

<i>Schedule of Benefits</i>	<i>Essential</i>	<i>Economy</i>	<i>Executive</i>	<i>International</i>
<i>Section 1</i>				
All Hospital Services	Covered	Covered	Covered	Covered
Room and Board (per day)	S\$200	S\$250	S\$400	S\$700
Intensive Care Unit (per day)	S\$500	S\$800	S\$1,000	S\$1,200
Day Surgery	Covered	Covered	Covered	Covered
Minor Surgical Procedure in an Outpatient Clinic	Covered	Covered	Covered	Covered
Local Ambulance Services	Covered	Covered	Covered	Covered
Pre-Hospital Diagnostic Services (Within 30 days preceding hospital admission)))	Covered	Covered	Covered
Post Hospitalisation Treatment (Within 90 days following discharge from hospital)) S\$2,000 max.))	Covered	Covered	Covered
Organ Transplantation (Max. amount per person per policy year)	Covered	Covered	S\$150,000	S\$200,000
Emergency Outpatient Accidental Treatment (Within 24 hours of accident)	Covered	Covered	Covered	Covered
Emergency Dental Treatment (Within 24 hours of accident)	Covered	Covered	Covered	Covered
Nursing at Home (Max. 26 weeks per policy year)	n.a	n.a.	n.a.	Covered
Permanent Total Disability (Reduce to 50% when the Insured Person is a manual worker)	n.a	n.a.	n.a.	S\$40,000
Outpatient Cancer and Kidney Dialysis Treatment (Max. amount per person per policy year)	S\$10,000	S\$20,000	S\$30,000	S\$50,000
Lodger Benefit (Max. amount S\$100 per day)	n.a	n.a.	Covered	Covered
Emergency Medical Evacuation	n.a	Covered	Covered	Covered
Repatriation/Local Burial (Cover for death in home country is excluded)	n.a	n.a.	S\$5,000	S\$10,000
Maternity Care (12 months waiting period) (Max. amount per pregnancy)	n.a	n.a.	n.a.	S\$5,000
Annual Overall Limit (Max. amount per person per policy year)	S\$50,000	S\$100,000	S\$250,000	S\$800,000

Optional Outpatient Services including

- **General Outpatient Services**
- **Specialist Outpatient Services**
- **Laboratory and X-Ray Services**
- **Prescribed Drugs**

Max. amount : S\$8,000 per person per policy year

Co-insurance : 20% subject to a min. deductible of S\$90 per disability (this deductible / co-insurance applies worldwide)