government Restructured Hospital;
or
(b) a 24 hours walk-in Clinic in an A&E Department between 9am and 9am on weekdays or between
1pm and 9am on weekends and public holidays. Charges incurred for outpatient treatment beyond the
epituplated timing are not covered.
Treatment at a Private Hospital A&E is not covered. | As Charged |
| 6 | Physiotherapy (with Specialist/UHC referral letter) | (a) Charges for outpatient treatment by a qualified, licensed and registered Physiotherapist where such treatment is recommended by a Specialist or UHC in writing.
(b) Treatment by Private Physiotherapist is not covered. | As Charged |
| 7 | Traditional Chinese Medicine | Charges for outpatient treatment by a licensed and registered Traditional Chinese Medical Practitioner. | $30 per visit up to 3 visits per year |

MAXIMUM LIMIT PER STUDENT PER POLICY YEAR (ITEMS 1 TO 4) $1,000

Note: Treatment for mental health conditions is not covered under this insurance. For international students, please refer to the NUS Factsheet for details of the Outpatient Mental Health Rider. For local students, outpatient treatment for mental health conditions is provided by UHC.

Clinics
Covers treatment at:
(a) Singapore Government Restructured Hospitals Specialist Clinics
(b) NUS University Health Centre (UHC) Specialist Clinics
(c) Overseas Specialist Clinic (subject to Overseas Treatment clause)
(d) Singapore Government Restructured Hospitals Specialist Clinics who operate clinic/facility at Private Hospital
(e) Private Specialist Clinics

Singapore Government Restructured Hospital Specialist Clinics include:
- Alexandra Hospital (AH)
- Changi General Hospital (CGH)
- Khoo Teck Puat Hospital (KTPH)
- KK Women’s and Children’s Hospital (KKH)
- National University Hospital (NUH)
- Ng Teng Fong General Hospital (NTFGH)
- Seng Kang General Hospital (SKGH)
- Singapore General Hospital (SGH)
- Tan Tock Seng Hospital (TSH)
- National Cancer Centre (NCC)
- National Health Centre (NHC)
- National Skin Centre (NSC)
- Singapore National Eye Centre (SNEC)

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Extensions
(a) Covers pre-existing conditions from inception;
(b) Covers all programs, activities and events, sports and competitions organised,
authorised and/or approved by NUS, NUS Student Societies and/or its Clubs or in
which the student participates as a representative of NUS, held in Singapore or overseas;
(c) Covers first year international students upon their arrival in Singapore or one (1) month
prior to the commencement date whichever is later.
(d) Covers radiation, chemical contamination and similar hazards for students who
are involved in laboratory work in NUS or a collaborator’s laboratory in Singapore or
overseas;
(e) Covers occupationally acquired HIV for students of the medical, nursing, dental
and similar health related faculties/schools;

Some Definitions
Emergency Treatment: Urgent remedial treatment to avoid death or impairment to the
Insured Member’s immediate or long-term health prospects.
Reasonable and Customary Charges: Charges for medical care which shall be considered by Us or by Our
medical advisers to be reasonable and customary to the extent that they do not exceed the general level of charges being made by others of similar standing in the locality where the charges are incurred when giving like for like or comparable treatment.

We will base that calculation on a combination of Our global
authoritative body and information collected from medical Specialists
experience, statistical information provided by local health

Termination of Cover
The student’s cover will be terminated:
(a) when the student ceases to be a registered active and full-time local student of
NUS
(b) on commencement date
(c) when the benefit limit has been reached
(d) if the student did not pay the insurance premium
(e) if the policy has expired

Leave of Absence due to Medical Reason
If a student takes leave of absence due to medical reason, he will be covered up to the
end of the next semester, after the semester in which he was diagnosed provided the
insurance premium is paid.
Payment of Medical Bills

Please pay the medical bill first and submit a claim for reimbursement.

Claim Procedure

Claims should be submitted within 30 days of treatment. If more time is required, please go to www.mycg.com.sg/nus and submit the "Claim Notification" online form.

STEP 1

Prepare/obtain the following documents:

<table>
<thead>
<tr>
<th>Document Checklist</th>
<th>Specialist, A&amp;E, Physiotherapy</th>
<th>TCM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completed Claim Form</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Medical Bills</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Copy of Referral Letter, A&amp;E Discharge Summary/Memo etc.</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Written Test Reports (e.g. x-ray, MRI), if any</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Copy of Police Report (for road traffic accident cases)</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

STEP 2

Submit the claim at www.mycg.com.sg/nus/eclaim. Please keep the original bills for up to 6 (six) months from the date of treatment as the insurer may request for verification or audit.

Exclusions

This policy shall not cover situations listed below and any medical conditions arising therefrom:

1. Changes in respect of the following:
   (a) More than one outpatient visit per day.
   (b) Visits at home or office.
   (c) Prescription Drugs obtained without consultation.
   (d) Surgery including but not limited to toilet and suture, incision and drainage and excision biopsy.

2. Kidney dialysis and Cancer treatment including the maintenance phase of any Cancer treatment by the member's attending oncologist or with the member's attending Specialist (by this We mean the Specialist who has diagnosed and treated the member's Cancer).
   This will include consultation, diagnostic tests or scans, medication prescribed by the attending oncologist or by the attending Specialist to keep the Cancer in remission or to prevent relapse of the Cancer.

3. Dental care and its related treatment including treatment of Temporo-Mandibular Joint disorder.

4. Chiropractic treatment and any type of therapy including physiotherapy unless specifically endorsed.

5. Routine or preventative physical examinations, investigation, medical check-up, vaccinations, treatments or follow-up consultations.

6. Treatment for conditions relating to physiological or natural cause such as aging, menopause, or puberty and which are not due to any underlying disease, Illness or Injury.

7. Vitamins, supplements or any traditional Chinese medicine whether prescribed or not except as specifically Covered under this policy.

8. Cryopreservation, or harvesting or storage of stem cells as a preventive measure against possible future disease/Illness or Injury.

9. Standard toiletries such as, but not limited to shampoos, soaps, tooth-pastes, contraceptives, proprietary headache and cold cures nor do We pay for mouthwash, lotions, moisturisers, cleansers, shower gels.

10. Administrative expenses and non-medical personal service and other ineligible non-medical items.

11. Pregnancy, childbirth, abortion, miscarriage, infertility, pre and post-natal care and all complications arising therefrom as except specifically Covered under this policy; Birth control measures; assisted reproduction, sterilisation (or its reversal) or any events arising out of or in connection thereto.

12. Circumcision unless Medically Necessary, impotence or any consequence of it.

13. Sickness or disease directly or indirectly arising from sexually transmitted disease, Acquired Immune Deficiency Syndrome (AIDS), any AIDS related condition, or infection by Human Immune-Deficiency Virus (HIV) except as specifically Covered under this Policy.

14. Treatment which arises from, or is in any way attributable to, sex change.

15. Congenital Conditions or genetic defects including hereditary conditions existing from the time of birth regardless of the time of discovery of such anomalies or defects.

16. Psychological, emotional, mental or psychiatric conditions, nervous breakdown, mental disorder, alcoholism or substance abuse, suicide or attempted suicide, self-inflicted injuries or any attempt thereof whether sane or insane.

17. Eye tests, refractive errors of the eyes, spectacles and contact lenses.

18. Provision of implants, medical appliances and prosthetic devices such as but not limited to hearing aids, wheelchairs, artificial limbs, lenses and dialysis machine.

19. Treatment needed as a result of engaging in or taking part in acts of terrorism, nuclear contamination, biological contamination or chemical contamination.

20. Treatment arising from any consequence (whether direct or indirect) of war, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, or any event similar to one of those listed.

21. Experimental or pioneering medical or surgical techniques and medical devices not approved by the Institutional Review Board and the Centre of Medical Device Regulation and medical trials for medicinal products whether or not these trials have a clinical trial certificate issued by the Health Sciences Authority of Singapore.

22. Genetic tests, nor for any counselling made necessary following genetic tests, even when those tests are undertaken to establish whether or not Insured Member may be genetically disposed to the development of a medical condition in the future.

23. All types of learning disorders, educational problems, behavioural problems, physical development, or psychological development, including assessment or grading of such problems.

24. Cosmetic or plastic Surgery except for reconstruction Surgery necessary to restore function or appearance caused by Accident or following Surgery for a medical condition, treatment of acne and loss of hair.

25. Treatment of obesity or any medical condition which arises from, or is related to, obesity in any way including but not limited to the use of gastric banding or stapling, the removal of fat or surplus tissue from any part of the body whether or not it is needed for medical or psychological reasons; weight improvement; supplements or medications for weight loss or weight improvement.

26. All types of sleep disorder including snoring, insomnia, obstructive sleep apnea or sleep study test.

27. Violation or any attempted violation of the law or resistance or attempted resistance to lawful arrest.

28. Full-time military, naval or air service personnel, except national reservist duty under the Enlistment Act (Cap. 90).

Contact

Managed by MYCG & Partners Pte Ltd
Co. Reg. No. 201803622H

Email : nus@mycg.com.sg
Web : www.mycg.com.sg/nus

Phone : +65 8118 6924 / +65 9762 2062
Address : 6A Sheraton Way
#04-01 DUE Downtown Gallery
Singapore 068815

24 Hour Emergency Hotline (for medical emergencies only after business hours)
+65 9336 0159

Underwritten by AXA Insurance Pte Ltd
Co. Reg. No. 199903512M

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 the limits of coverage, where applicable, please contact your insurer or visit the GIAs or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

This fact sheet is not a contract of insurance and is to be used as a guide only. Coverage is subject to the full terms & conditions of AXA’s Policy which is the operative document. Any discrepancy between the information in this fact sheet and the Policy is unintentional.