

BENEFITS SCHEDULE – BMC INTERNATIONAL COLLEGE PTE LTD

Group Hospitalisation & Surgical Insurance Policy No. 4000190585

| Benefits Schedule | Limits (SGD) |
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| 1) Daily Room & Board (max 120 days, incl. ICU) | <p>⁴As charged in B1 wards (4-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period</p> |
| 2) Intensive Care Unit | |
| 3) Other Hospital Services (including surgical implants up to the benefit limit of \$500, whichever is lower) | |
| 4) Surgical Expenses | |
| 5) Daily In-hosp Physician's Consultation (max 120 days) | |
| 6) Pre-hospitalisation Specialist Consultation (up to 90 days before admission) ¹ | |
| 7) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) ¹ | |
| 8) Post- hospitalisation Treatment (up to 90 days from discharge) ² | |
| 9) Emergency Outpatient Treatment ³ (due to accident only) - includes dental treatment due to accident up to \$500 per year | |
| 10) Ambulance Fee | |
| 11) Claim Medical Report Fees | |
| 12) Pro-ration factor will apply if student is admitted into a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore | 65% |
| 13) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist) | 1,000 |
| 14) Death Benefit | 5,000 |
| 15) Overall Maximum Limit Per Policy Period (Item 1 to 15) | 20,000 |

¹ Must lead to hospitalisation and/or surgical procedure within 90 days

² For expenses incurred within 90 days from the date of discharge from hospital or day surgery.

³ Treatment must be sought by a Registered Medical Practitioner in a hospital/clinic or by a Chinese Physician or physiotherapist within 48 hours from time of accident; Follow-up charges incurred by a Registered Medical Practitioner or a Chinese Physician are covered up to 31 days from date of accident and for Chinese Physician not exceeding \$500 per accident.

⁴ Policy extends to cover eligible medical expenses arising from Covid-19 in a Community Hospital in Singapore