
INFORMATION KIT

OUTPATIENT COVER FOR FULL TIME STUDENTS

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This information kit is for illustration purposes. For the precise terms and conditions; and other policy wordings, please refer to the master policy issued by the appointed service provider.

OVERVIEW

This overview is for illustration purposes. For the precise terms and conditions; and other policy wordings, please refer to the master policy issued by the appointed service provider.

Coverage and Administration:

- Covers eligible outpatient expenses incurred at a general practitioner (GP) with the Panel Clinics, Polyclinics and/or Accident & Emergency Department (A&E) of any hospital in Singapore.
- 24-hour coverage in Singapore.
- During registration at the appointed panel clinic, insured member must produce the Student Card and Medical Card for verification and confirmation of cover.

Schedule of Benefits

GP – PRIMARY CARE	PLAN A
Annual Limit Per Insured Member	\$500.00
Visits to Panel Clinics / * Polyclinics \$ Limit per visit Number of visits per year Co-pay / Co-insurance	As Charged Unlimited Nil
Medication / Drugs	Standard Medication / Drugs (Insured member needs to top-up for non-standard medication / drugs)
X-Ray & Laboratory Test	As Charged (referred by Panel Clinic for diagnostic purposes only)
Visits to Non-Panel Clinics \$ Limit per visit Number of visits per year Co-pay / Co-insurance	N.A. N.A. N.A.
Visits to *A&E department of any Hospital in Singapore \$ Limit per visit Number of visits per year	\$100 3

*Visits to Polyclinics / A&E Department of any hospital in Singapore

For consultation at Polyclinic / A&E Department, insured member needs to pay first and make claims thereafter with supporting documents and receipts.

Documents needed to file a claim:

Claim Form / Original Medical Receipts / Doctor memo stating the condition and treatment given.

Find the nearby Panel List from the website or scan the QR code:

<https://www.alliance-axa.com.sg>
Key in Insured Student's NRIC / FIN No.



POLICY EXCLUSIONS

This Policy shall not cover situations listed below and any medical conditions arising therefrom:

1. Charges in respect of the following:
 - (a) More than one outpatient visit per day.
 - (b) Visits at home or office.
 - (c) Prescription Drugs obtained without consultation.
 - (d) Surgery including but not limited to toilet and suture, incision and drainage and excision biopsy.
2. Kidney dialysis and Cancer treatment including the maintenance phase of any Cancer treatment by the member's attending oncologist or with the member's attending Specialist (by this We mean the Specialist who has diagnosed and treated the member's Cancer). This will include consultation, diagnostic tests or scans, medication prescribed by the attending oncologist or by the attending Specialist to keep the Cancer in remission or to prevent relapse of the Cancer.
3. Dental care and its related treatment including treatment of Temporo-Mandibular Joint disorder.
4. Chiropractic treatment and any type of therapy including physiotherapy unless specifically endorsed.
5. Routine or preventative physical examinations, investigation, medical check-up, vaccinations, treatments or follow-up consultations.
6. Treatment for conditions relating to physiological or natural cause such as aging, menopause, or puberty and which are not due to any underlying disease, illness or injury.
7. Vitamins, supplements or any traditional Chinese medicine whether prescribed or not.
8. Cryopreservation, or harvesting or storage of stem cells as a preventive measure against possible future disease/illness or injury.
9. Standard toiletries such as, but not limited to shampoos, soaps, tooth-pastes, contraceptives, proprietary headache and cold cures nor do We pay for mouthwash, lotions, moisturisers, cleansers, shower gels.
10. Administrative expenses and non-medical personal service and other ineligible non-medical items.
11. Pregnancy, childbirth, abortion, miscarriage, infertility, pre-and post-natal care and all complications arising therefrom except as specifically Covered under this policy; Birth control measures, assisted reproduction, sterilisation (or its reversal) or any events arising out of or in connection thereto.
12. Circumcision unless Medically Necessary, impotence or any consequence of it.
13. Sickness or disease directly or indirectly arising from sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS), any AIDS related condition, or infection by Human Immune-Deficiency Virus (HIV).
14. Treatment which arises from, or is in any way attributable to, sex change.
15. Congenital Conditions or genetic defects including hereditary conditions existing from the time of birth regardless of the time of discovery of such anomalies or defects.
16. Psychological, emotional, mental or psychiatric conditions, nervous breakdown, mental disorder, alcoholism or substance abuse, suicide or attempted suicide, self-inflicted injuries or any attempt thereat whether sane or insane.
17. Eye tests, refractive errors of the eyes, spectacles and contact lenses.

18. Provision of implants, medical appliances and prosthetic devices such as but not limited to hearing aids, wheelchairs, artificial limbs, lenses and dialysis machine.
19. Treatment needed as a result of engaging in or taking part in acts of terrorism, nuclear contamination, biological contamination or chemical contamination.
20. Treatment arising from any consequence (whether direct or indirect) of war, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, or any event similar to one of those listed.
21. Experimental or pioneering medical or surgical techniques and medical devices not approved by the Institutional Review Board and the Centre of Medical Device Regulation and medical trials for medicinal products whether or not these trials have a clinical trial certificate issued by the Health Sciences Authority of Singapore.
22. Genetic tests, nor for any counselling made necessary following genetic tests, even when those tests are undertaken to establish whether or not Insured Member may be genetically disposed to the development of a medical condition in the future.
23. All types of learning disorders, educational problems, behavioural problems, physical development, or psychological development, including assessment or grading of such problems.
24. Cosmetic or plastic Surgery except for reconstruction Surgery necessary to restore function or appearance caused by Accident or following Surgery for a medical condition, treatment of acne and loss of hair.
25. Treatment of obesity or any medical condition which arises from, or is related to, obesity in any way including but not limited to the use of gastric banding or stapling, the removal of fat or surplus tissue from any part of the body whether or not it is needed for medical or psychological reasons; weight improvement; supplements or medications for weight loss or weight improvement.
26. All types of sleep disorder including snoring, insomnia, obstructive sleep apnea or sleep study test.
27. Violation or any attempted violation of the law or resistance or attempted resistance to lawful arrest.
28. Full-time military, naval or air service personnel, except national reservist duty under the Enlistment Act (Cap. 93)

FREQUENTLY ASKED QUESTIONS (FAQs)

This FAQs is for illustration purposes. For the precise terms and conditions; and other policy wordings, please refer to the master policy issued by the appointed service provider.

1. What does the medical insurance cover?

The Policy provides insurance cover for eligible outpatient expenses incurred at a general practitioner (GP) with the appointed Panel Clinics, Polyclinics and/or A&E Department of any hospital in Singapore

2. Do I get my insurance certificate for the medical insurance cover?

This is a group medical insurance policy, there is no individual insurance certificate issued to insured member.

3. Which GP clinics can I visit to see a doctor?

You can visit any of the appointed Panel Clinics.

Please refer to the list of appointed Panel Clinics given to your private education institution/school.

You may check the nearby Panel List from the website: www.alliancehealthcare.com.sg

4. Do I need to make payment at the Panel Clinics?

No. Please show your Student Card and the Medical Card to the staff at the appointed Panel Clinic during registration. You do not need to pay for consultation and standard medication at the appointed Panel Clinics.

However, you may need to top-up payment for non-standard medication or drugs.

5. If the Panel Clinic /Polyclinic /A&E Department of the hospital does not accept my medical card, what should I do?

Please pay first and file a claim for reimbursement.

Please submit the following documents to your private education institution/school:

- Claim Form
- Original Medical Bills/Receipts
- Doctor Memo from Panel Clinic/Polyclinic/ A&E Department stating the condition and treatment given.

6. If I visit a non-panel GP, can I claim the medical fees?

No. The Policy provides insurance cover to the appointed panel clinics only.

7. If it is after clinic operating hours, where should I go to see a doctor in case of an emergency?

You can visit one of the 24-hr clinics in the list of appointed panel clinics.

Alternatively, you can also visit the Accident & Emergency Department (A&E) of any hospital in Singapore.

Please pay first and file a claim for reimbursement.

Please submit the following documents to your private education institution/school:

- Claim Form
- Original Medical Bills/Receipts
- Doctor Memo from Panel Clinic/Polyclinic/ A&E Department stating the condition and treatment given.

8. Are optical and dental related expenses covered?

No. Optical and dental related expenses are not covered.

9. Are X-ray and laboratory tests covered?

No. X-ray and laboratory test are not covered.

However, if the X-ray and laboratory test are referred by Panel Clinic, these costs will be covered.

10. The GP has referred me to consult a Specialist. Is the visit to the Specialist covered?

No. Consultation and Treatment at Specialist Clinics are not covered.

11. Will I be covered if I go back to my home country or travel during vacation?

No. The Policy provides insurance cover in Singapore only.

12. I am a part-time student. Am I covered?

No. The Policy provides insurance cover for Full Time Students only.

13. Are pre-existing illness and conditions covered?

Yes. Pre-existing illness and conditions are covered.

14. Are Chiropractic treatment, Physiotherapy and other types of therapy covered?

No. Chiropractic treatment, Physiotherapy and other types of therapy are not covered.

15. Are Mental Health and/or Psychiatric treatment covered?

No. Mental Health and/or Psychiatric treatment are not covered.

16. How and when do I make a claim?

You should submit the claim as soon as possible but within 30 days from the date of treatment.

Please submit the following documents to your private education institution/school:

- Claim Form
- Original Medical Bills/Receipts
- Doctor Memo from Panel Clinic/Polyclinic/ A&E Department stating the condition and treatment given.

17. How long does it usually take to process my claim?

Upon receipt of all required documents, claims will generally be processed within 30 days.

18. How will I be notified of the result of my claim?

You will be notified through your private education institution/school.

19. If I did not use all the medical limits, can I get any cash in return?

No. There is no encashment for any unused medical limits on the expiry or termination of your card.

20. If I have used up my yearly medical limits, what should I do?

If the yearly limits have been fully used up / reimbursed, you are not allowed to use the card for the remaining period of the year.

21. If I terminate my cover, can I get a refund?

No. There is no premium refund for early termination.

22. Who can I contact for more information and on my claim?

For more information on this insurance and on your claim matters, you may contact:

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