

Medical Scheme - Benefits, Hospitalisation and Exclusion details

Benefits of the Scheme

- Subsidized consultation fees at the Fullerton Health @ NTU at \$3 per visit (inclusive of GST) up to 10 visits per academic year. The \$3 fee is waived from the 11th visit onwards in the same academic year (non-standard drugs and treatments will be charged at cost).
- Consultation at Specialist Outpatient Clinics at all Government Restructured Hospitals.
- Admission to the subsidized wards (class B2 and C) at all Government Restructured Hospitals. There will be no reimbursement of bills incurred in any other wards (For more information, please look under "Things to Note").
- Coverage of up to 21 days of hospitalization in each academic year.
- Ambulance fee: only emergencies from campus to the nearest Government Restructured Hospital will be covered.
- Reimbursement of consultation and treatment fees at any government polyclinic

Hospitalisation

- Only students who have been admitted to subsidized ward (Ward B2 and C) can claim for medical reimbursement under this scheme. Bills other than that of B2 or subsidized wards are not reimbursable. Local students are advised to opt for C class wards for greater government subsidy.
- However, as international students are not eligible for admission to B2 or subsidized wards at all Government Restructured Hospitals, they will be admitted to paying class wards B1 and above. They may seek reimbursement from the Group Hospitalisation and Surgical Insurance Scheme (GHSI) administered by One Stop @ SAC, subjected to eligibility. For more information on GHSI, please refer to the "Group Hospitalisation and Surgical Insurance (GHSI)".
- As a rule, as long as the hospitalization is not due to pre-existing illnesses or is not cosmetic in nature, the expenses can be claimed. However, non-standard medications are not reimbursable. The following are the details for the reimbursable amounts for the items as indicated (Please note that these figures are subject to change):
 - Ward charges: S\$50 a day up to 21 days
 - Daily treatment fee: S\$16 a day up to 21 days
 - Surgery: up to S\$298
 - X-ray: up to S\$50 per admission
 - Laboratory: up to S\$50 per admission
 - Rehabilitative services : up to S\$50 per admission (but no reimbursement for consumables)
 - Implant: up to S\$100 for standard implant per admission
 - Medicine (Standard): up to S\$50 per admission
 - A & E (with admission or no admission): up to S\$50 per visit

Exclusions (not covered under the medical scheme)

- Consultation fees, hospital charges and operation fees incurred at private clinics, private hospitals or at any private nursing homes
- Dental Care
- Eye refraction and purchase of spectacles
- Medical aids and appliances

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- Maternity care
- Contact lens-related illnesses
- Cosmetic treatment (including acne treatment)
- Physiotherapy and occupational therapy
- Vaccinations and travel medications for prophylaxis
- Routine medical check-ups
- Pre-existing illnesses.