



BENEFITS SCHEDULE FOR BEACON SCHOOL OF TECHNOLOGY PTE LTD

Group Hospitalisation & Surgical Insurance

Policy No.GSC/Q0031047

Period of Insurance: 22/02/2011 to 21/02/2012

| Benefits Schedule | Limits (SGD) |
|--|--|
| 1a) Daily Room & Board | As charged in B2 wards (6-bedder) in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period |
| 1b) Intensive Care Unit | |
| 2) Hospital Miscellaneous Services | |
| 3) Surgeon's Fee | |
| 4) Anesthetist's Fee | |
| 5) In-hospital Physician's Visit | |
| 6) Pre-hospitalisation Specialist Consultation ¹ (up to 30 days before admission) | |
| 7) Pre-hospitalisation Diagnostic Services ¹ (up to 30 days before admission) | |
| 8) Post- hospitalisation Treatment (up to 90 days from discharge) ² | |
| 9) Emergency Outpatient Treatment (due to accident only) ³ | |
| 10) Ambulance Fee | |
| 11) Medical Report Fees | Government Restructured Class "A" - 65% Private (Capped at 2-bedder) - 50% |
| Pro-ration factor will apply if student is warded in a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore | |
| Overall Maximum Limit Per Policy Period (Item 1 to 11) | 20,000 |
| Additional Benefit | |
| 12) Hospital Confinement due to Mental Illness (with referral by General Practitioner or Specialist) | 1,000 |
| 13) Death Benefit | 3,000 |

¹ Must lead to hospitalisation and/or surgical procedure within 30 days

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

³ Treatment must be sought in a hospital or clinic or from a registered *Traditional Chinese Medicine (TCM) practitioner* within 24 hours from time of accident; follow-up charges by same physician covered up to 30 days from date of accident and for TCM practitioner not exceeding \$300 per occurrence.