

## Benefit Schedule

<b>Benefits (in US Dollars)</b>	<b>Standard Plan</b>	<b>Super Plan</b>
<b>Annual Maximum</b> – Maximum Benefit payable for eligible Disabilities per person per year	100,000.00	250,000.00

### For Treatment received as an In-Patient or Day-Patient

Description	Standard Plan	Super Plan
<b>Benefit 1 – Hospital Room and Board</b>	Full Refund subject to maximum of US\$125.00 per day	Full Refund subject to maximum US\$225.00 per day
<b>Benefit 2 – Intensive Care Unit</b>	Full Refund subject to maximum of US\$2,000.00 per annum	Full Refund subject to maximum of US\$3,000.00 per annum
<b>Benefit 3 – Hospital Charges</b>	Full Refund subject to maximum of US\$2,000.00 per Disability	Full Refund subject to maximum of US\$3,400.00 per Disability
<b>Benefit 4 – Home Nursing</b>	Not Applicable	100% of costs up to a maximum of 30 days per Disability, per annum
<b>Benefit 5 – Surgeon’s Fees</b>	Full Refund subject to maximum of: Complex: US\$5,000.00 per Operation Major: US\$3,000.00 per Operation Minor: US\$1,300.00 per Operation	Full Refund subject to maximum of: Complex: US\$8,000.00 per Operation Major: US\$5,000.00 per Operation Minor: US\$2,000.00 per Operation
<b>Benefit 6 – Anesthetist’s Fees</b>	Full Refund subject to maximum of 30% of the Surgeon’s Fees per Operation	Full Refund subject to maximum of 30% of the Surgeon’s Fees per Operation
<b>Benefit 7 – Operating Theatre Fees</b>	Full Refund subject to maximum 30% of the Surgeon’s Fees per Operation	Full Refund subject to maximum 30% of the Surgeon’s Fees per Operation
<b>Benefit 8 – Specialist Consultation Fees</b>	Full Refund subject to maximum of US\$125.00 per day	Full Refund subject to maximum of US\$225.00 per day
<b>Benefit 9 – Organ Transplant</b>	Maximum US\$20,000.00 in the lifetime of the Insured Person, and subject to the Policy Cover being maintained throughout the period	Full Refund
<b>Benefit 10 – AIDS</b>	Not applicable	Maximum US\$25,000.00 in the lifetime of the Insured Person
<b>Benefit 11 – Complications of Pregnancy</b>	Not applicable	Full Refund subject to maximum of US\$12,000.00 per Disability (subject to 12 months waiting period)
<b>Benefit 12 – New Born Cover</b>	Benefit is limited to US\$10,000.00 and to a maximum of 30 days Hospital stay	Benefit is limited to US\$10,000.00 and to a maximum of 30 days Hospital stay
<b>Benefit 13 – Accidental Damage to Teeth</b>	Not applicable	Full Refund subject to maximum of US\$4,200.00 per annum
<b>Benefit 14 – Evacuation</b>	Full Refund	Full Refund
<b>Benefit 15 – Oncology</b>	Full Refund subject to maximum applicable In-Patient/Day-Patient limits	Full Refund subject to maximum applicable In-Patient/Day-Patient limits
<b>Benefit 16 – CT &amp; MRI Scans and Out-Patient surgery</b>	Full Refund subject to maximum applicable In-Patient/Day-Patient limits	Full Refund subject to maximum applicable In-Patient/Day-Patient limits

## Benefit Schedule (continued)

### Out-Patient Benefit (applicable to Super Plan only)

Description	
* <b>Benefit 17 – Medical Practitioner’s / Specialist Consultation Fees + Prescribed Medicine and dressings</b>	Maximum of 30 visits and limited to US\$1,000.00 per person per annum
* <b>Benefit 18 – Diagnostic Tests</b>	Unlimited visits
* <b>Benefit 19 – Physiotherapists, Chiropractors, Osteopaths, Homeopaths and Acupuncturists</b>	Maximum of 10 sessions per annum
* <b>Benefit 20 – Traditional Chinese Medicine</b>	Maximum of 10 sessions per Period of Insurance and limited to US\$15.00 per visit

\* **Note:** All Treatment under Benefit 17 to 20 is subject to 20% Co-Insurance per Treatment and the maximum liability of the Company is US\$2,500.00 per annum.