

2019 Group Hospital & Surgical Insurance For
International Students of



ACS
International
Singapore

Executive Summary

This report details the summary of the insurance program for ACS (International) International Students.

It report does not override policy documentation issued by insurers which fully set out coverage available to ACS (International) International Students

Feel free to contact us to discuss your insurance needs.

Group Hospital & Surgical

COVER	BENEFIT
Group Hospital & Surgical Insurance	To reimburse medical expenses incurred while confined in a registered hospital for treatment or undergo a surgery (including day surgery) resulting from illness or injury See below Schedule of Benefits
Eligibility	Plan 1: International Students

Schedule of Benefits		Plan 1 (S\$)	
		Maximum per any one disability	
1	Daily Room & Board (maximum per day) (maximum 120 days)	1 Bedded (Private)	
2	Intensive Care Unit (maximum 30 days)	As Charged	
3	Other Hospital Services	As Charged	
4	Surgical Fee (No Surgical Schedule)	As Charged	
5	In-Hospital Doctor's Consultation (maximum 120 days)	As Charged	
6	Emergency Accidental Outpatient Benefit	As Charged	
7	Pre & Post Hospitalisation /Specialist Consultation, Diagnostic X-ray & Laboratory Test Post Hospitalisation Treatment (within 90 days after discharged)	Overall Limit of 50,000 per policy year	
8	Outpatient Cancer Treatment & Kidney Dialysis (maximum per policy year)		20,000
	Parent Accommodation		As Charged
	Home Nursing		As Charged
	Emergency Outpatient Dental Treatment		5,000
	Death Benefit		5,000
	Daily Recovery Benefit		150
	Miscarriage		3,000
	Dread Disease Recuperation Benefit		10,000
	Surgical Implant (maximum per policy year)		5,000
	Repatriation of Mortal Remains or Local Burial		As Charged
	Emergency Medical Evacuation and Repatriation		As Charged

ANNUAL PREMIUM (INCLUSIVE 7% GST)	PLAN 1
Per International Student	S\$300.00

IMPORTANT NOTE:

Students who enrol midway will also have to pay S\$300.00. There will be no pro-rate premium charge or refund for those students who enrolled mid-way.

Account Service Team

The following Account Service Team has been designated to service your account. Please reach out to them if you have any questions.

Name	Area of handling	Email	Contact Number
Nancy Sin	Coverage	nancy.sin@honan.com.sg	6559 4509
Jennifer Chee	Admin	jennifer.chee@honan.com.sg	6559 4569
Xavier Peh	Finance/Payment	xavier.peh@honan.com.sg	6559 4518
Susila Raghavan	Claims matter	susila.raghavan@honan.com.sg	6559 4585

FAQ

1. Who is the insurer of this GHS policy?

Ans: AIA

2. What are the items covered under the GHS policy?

Ans: This policy mainly covers inpatient expenses when admission and/or operation take place. Please refer to benefit schedule for detailed coverage.

3. Which hospital can members visit?

Ans: Members can go to all private and government hospitals in Singapore, up to Single-bedded (Standard) ward.

4. Can I submit outpatient (e.g. GP, Specialist claim) for this case?

Ans: Normal GP and Specialist claims that do not lead to admission/operation are not admissible. The only exception will be for Emergency Accidental Outpatient Treatment, it is covered when the member seeks medical treatment within 24 hours from the accidental event. Traditional Chinese Medicine (TCM) is not covered.

5. What is the typical claim process if the member is admitted into hospital?

Ans: Member will need to pay cash upon discharge and submit original bills and medical reports alongside completed inpatient claim form to seek reimbursement from insurer.

6. How much is the premium?

Ans: The annual premium for 2019 is S\$300 (incl. GST) per student. Kindly not student who join midway will also pay S\$300 (incl. GST)

7. Will members receive medical card from insurer?

Ans: There is no medical card for this case as this policy is on pure reimbursement basis.

8. Will members receive a copy of policy contract from insurer?

Ans: In view that this is a group policy, a master policy will be issued to policyholder, which is ACS (International).

9. Any deductible and/or co-insurance under this GHS policy?

Ans: There is neither deductible nor co-insurance under the policy.

10. Will pre- and post-hospitalization medical bills be covered under the policy?

Ans: Outpatient treatments before and after an eligible admission/operation will be covered under the policy. The timeline will be 90 days prior to admission and 90 days from the discharge date. The pre- and post-outpatient treatments will need to be medically necessary and relevant to the inpatient medical condition.

11. Who can I contact for payment, benefit/claim related enquiries?

Ans: You may contact representatives from Honan below for benefit/claim related enquiries.

1. Claims Matters: Susila – 6559 4585 – susila.raghavan@honan.com.sg
2. Benefits Matters: Nancy Sin – 6559 4509 – nancy.sin@honan.com.sg
3. Premium Payment Matters: Xavier Peh – 6559 4518 – xavier.peh@honan.com.sg

FAQ

12. Premium Payment Method?

Ans: For new students, you may pay us during the 1st week of school when parents/guardian were being invited to school. If you missed that, you may arrange to pay by the following method:

1. By cheque to be mailed it to our office address. Remember to indicate Student' Name behind the cheque.
2. By Bank Transfer to our company bank account as follows:

Bank name : Oversea-Chinese Banking Corporation Limited

Bank code : 7339

Branch code : 659

Bank address : 65 Chulia Street, OCBC Centre, Singapore 049513

Account no. : 659-439087-001 (SGD)

Swift code : OCBCSGSG

Beneficiary name : Honan Insurance Group (Asia) Pte Ltd

Kindly indicate the student's name for our reference. You may want to inform us once the Bank Transfer is done, so that we can email you the official receipt once payment is in.

Claims Procedure

FOR PRIVATE HOSPITAL INPATIENT CLAIMS

Please assist to submit the following :-

- a) Duly completed Section 1 of the Claim Form.
- b) Duly completed Section 2 of the Claim Form by the Attending Physician / Surgeon.
- c) All original Final Summary and Detailed Hospital Bill including Pre & Post Hospitalisation tax invoices.
- d) Other additional supporting document (if any) on the medical condition that can assist in the assessment of the claim :-
 - Referral Letter from General Practitioner (GP) to Specialist / Hospital
 - Any referral form for laboratory / blood test
 - Histology Report

FOR GOVERNMENT / RESTRUCTURED HOSPITAL INPATIENT CLAIMS

Please assist to submit the following :-

- a) Duly completed Section 1 of the Claim Form.
- b) All original Final and Detailed Hospital Bill including Pre & Post Hospitalisation tax invoices.
- c) Other additional supporting document (if any) on the medical condition that can assist in the assessment of the claim :-
 - Copy of Ambulatory Form / Pre Admission Form
 - Copy of Inpatient Discharge Summary
 - Referral Letter from General Practitioner (GP) to Specialist / Hospital
 - Any referral form for laboratory / blood test
 - Histology Report
- d) If the incurred hospital bill amount exceeds S\$1,000/-, the claimant will have to submit the Section 2 of the claim form to the Medical Records Department of the hospital for the completion by the attending Physician. AIA will reimburse up to *S\$80/- subject to the maximum of "Other Services" benefit as stated in the policy schedule or the benefit amount stipulated in the specific policy provided the claim is payable.

Important Notes :

1. The claimant is required to submit the claims document within 20 days of discharge from the hospital.
2. To enable the claim to be processed on a timely basis, please duly complete all the questions in the claim form and attach all the required documents.
3. The claim will be returned if the required documents are not provided together with this form.
4. * The reimbursable amount of S\$80/- is subject to AIA's review and may change accordingly.

About Honan

The Honan Insurance Group is an Australian owned and operated insurance broking company established in 1964. Over the past 50 years Honan has built a reputation for integrity, honesty and professionalism. Today, Honan is recognised as one of the industry leaders in the Asia-Pacific region.



We believe the consistency of our growth, as well as our success as a business, can be attributed to the level of service we provide for each of our clients.

Our point of differentiation comes down to our service management, which consists of carefully selecting each employee based on their qualifications, training and area of expertise. We take the time to learn and understand your business, designating a secondary and tertiary account manager, as we understand in this industry nothing is more valuable than maintaining knowledge of our client's business and their service continuity.

Our network partners provide us with the resources to access various markets around the world, allowing us to find the most competitive rates and accurately address industry and geographically specific risk exposures. Our capabilities are global, however, our focus will always remain on the key risk areas that affect our clients.

We have our own in-house claims department, headed by a team of qualified solicitors and risk experts. Armed with a depth of knowledge of our client's business and a legal background, our claims team have a distinct advantage if the need to claim ever arises.