

## Eligibility

All full-time students of NTU / NIE:

- International undergraduate students
- Bridging / Exchange / Non-graduating students
- Local and International graduate students and eligible Spouse or Child(ren) on voluntary basis

Note:

1. Only applicable to full-time graduate student's spouse & child(ren).
2. Legal spouse aged between 16 and 65 years old.
3. An unmarried and unemployed child aged between 15 days old and 18 years.

## Coverage

The insurance covers reasonable and customary charges incurred for hospitalisation and/or surgical expenses for treatment for Illness or Injury sought at a Singapore Government Restructured Hospital but subject to policy limits, terms and conditions. The insurance extends to cover outpatient mental health treatment.

## Period of Insurance

Start upon your matriculation at NTU / NIE or on a date advised by NTU / NIE, whichever is later, provided that you have paid the premium.

## Overseas Treatment

- a. Eligible hospitalisation / surgery expenses incurred for emergency treatment while overseas up to the reasonable and customary cost of treatment in a B1 ward in Singapore Government Restructured Hospital, but not for intended or pre-arranged overseas treatment.
- b. To seek treatment in your home country, please contact RHI hotline for approval prior to treatment.
- c. Outpatient specialist treatment incurred overseas is not covered. If you are going overseas for exchange / internship programmes, you are strongly advised to have additional travel insurance coverage as the limits of this insurance may not be sufficient.

## Extensions

- a. Pre-existing conditions will be covered from inception for eligible NTU / NIE students only. Voluntary dependents enrolled will be underwritten, and all pre-existing conditions will be excluded
- b. Covers outpatient physiotherapy
- c. Covers mental illness
- d. Covers outpatient Traditional Chinese Medicine (TCM)
- e. Rider extension to cover LKCMedicine students for work related injuries during clinical attachments and occupationally acquired HIV.

## Apply for Letter of Guarantee (LOG)

For elective / pre-planned hospital admission(s) in Singapore, the Insured can request for a Letter of Guarantee (LOG) facility. Once the LOG is issued, the hospital cash deposit will be waived. The Hospital will bill the Insurer directly, up to the policy limit subject to the terms and conditions of the policy. For emergency hospitalisation, you may contact RHI hotline: 6286 2866 for assistance.

### STEP 1

Email the following documents to [claims@raffleshealthinsurance.com](mailto:claims@raffleshealthinsurance.com) at least 5 working days before the admission / surgery.

- Completion of LOG Request Form (download from <https://www.rafflesmedicalgroup.com/group-hospitalisation-surgical-insurance/our-services/download>).
- Copy of Financial Counselling Form / Hospital Admission Form / Day Surgery Authorisation Form.
- Copy of referral letter from Fullerton Health @ NTU / Singapore Government Restructured Hospital, if any.

Additional documents may be requested for further assessment on a case to case basis.

### STEP 2

Once approved by the Insurer, the LOG will be faxed directly to the hospital 1 day prior to the admission.

### STEP 3

Upon discharge from the hospital, the student is required to email the Discharge Summary and any Pre and Post hospitalisation/surgery bills to [claims@raffleshealthinsurance.com](mailto:claims@raffleshealthinsurance.com).

Note:

For cases wherein the LOG is not issued / approved in time, the Insured member will be required to settle the incurred hospital expenses and submit a claim for evaluation. LOG will not be issued for medical treatment that is listed under the exclusions list. Insured will need to pay directly to the hospital for such treatment.

## For Claims Enquiries

### Raffles Health Insurance Pte Ltd

(Registration No. 200413569G)

25 Tannery Lane

Singapore 347786

Tel: +65 6286 2866

Fax: +65 6812 6615

Email: [claims@raffleshealthinsurance.com](mailto:claims@raffleshealthinsurance.com)

Our Operating Hours:

Monday to Friday 9.00am-6.00pm

Closed on Saturdays, Sundays and Public Holidays

### NTU One Stop @ SAC

50 Nanyang Avenue

NS3-01-03, Academic Complex North

Singapore 639798

Tel: +65 6790 6823

Email: [ossac@ntu.edu.sg](mailto:ossac@ntu.edu.sg)

### NIE Student Services Centre (SSC)

Office Of Academic Administration

& Services (OAAS)

1 Nanyang Walk

Blk 1 Level 1

Singapore 637616

Tel: +65 6219 6081 / 6082

Email: [studentservices@nie.edu.sg](mailto:studentservices@nie.edu.sg)

<https://www.rafflesmedicalgroup.com/ntu-ghs>

Disclaimer

This is only product information provided by Raffles Health Insurance Pte Ltd. You should seek advice from a qualified adviser if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance future healthcare needs. This brochure is not a contract of insurance. The standard terms and conditions of this plan are provided in the relevant policy contract. Details are correct at the time of printing and may be subject to change in future.

Disclosure Statement

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/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

## Nanyang Technological University, Singapore (NTU) Group Hospitalisation and Surgical Insurance (GHSI) for Students



A member of **RafflesMedicalGroup**

# Benefits

Benefits Schedule	Limits
<p><b>1. Hospital &amp; Surgical Benefits</b></p> <ul style="list-style-type: none"> <li>Room &amp; Board - Admission to B1 Ward in a Singapore Government Restructured Hospital</li> <li>Intensive Care Unit</li> <li>High Dependency Ward</li> <li>Hospital Miscellaneous Services (including prescription drugs, diagnostic procedures, theatre fees, ambulance, physiotherapy, nursing)</li> <li>Surgeon's Fees (including day surgery)</li> <li>Anaesthetist's Fee</li> <li>In-Hospital Physician's Visit</li> </ul> <p><b>2. Outpatient Benefits</b></p> <ul style="list-style-type: none"> <li>Pre-Hospitalisation / Surgery GP &amp; Specialist's Consultation and diagnostic services (within 90 days before admission / specialist must be referred by the Fullerton Health @ NTU or A&amp;E department of a Singapore Government Restructured Hospital)</li> <li>Post-Hospitalisation / Surgery Treatment (up to 90 days from discharge)</li> <li>Emergency Outpatient Treatment including Dental (due to accident only) - treatment must be sought within 72 hours of the accident at the A&amp;E department of a Singapore Government Restructured Hospital or a polyclinic; follow-up treatment covered up to 60 days from date of accident and maximum up to S\$1,000 per policy year.</li> <li>Dental Treatment (due to accident only)</li> <li>Outpatient Kidney Dialysis per policy year</li> <li>Outpatient Cancer Treatment per policy year</li> </ul> <p><b>3. Medical Report (if required by Insurer)</b></p> <p><b>4. Course Termination Benefit due to accident or illness (including mental illness) (not applicable for Singaporean students)</b></p> <ul style="list-style-type: none"> <li>Covers the cost of single economy class air-ticket to home country.</li> <li>Covers the cost of 1 return economy class air-ticket for immediate relative to travel to Singapore and return to home country.</li> <li>The doctor must certify in writing that the student is medically unfit to continue his / her course at NTU.</li> </ul>	<p><b>As Charged</b></p> <p><b>S\$3,000</b></p>
<p><b>Maximum Limit Per Policy Year (Item 1 to 4)</b></p>	<p><b>S\$50,000</b></p>
<p><b>Outpatient Specialist Rider (Within Singapore Only)</b></p> <ul style="list-style-type: none"> <li>Covers treatment in the A&amp;E department of a Singapore Government Restructured Hospital.</li> <li>Covers consultation including prescribed drugs, diagnostic / laboratory tests recommended by a Specialist from the Fullerton Health @ NTU or A&amp;E department of a Singapore Government Restructured Hospital.</li> <li>Covers outpatient and minor surgery done at Fullerton Health @NTU or Fullerton Healthcare Group.</li> </ul> <p>Covers consultation and treatment by a Psychiatrist of a Singapore Government Restructured Hospital or Private Hospital / Clinic including the Fullerton Health @ NTU and must be referred by the Fullerton Health @ NTU or A&amp;E of a Singapore Government Restructured Hospital.</p> <ul style="list-style-type: none"> <li>Covers in-house Psychiatric consultation and treatment at Fullerton Health @ NTU.</li> <li>Outpatient physiotherapy referred by Fullerton Health @ NTU</li> <li>Outpatient TCM treatments referred by Fullerton Health @ NTU</li> </ul>	<p><b>S\$1,000</b></p> <p><b>S\$1,000</b></p>

Death Benefit	Limit
* Accidental Death Benefit	S\$15,000
* Funeral Expenses	S\$5,000
* Repatriation of Remains to home country	S\$5,000
* Return economy class Air-Tickets for 2 Family Members (or appointed persons) of deceased student	S\$6,000

# Exclusions

- AIDS, HIV, sexually transmitted diseases
  - Alcohol, drug or substance abuse / addiction
  - Charges for non-medical items
  - Circumcision unless medically necessary
  - Congenital conditions and physical birth defects
  - Cosmetic (aesthetic) or plastic surgery or treatment (including acne)
  - Costs arising under legislation or covered under insurance for occupational death, injury or illness
  - Dental treatment except due to accidental injury to natural sound teeth
  - Direct or indirect consequence of nuclear or chemical contamination
  - Elective overseas treatment for non-emergency or chronic medical conditions (if you are returning to your home country for treatment, please contact RHI for approval prior to your return)
  - Experimental medical treatment
  - Flying or other aerial activity except as a fare-paying passenger in licensed aircraft
  - Hospitalisation primarily for diagnosis
  - Medical appliances, eye tests, refractive errors of the eyes, spectacles, hearing aids, wheelchairs and lenses
  - Medical check-up
  - Non-hospital nursing care, ambulatory care, rest cures, sanatoria care
  - Outpatient treatment unless as specifically covered under this Policy
  - Pregnancy, childbirth, abortion, miscarriage, infertility, contraceptive methods, assisted reproduction, sterilisation and related complications
  - Preventive treatment including vaccinations
  - Racing (except on foot), professional sports, parachuting, skydiving, hang gliding, bungee jumping
  - Removal of fat or surplus tissue, obesity, weight reduction or weight improvement
  - Sex change
  - Sleep apnoea
  - Suicide or attempted suicide, self-inflicted injuries or any attempt
  - Treatment for developmental delay and / or learning disabilities of children
  - Treatment or services which are not medically necessary
  - Treatment which is not medically necessary
  - Use of or treatment arising from unlicensed drugs or drugs not used in accordance with their licensed indications
  - Varicocele, impotence and any consequence of it
  - Violation of law or resistance to lawful arrest
  - War, invasion, terrorist acts using chemical / biological substances, act of foreign enemy, hostilities, civil war, rebellion, revolution, direct participation in riot, strike and civil commotion, insurrection or military or usurped power, active duty in armed forces
- This is a summarised list. For the full list of exclusions, please contact RHI hotline : 6286 2866.

# Claim Procedure

If this is the first time that you are submitting claims to RHI, please assist to complete the claims form (download from <https://www.rafflesmedicalgroup.com/group-hospitalisation-surgical-insurance/our-services/download>) and email to [claims@raffleshealthinsurance.com](mailto:claims@raffleshealthinsurance.com).

For subsequent claims, you can submit via e-claims portal.

Please take note that claim documents should be submitted within 90 days of treatment. Kindly retain the original claim documents for at least 6 months from the submission date. Generally, claims will be processed within 21 working days upon receipt of the completed claim documents. Once the claim is approved, you will be notified via email and the reimbursement will be credited into your bank account. You can also login to the e-claims portal (<https://rafflesone.rafflesmedical.com/mediaccess/>) to monitor your claim status.

## Outpatient Claims

- Full completion of Outpatient Claim Form
- Final medical bills and receipts with breakdown cost of consultation, medication, laboratory tests, x-ray, including name of prescribed medicines and / or procedures
- The patient's name must be clearly stated on the receipt or bill
- Medical reports, if available
- Copy of referral letter is required for specialist claim (valid for 12 months from date of issue)
- Copy of the attending physician's prescription if you are claiming for purchase of drugs

## Inpatient Claims (with no utilisation of LOG)

- Full completion of Hospital & Surgical Claim Form
- Inpatient Discharge Summary or Full completion of Attending Physician Statement Form by attending physician
- Final itemised hospital bills
- Final medical bills and receipts with breakdown cost of consultation, medication, laboratory tests, x-ray, including name of prescribed medicines and / or procedures for Pre & Post Hospitalisation Bill (if any)
- Medical reports, if available
- Copy of referral letter is required for specialist claim (valid for 12 months from date of issue)
- If you have already made a claim with another Insurer and are claiming the balance of the unpaid bill from us, kindly provide us with a copy of the Insurer's settlement letter for our records, together with a certified true copy of the hospital bills.

## Inpatient Claims (with utilisation of LOG)

- A copy of the Inpatient Discharge Summary via e-claims portal
- Pre & post hospitalisation / surgery bills via e-claims portal

# Termination of Coverage

- When you cease to be a full-time student of NTU / NIE
- Exhaustion of the cover limit during the policy year
- Expiry of the insurance policy

Important Note:

The information contained in this brochure is a summary only and is subject to the actual terms and conditions of the Insurer's policy wordings. Any discrepancy between the information in this brochure and the policy contract is unintentional. Please refer to the exact terms and conditions and specific details applicable to this insurance in the policy document.