AIA SINGAPORE PRIVATE LIMITED

PRODUCT SUMMARY
GROUP OUTPATIENT SPECIALIST (GOS) 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 Specialist Benefit (GOS) is supplementary to the Group Hospital & Surgical Plan.

GOS 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.

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:

- Full-time and Part-time matriculated or registered Local undergraduate students (except for students from Lee Kong Chian School of Medicine)

C. DESCRIPTION OF BENEFITS (GOS)

1. Outpatient Specialist Consultation in Government Restructured Hospital

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 student for expenses incurred in Singapore Government or Singapore Government Restructured Hospitals only.

2. Outpatient Diagnostic X-Ray, Laboratory test and specialized test in Government Restructured Hospital

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

3. Outpatient Mental Care in Restructured Hospital and in-campus clinic @ NTU

Where Mental Care is a benefit expressly included in the Policy Schedule in the Policy, this benefit shall be paid, up to the Mental Care limit shown in the Policy Schedule, when an insured incurs out-patient expenses for care and treatment by a psychiatrist or psychologist.

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 polyclinic and in-campus clinic only.

D. SCHEDULE OF BENEFITS

BENEFITS FOR EACH INSURED MEMBER (per policy year)		Plan 2 (S$)
1.	**Specialist's Consultation in a Singapore Government or Singapore Government Restructured Hospital (Reimbursement basis)** - with referral from General Practitioner or Registered Medical Practitioner	S$1,000 per policy year (S$1,500 for the full 18 months) No cover for private and overseas hospital/clinic
2.	**Diagnostic X-Ray & Lab. Test in a Singapore Government or Singapore Government Restructured Hospital (Reimbursement basis)** - includes MRI and CT scan - with referral from specialist	
3.	**Outpatient Mental Health Treatment in a Singapore Government or Singapore Government Restructured Hospital and in-campus clinic @ NTU (Reimbursement basis)** - with referral from a Registered Medical Practitioner in polyclinic and in-campus clinic @ NTU only)	
	Co-Payment per visit (applicable to all benefits)	S$3
	GST Reimbursement	Covered

E. 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) 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) 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.

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 / LOG request : sg.eb.logrequests@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 65 6904 1328
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
Email: studentservices@nie.edu.sg

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