

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

(a) Undergraduate Students	Commences on 1 August 2017 and ends on the conferment date.
(b) Graduate and Non-graduating Students	Commences on matriculation date advised by NUS and ends on the conferment date.

For special cases, coverage period will be as advised by NUS.

Overseas Treatment

Eligible medical expenses incurred for emergency treatment while overseas will be covered up to B1 level charges for equivalent treatment in National University Hospital (NUH), if these are lower than the charges actually incurred overseas, subject to the Policy limits.

(a) Official NUS trip	Covered
(b) Non-official NUS trip	Covered up to 185 consecutive days
(c) International Student who returns to his home country for medical treatment	
(d) Travel overseas intentionally for treatment, except (c)	Not Covered

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 experience, statistical information provided by local health authoritative body and information collected from medical Specialists and Surgeons practicing in the country or area where the treatment is received.

We may proportionately reduce any claim to reflect what would have been reasonably incurred, based on the professional opinion of Our Physician. In the event of any differences in opinions between Our Physician and Your Physician, Our Physician's opinion shall prevail.

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 conferment 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.

Benefits

Item	Benefits	Limit
1	<b>Specialist Consultation (with GP referral letter)</b> 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.	As Charged
2	<b>X-ray &amp; Laboratory Test</b> Charges incurred for outpatient X-ray & laboratory examinations carried out in Singapore which are recommended by a Specialist in writing for diagnostic purposes.	As Charged
3	<b>Specialised Diagnostic Scan</b> 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.	As Charged
4	<b>Overseas Treatment</b> Charges for outpatient Specialist treatment outside Singapore.	As Charged subject to Overseas Treatment clause
5	<b>Treatment at an Accident &amp; Emergency (A&amp;E) Department</b> 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 9pm and 9am on weekdays or between 1pm and 9am on weekends and public holidays. Charges incurred for outpatient treatment beyond the stipulated timing are not covered.  Treatment at a Private Hospital A&E is not covered.	As Charged
6	<b>Physiotherapy (with Specialist/UHC referral letter)</b> (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	<b>Traditional Chinese Medicine</b> Charges for outpatient treatment by a licensed and registered Traditional Chinese Medical Practitioner.	\$30 per visit up to 3 visits per year
<b>MAXIMUM LIMIT PER STUDENT PER POLICY YEAR (ITEMS 1 TO 4)</b>		<b>\$S1,000</b>

**Note:** Treatment for mental health conditions is not covered under this insurance. For international students, please refer to the GHS Fact Sheet 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	Covered
(b) NUS University Health Centre (UHC) Specialist Clinic	
(c) Overseas Specialist Clinic (subject to Overseas Treatment clause)	
(d) Singapore Government Restructured Hospitals Specialist Clinics who operate clinic/facility at Private Hospital	Student co-pays 50% of the eligible medical expenses
(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 (TTSH)
- National Cancer Centre (NCC)
- National Health Centre (NHC)
- National Skin Centre (NSC)
- Singapore National Eye Centre (SNEC)

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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](http://www.mycg.com.sg/nus) and submit the "Claim Notification" online form.

STEP 1 Prepare/obtain the following documents:

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

STEP 2 Submit the claim at [www.mycg.com.sg/nus/eclaim](http://www.mycg.com.sg/nus/eclaim). Please keep the original bills for up to six (6) months from the date of treatment as the insurer may request for verification or audit.

Generally, claims will be processed within 30 days after receipt of complete documents and information. The student will be notified of the result of the claim by email. For approved medical expense claims, the reimbursement will be credited into the student's bank account.

Exclusions

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

- Charges in respect of the following:
  - More than one outpatient visit per day.
  - Visits at home or office.
  - Prescription Drugs obtained without consultation.
  - Surgery including but not limited to toilet and suture, incision and drainage and excision biopsy.
- 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.
- Dental care and its related treatment including treatment of Temporo-Mandibular Joint disorder.
- Chiropractic treatment and any type of therapy including physiotherapy unless specifically endorsed.
- Routine or preventative physical examinations, investigation, medical check-up, vaccinations, treatments or follow-up consultations.
- 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.
- Vitamins, supplements or any traditional Chinese medicine whether prescribed or not except as specifically Covered under this policy.
- Cryopreservation, or harvesting or storage of stem cells as a preventive measure against possible future disease/illness or injury.
- 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.
- Administrative expenses and non-medical personal service and other ineligible non-medical items.
- Pregnancy, childbirth, abortion, miscarriage, infertility, pre and post-natal care and all complications arising therefrom except as specifically Covered under this policy; Birth control measures, assisted reproduction, sterilisation (or its reversal) or any events arising out of or in connection thereto.
- Circumcision unless Medically Necessary, impotence or any consequence of it.
- 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.
- Treatment which arises from, or is in any way attributable to, sex change.
- 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.

- Psychological, emotional, mental or psychiatric conditions, nervous breakdown, mental disorder, alcoholism or substance abuse, suicide or attempted suicide, self-inflicted injuries or any attempt thereat whether sane or insane.
- Eye tests, refractive errors of the eyes, spectacles and contact lenses.
- Provision of implants, medical appliances and prosthetic devices such as but not limited to hearing aids, wheelchairs, artificial limbs, lenses and dialysis machine.
- Treatment needed as a result of engaging in or taking part in acts of terrorism, nuclear contamination, biological contamination or chemical contamination.
- 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.
- 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.
- 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.
- All types of learning disorders, educational problems, behavioural problems, physical development, or psychological development, including assessment or grading of such problems.
- 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.
- 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.
- All types of sleep disorder including snoring, insomnia, obstructive sleep apnea or sleep study test.
- Violation or any attempted violation of the law or resistance or attempted resistance to lawful arrest.
- Full-time military, naval or air service personnel, except national reservist duty under the Enlistment Act (Cap. 93)

Contact



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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 GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://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.**