

Benefits Enhancement to Cover Expenses from Mental Care From 1 July 2020

We recognise that the health and well-being of our staff is integral to a vibrant workforce.

To provide more support to your mental health, our medical insurance coverage has been extended from 1 July 2020 to include expenses from mental care for both outpatient and hospitalisation.

For more details, please refer to the [Medical Plan Product Summary](#).



Mental Care (for staff and enrolled dependants)

Include cover for care & treatment by a General Practitioner or Psychiatrist/ Psychologist as follows:

Outpatient

- capped at S\$1,000 and this is part of your S\$5,000 annual policy limit. (subject to co-payment)

Inpatient

- additional S\$10,000 and this is separate from your annual policy limit. (subject to co-payment)

**GP referral letter is not required.
Terms and conditions of insurance apply.**



For claims:

You can submit medical claims via this URL:
<http://healthchoice.nus.edu.sg> or scan the QR code:



For enquiries:

Email nus-enquiry@mercermarshbenefits.com or call Mercer Contact Centre at +65 6797-9613 (Client ID: 8787).

For more information on the medical plan, you can refer to the [Policy](#) available at the staff portal.

Frequently Asked Questions (Mental Care)



What is the scope of coverage under Mental Care?

Outpatient and hospitalisation expenses incurred for treatment of mental health conditions.

What is the annual limits under Mental Care?

For Outpatient, it is capped at S\$1,000 and this is part of your S\$5,000 per policy limit. For Hospital & Surgical, it is a separate limit of S\$10,000 from your annual policy limit.

Is Mental Care expenses subject to co-payment?

Yes, staff co-payment is similar to other treatment: Outpatient (\$10 for GP, \$25 for Specialist), and Inpatient (10% of hospital bill).

Do I need a GP referral letter to see a Psychiatrist?

You do not need a referral letter. However, you may wish to speak to your GP (family doctor) first, as they can recommend a psychiatrist suitable for you.

If I exceed the Mental Care limit under Group Hospital & Surgical, can I continue to claim under Group Major Medical policy?

No. Major Medical is not applicable for Mental Care expenses.

Will the company know that I have submitted a Psychiatric claim?

The insurer will provide an overview / analysis of the claims utilisation for the entire workforce; no names will be provided to the company.

