

Benefits Covered in The Policy

1. Section HS – HOSPITALIZATION & SURGERY BENEFIT

The maximum Benefit amount as shown in the Benefit Schedule are for each Insured in one Policy Year.

The maximum liability of the Company shall not exceed the maximum Benefit amount for the actual costs of Medically Necessary services.

Benefit 1 Hospital Room and Board

We will repay the daily charges for room and board, general nursing services and meals for each day whilst confined as an In-Patient or Day-Patient in Hospital subject to the daily maximum amount stated in the Benefit Schedule.

Benefit 2 Intensive Care Unit

We will repay the charges for Intensive Care Unit, provided it is Medically Necessary by the attending Physician or Surgeon that an Insured should be confined to an Intensive Care Unit as an In-Patient subject to an annual maximum amount as stated in the Benefit Schedule.

Benefit 3 Hospital Charges

We will repay the charges incurred as an In-Patient or Day-Patient in a Hospital for diagnostic procedures (including X-rays and laboratory tests), Prescribed Medicine, dressings and nursing by a Qualified Nurse subject to the maximum amount stated in the Benefit Schedule.

Benefit 4 Home Nursing

Nursing care given outside a Hospital which is received immediately subsequent to Treatment as an In-Patient or Day-Patient on the recommendation of a Specialist and provided by a Qualified Nurse subject to a maximum number of days as specified in the Benefit Schedule (applicable to Super Plan only). All Treatment under this Benefit must be pre-authorized by Us.

Benefit 5 Surgeon's Fees

We will repay the fees of a Surgeon in respect of pre and post-surgical consultation and any surgical procedure up to the maximum amount as specified in the Benefit Schedule and Surgical Schedule.

Benefit 6 Anaesthetist Fee

We will repay the fees of the Anaesthetist for the purpose of carrying out anaesthesia to enable a surgical procedure to be performed on an In-Patient or Day-Patient in a Hospital subject to a maximum of 30% of the Surgeon's Fees per Operation.

Benefit 7 Operating Theatre Fees

We will repay the costs of the Operating Theatre in a Hospital and any associated materials, for the purpose of performing a surgical procedure on an In-Patient or Day-Patient subject to a maximum of 30% of the Surgeon's Fees per Operation.

Benefit 8 Specialist Consultation Fees

We will repay the costs of consultants (other than with Your Surgeon) and physiotherapy provided whilst confined as an In-Patient or Day-Patient in a Hospital subject to the daily maximum amount as specified in the Benefit Schedule.

Benefit 9 Organ Transplant

We will repay the costs incurred to perform an organ transplant, including Accommodation, Intensive Care Unit, Hospital Charges, Surgeon's Fees, Anaesthetists Fees, Operating Theatre Fees and Specialist's Fees whilst confined as In-Patient or Day-Patient in a Hospital as specified in the Benefit Schedule.

Benefit 10 AIDS

We will repay the medical expenses which arise from or are in anyway related to Immuno-deficiency Virus (HIV) and/or HIV related illnesses and including Acquired Immune Deficient Syndrome (AIDS) being maintained throughout or AIDS Related Complex (ARC) and/or any mutant the period, derivative or variations thereof subject to a maximum lifetime limit as specified in the Benefit Schedule under Super Plan.

Benefit 11 Complications of Pregnancy

We will repay the costs of Treatment of a Disability which arises during the antenatal stages of pregnancy, or a Disability which arises during childbirth and requires a recognized obstetric procedure subject to the maximum limit per Disability and 12 months waiting period as specified in the Benefit Schedule under Super Plan.

Benefit 12 New Born Cover

In-Patient Treatment of an Acute Disability and any associated costs which presents symptoms at birth or which manifests itself within 30 days following birth subject to the maximum limit and number of days as specified in the Benefit Schedule.

Benefit 13 Accidental Damage to Teeth

We will repay the expenses incurred as a result of an Injury to wholly sound teeth, provided that the Treatment takes place within 7 days of the Accident causing the Injury and in a dental surgery or in an Emergency room in a Hospital subject to the maximum annual limit as specified in the Benefit Schedule under the Super Plan.

Benefit 14 Evacuation

We will repay the costs of Evacuation of an Insured Person in the event of Treatment not being readily available at the place of the incident to the nearest appropriate facility, for the purpose of admission to Hospital as an In-Patient or Day-Patient. It is extended to cover the costs for one other person to travel with the Insured Person, as an escort.

Benefits Covered in The Policy (continued)

Benefit 15 Oncology

We repay the costs of Treatment given for cancer received as an In-Patient, Day-Patient, or Out-Patient subject to the maximum limit as specified in the Benefit Schedule.

Benefit 16 CT & MRI Scans and Out-Patient Surgery

We repay the costs of scans received as an In-Patient, Day-Patient or Out-Patient, Out-Patient surgery subject to the maximum limit as specified in the Benefit Schedule. All Treatment under this Benefit must be pre-authorized by Us in writing (fax/email/letter) before any planned Treatment is undertaken.

Optional Benefits – Available to Super Plan only

Section OP – OUTPATIENT BENEFIT

The maximum Benefit amounts as shown in the Benefit Schedule are for each Insured in one Policy Year. All Benefits under this Section is subject to 20% Co-Insurance.

The maximum liability of the Company shall not exceed the maximum Benefit amount less 20% Co-Insurance payable by each Insured for the actual costs of Medically Necessary services and total Benefits under this Section is subject to an annual limit as specified in the Benefit Schedule.

Benefit 17 Medical Practitioner's and Specialist Consultation Fees

We will repay the Medical Practitioner's and Specialist's consultation fees and the cost of the Prescribed Medicine and dressings subject to the maximum limit for a Policy Year as specified in the Benefit Schedule.

Benefit 18 Diagnostic Tests

We will repay the charges for diagnostic and surgical procedure including pathology and X-rays up to the maximum limit for a Policy Year, as specified in the Benefit Schedule.

Benefit 19 Physiotherapists, Chiropractors, Osteopaths, Homeopaths and Acupuncturists

We will repay the costs of Treatments administered by registered Physiotherapists, Chiropractors, Osteopaths, Homeopaths and Acupuncturists when given under the direct control of and following referral by a Medical Practitioner or Specialist. Benefit is limited to 10 sessions per Disability per Policy Year as specified in the Benefit Schedule.

Benefit 20 Traditional Chinese Medicine

We will repay the costs of traditional Chinese medicine administered by a Traditional Chinese Practitioner up to a maximum limit for a Policy Year, as specified in the Benefit Schedule.