



AIA SINGAPORE PRIVATE LIMITED

PRODUCT SUMMARY

GROUP OUTPATIENT CLINICAL (GOC) INSURANCE

Policyholder	:	NANYANG TECHONLOGICAL UNIVERSITY (NTU) NATIONAL INSTITUTE OF EDUCATION (NIE) Undergraduates NATIONAL INSTITUTE OF EDUCATION (NIE) Postgraduates NIE INTERNATIONAL PRIVATE LIMITED (NIEI)
Policy No.	:	0000086208
Policy Period	:	01 Jan 2026 to 30 Jun 2027 (18 Months)

A. PRODUCT INFORMATION

Group Outpatient Clinical (GOC) is supplementary to the Group Hospital & Surgical Plan.

B. ELIGIBILITY

All matriculated or registered students over 16 and below 70 years of age, renewable up to age 84 last birthday who comprises of the following:

- (a) Full-time & Part-time matriculated or registered Local undergraduate students
- (b) Full-time international and Singapore PR undergraduate students of NTU and NIE
- (c) Full-time postgraduate students of NTU and NIE
- (d) Full-time students with Lee Kong Chian School of Medicine (LKCMedicine)
- (e) Registered students on bridging/exchange/non-graduating programmes

C. DESCRIPTION OF BENEFITS (GOC)

1. Outpatient Treatment at Panel General Practitioner Clinics, In-Campus Clinic & Government Polyclinics

If an insured receive care and treatment from a Panel General Practitioner at his clinic or from a Government Polyclinic, the Company shall, subject to the Co-payment or Deductible Amount if applicable, pay the expenses incurred directly to the Panel Clinic or reimburse for expenses incurred at a Government Polyclinic.

2. Emergency Outpatient Treatment

If an Insured Member shall require emergency outpatient treatment at the Accident & Emergency Department of a Singapore Government or Singapore Government Restructured Hospital, the Company shall reimburse for such expenses up to the maximum amounts as specify in the Schedule of Benefits.

D. SCHEDULE OF BENEFITS

BENEFITS FOR EACH INSURED MEMBER		Plan 1 S\$
1.	Panel GP Clinics (Cashless basis) - Upon presentation of AIA e-Card	As Charged S\$3 Co-payment
2.	Singapore Government Polyclinics (Reimbursement basis)	As Charged S\$3 Co-payment
3.	In-Campus Clinic @ NTU (Cashless basis) - Upon presentation of matriculation / AIA e-Card	As Charged S\$3 Co-payment
3.	Non Panel GP Clinic	Not Covered
4.	Overseas Outpatient Treatment	
5.	Emergency Outpatient Treatment - Singapore <u>Private</u> Hospitals - <u>Overseas</u> Hospital	
6.	Emergency Outpatient Treatment (Reimbursement basis) - Singapore Government Hospitals - Singapore Government Restructured Hospitals	S\$100 per visit S\$3 Co-payment 2 visits per policy year (3 visits for full 18 months)
7.	Outpatient Mental Care GP (Reimbursement basis)	S\$15 per visit S\$3 Co-payment
8.	WhiteCoat Teleconsultation (Cashless basis) - via WhiteCoat App	As Charged S\$3 Co-payment 2 visits per policy year (3 visits for full 18 months)
	GST Reimbursement	Covered

E. KEY PRODUCT PROVISIONS

1) EXCLUSIONS

No benefit shall be payable under this Policy for any one of the following occurrences:

- General physical or medical check-up or health screening or tests not incidental to treatment or diagnosis of an actual Sickness or Injury; treatment which is not Medically Necessary or treatment of an optional or preventive nature; immunization, vaccination or inoculation; non-prescribed medication, over-the-counter items such as but not limited to vitamins, supplements, shampoos and moisturizers even if recommended by the attending doctor.
- Care and treatment performed by a Specialist.
- Specialised investigations such as but not limited to MRI, CT Scan, Barium Test.
- Any expenses incurred in relation to any type of therapy including but not limited to physiotherapy or dialysis.
- Investigation and treatment of psychological, emotional, mental and behavioral conditions; alcoholism or drug addiction, intentional self-inflicted injuries while sane or insane, unless the policy has a "Mental Care" benefit expressly stated in the Policy Schedule.
- Treatment of injuries sustained as a result of a criminal act.
- Treatment relating to birth control; investigation or treatment occasioned by or resulting from pregnancy, infertility, childbirth, abortion, except ectopic pregnancy and non-elective miscarriage.

- h) Treatment of xanthelasma, skin tags, acne, alopecia, weight reduction or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition otherwise admissible under the Policy.
- i) Cosmetic procedure or plastic surgery except to the extent that such surgery is necessary for the repair or damage caused solely by accidental bodily injuries covered under the Policy.
- j) Any investigation or treatment for congenital anomalies or complications arising from such congenital anomalies, or physical defects present at and existing from the time of birth regardless of the time of discovery or the time of such treatment or surgical treatment.
- k) Acquired Immuno-Deficiency Syndrome (AIDS), AIDS related complexes and all illnesses or diseases associated with the Human Immuno-Deficiency Virus (HIV), unless acquired due to Medically Necessary blood transfusions or occupational related infections (where proof of which must be made available to the Company).
- l) Any eye examination or treatment for the correction of eye refraction; procurement of contact lenses and eye glasses. Procurement and rental of/or use of special braces, any appliances, any equipment or prosthetic devices, wheel-chair, walking aids, hearing aids or the fitting of the same.
- m) Any expenses, including investigations, incurred in relation to Sickness and Injury during or in the course of employment which constitutes a valid claim under the Employee's Compensation Legislation.
- n) Any surcharge incurred due to visits outside the normal operating hours of the clinic.
- o) Drugs purchased without a doctor's prescription.

2) LIMITATIONS

When an insured is entitled to benefits under any government or public programme of medical benefits, or other group or individual insurance, the benefits payable under this Policy shall be limited to the balance of expenses not covered by benefits payable under such legislation, programme or other insurance, or that computed in accordance with the Schedule of Benefits of this Policy, whichever is lesser.

3) TERMINATION

Your coverage shall automatically cease on the earliest of the following dates:

- i. The date on which the Policy is terminated; or
- ii. The date of the expiration of the period for which the last premium payment is made; or
- iii. The end of the Policy Period during which member attains the Maximum Age of Coverage as stated in the Policy Schedule; or
- iv. The date on which the student's course is terminated; or
- v. The date AIA communicates to you as the date the Policy ceases on account of war, or an act of war, such date being determined at the AIA's discretion.

4) NOTICE AND PROOF OF CLAIM

- a) Written notice of claim must be given to the Company within ninety (90) days of the date of discharge from the Hospital.
- b) Original copies of receipts and itemized bills, together with a fully completed claim form supplied by the Company must be furnished by the Policyholder to the Company within ninety (90) days after the termination of the period for which the claim is made, or as soon thereafter as may be consistent with the Policyholder's internal administrative procedures.

5) CURRENCY AND PAYMENT OF CLAIM

Payment of all benefits will be made in the currency in which this Policy is effected. Charges incurred in any other currency shall be payable in Singapore Dollars, or currency of the Policy on the basis of the prevailing rate used by the Company on the date the claims were processed.

6) MISSTATEMENT

- a) If the age or date of birth or other relevant facts relating to an insured shall be found to have been misstated and if such misstatement affects the scale of benefits or has anything to do with the policy terms and conditions, the true age and facts shall be used in determining whether insurance is in force under the policy terms and the benefits payable therefrom, and an equitable adjustment of premiums shall be made.
- b) Where a misstatement of age or other relevant facts have caused a member to be insured where he is otherwise ineligible for any insurance, or where such statement has caused an insured to remain insured when he would otherwise be disqualified in accordance with the policy terms and limitations, we may in our absolute discretion declare the insurance of the insured to be void and annul such insurance, and there shall be a return of premiums paid in respect of the member, provided always that where there is fraud on the part of the policyholder or insured, no premiums paid will be returned. If any claim has been admitted and benefits paid before AIA was made aware of the misstatement, the Policyholder will on demand by AIA reimburse AIA all benefits paid or the monetary equivalent of such benefits (as may be reasonably determined by us) if they were not paid in cash.

F. IMPORTANT NOTICE

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. For the avoidance of doubt, only the terms and conditions as set out in policy contract with your employer will bind the parties.

G. FOR CLAIMS ENQUIRIES

AIA Singapore Pte Ltd (Registration No. 201106386R) Tel: +65 6248 8328

Email: sg.eb.customer@aia.com

Hotline Operating Hours: Monday to Sunday, 24 hours

NTU One Stop @ SAC

50 Nanyang Avenue, NS3-01-03, Academic Complex North, Singapore 639798 Tel: +65 6790 6823 / 6592 3626

Enquiries (Student only): [ASK ONE STOP](#)

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

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NIE International Pte Ltd

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