



AIA SINGAPORE PRIVATE LIMITED

PRODUCT SUMMARY

GROUP OUTPATIENT SPECIALIST (GSOP) 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.	:	0000084272
Policy Anniversary	:	Every 1st July

PRODUCT INFORMATION

Group Outpatient Specialist Benefit (GSOP) is supplementary to the Group Hospital & Surgical Plan.

GSOP insurance seeks to reimburse outpatient specialist consultation expenses with a valid referral letter by a Registered Medical Practitioner (other than the specialist himself) and diagnostic x-ray and laboratory examinations upon the recommendation by a Registered Medical Practitioner in Singapore.

ELIGIBILITY

1. 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 international and Singapore PR undergraduate students of NTU and NIE
- (b) Full-time postgraduate students of NTU and NIE
- (c) Full-time students with Lee Kong Chian School of Medicine (LKCMedicine)
- (d) Registered students on bridging/exchange/non-graduating programmes

Full-time Singaporean postgraduate students (except students from NTU's Lee Kong Chian School of Medicine), and full-time postgraduate students who hold Diplomatic Immigration Passes, may opt-out of this insurance coverage.

All other students above are automatically covered.

2. Eligible dependents on Voluntary basis (Subject to Medical Underwriting & Additional premium)

Dependents are defined as:

- (a) Spouse of a student below entry age and is not already insured as a student under this policy; or
- (b) Child (ren) of a student, provided such child is at least 15 days old and is below 25 years old, unmarried and unemployed.
- (c) An unmarried child who is more than 19 years old, primarily supported by the parent and incapable of self-support due to mental retardation or severe physical handicap.

A Child dependent shall include stepchildren, adopted children and children for whom the Insured Member is the legal guardian.

DESCRIPTION OF BENEFITS

1. Outpatient Specialist Consultation

If an insured shall receive care and treatment from a Specialist as recommended by a Registered Medical Practitioner or recommended by the treating Specialist if the condition is in an area of a different medical field, AIA shall reimburse the member for expenses incurred at non-Panel clinics.

Except for insured aged 12 years old and below visiting a paediatrician, all visits to Specialists must be recommended by a Registered Medical Practitioner or recommended by the treating Specialist if the condition is in an area of a different medical field.

2. Outpatient Diagnostic X-Ray, Laboratory test and specialized test

This benefit shall be paid if the insured incurs expenses for X-Ray, laboratory and specialized tests as recommended by a Registered Medical Practitioner or Specialist.

3. Emergency Outpatient Treatment

This benefit shall be paid if the insured incurs expenses at the Accident & Emergency Department of a Hospital in Singapore

4. Outpatient Physiotherapy

This benefit shall be paid if the insured incurs expenses for physiotherapy as recommended by a Registered Medical Practitioner.

5. Traditional Chinese Medicine (TCM)

Where TCM is a benefit expressly included in the Benefit Schedule below, this benefit shall be paid if the insured incurs expenses for care and treatment by a TCM practitioner.

6. Outpatient Mental Care

Where Mental Care is a benefit expressly included in the Policy Schedule in the Policy, when an insured incurs out-patient expenses for care and treatment by a counsellor, psychiatrist, psychologist or Registered Medical Practitioner, AIA shall reimburse the Insured Member for expenses incurred at non-Panel clinics.

The insured will not be reimbursed for the same charges under any benefits other than Mental Care.

Treatment by a psychiatrist must be upon the written recommendation of a Registered Medical Practitioner, a psychologist, or a counsellor.

BENEFITS SCHEDULE

Schedule of Benefits (per policy year)		Plan 1 (\$\$)
1.	A&E at Government Restructured Hospital (GRH)	\$1,000 per year Applicable to item 1-2
2.	Specialist's Consultation & Basic X-Ray & Lab Test (with referral letter)	
3.	Outpatient Mental Wellbeing (with referral letter)	\$1,000 per year Applicable to item 3-5
4.	Outpatient Physiotherapy (with referral letter)	
5.	Outpatient TCM Treatment	
GST Reimbursement		Covered

KEY PRODUCT PROVISIONS

1) EXCLUSIONS

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

- a) 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.
- b) Treatment by general practitioners.
- c) Specialist consultation, x-ray or laboratory test not recommended by a Registered Medical Practitioner for the diagnosis of Sickness or Injury.
- d) Treatment of injuries sustained as a result of a criminal act of the insured.
- e) Hypnotism, massage therapy, aroma therapy and other forms of alternative treatments; treatments by podiatrist and chiropractors.
- f) Educational treatments such as speech therapy, diabetic classes and nutritional treatments or group support treatments.
- g) Any expenses incurred in relation to any type of therapy including but not limited to occupational therapy, or dialysis, except for physiotherapy.
- h) 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.
- i) Treatment of injuries sustained as a result of a criminal act.
- j) Treatment relating to birth control; investigation or treatment occasioned by or resulting from pregnancy, infertility, childbirth, abortion, except ectopic pregnancy and non-elective miscarriage.
- k) 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.
- l) 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.

- m) 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).
- n) Any eye examination or treatment for the correction of eye refraction; procurement of contact lenses and eyeglasses. Procurement and rental of/or use of special braces, any appliances, any equipment or prosthetic devices, wheelchair, walking aids, hearing aids or the fitting of the same.
- o) 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 Workmen's Compensation Act, Singapore.
- p) Any surcharge incurred due to visits outside the normal operating hours of the clinic.
- q) Drugs purchased without a doctor's prescription.

2) TERMINATION

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

- i. The date on which the Policy is terminated
- ii. The date of the expiration of the period for which the last premium payment is made
- iii. The end of the Policy Period during which he attains the Maximum Age of Coverage as stated in the Policy Schedule
- iv. The date on which the students terminated his course
- 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

3) NOTICE AND PROOF OF CLAIM

- a) Claims must be submitted to the Company within ninety (90) days of date incurred.
- 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.

4) 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.

IMPORTANT NOTICE

This is only product information provided by AIA and is designed to serve as a guide only. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance contract with the Policyholder shall apply.

For Claims Enquiries

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

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