

FAQs

1 Who is covered?

All registered full-time international students of Nanyang, Ngee Ann, Republic, Singapore and Temasek Polytechnic.

2 When does my coverage start?

Your coverage will start on 1 April or upon the start of the academic year, depending on the Polytechnic. Year 1 and PFP students are covered up to 2 months before this date or upon arrival in Singapore, whichever is later.

3 When does my coverage end?

Year 3 students are covered up to 31 May of the graduating year or 2 months after the end of the academic year, depending on the Polytechnic.

4 Which are the Government/Restructured Hospitals/Specialist Outpatient Clinics that are covered?

- Alexandra Hospital (AH)
- Changi General Hospital (CGH)
- Institute of Mental Health (IMH)
- Khoo Teck Puat Hospital (KTPH)
- KK Women's and Children's Hospital (KKH)
- National Cancer Centre (NCC)
- National Heart Centre (NHC)
- National Skin Centre (NSC)
- National University Hospital (NUH)
- Ng Teng Fong General Hospital (NTFGH)
- Seng Kang General Hospital (SKGH)
- Singapore General Hospital (SGH)
- Singapore National Eye Centre (SNEC)
- Tan Tock Seng Hospital (TTSH)

Please note:

- Treatment at the hospital 24-hr clinic may not be covered (eg. the 24-hr clinic at KKH is a Specialist Clinic - thus referral is required). For emergencies, please seek treatment at the hospital A&E.
- Treatment at a Government Restructured Hospital Specialist Outpatient Clinic operating out of Private Hospital/Clinic premises is not covered.

5 Is outpatient treatment by a general practitioner (GP) for illness (eg. flu, fever, Covid-19) covered?

Treatment by a GP for illness is not covered.

6 Is dental treatment covered?

Dental treatment (eg. tooth decay, gum problems, fillings etc) is not covered except for treatment of accidental damage to sound natural teeth. Treatment must be sought within 24 hours of the accident and follow-up within 31 days from the date of the accident.

7 Will I be covered during my overseas Exchange Program/Industrial Attachment or if I travel overseas or return to my home country during vacation?

Yes, hospitalisation/surgical expenses incurred for emergency treatment while overseas is covered up to the reasonable and customary cost of treatment in a B1 ward in Singapore Government Restructured Hospital, but excluding intended or pre-arranged overseas treatment. If you wish to seek treatment in your home country, please contact the hotline for approval prior to treatment.

8 Are pre-existing conditions covered?

Yes, pre-existing conditions are covered.

9 Do I have to pay the medical costs at the time of treatment?

For outpatient expenses and hospitalisation/surgery while overseas, please pay first and submit a claim for reimbursement. For hospitalisation/surgery in Singapore, please apply for a Letter of Guarantee (LOG) online.

10 Will a LOG be issued for medical treatment that is not covered?

LOG will not be issued if the medical condition is not covered. Students will have to pay directly to the hospital.

11 What should I do if I need to be admitted to the hospital urgently/immediately and it is after normal business hours?

Please call the 24-hr hotline 6286 2866.

12 I have paid some medical expenses. What should I do?

Please submit a claim for review and reimbursement. The claims procedure is stated under the Claims section of this brochure and website. Please note that claims should be submitted within 30 days of treatment.

13 I have Covid-19 symptoms and sought treatment at a Government Restructured Hospital A&E. Will the medical expenses be covered?

Yes, medically necessary treatment recommended by the A&E is covered up to \$500/year under the Outpatient Specialist Rider. Please note that if you do not have Covid-19 symptoms and swab test is required, the cost is not claimable.

14 I am diagnosed with Covid-19 and hospitalised in a Government Restructured Hospital. Will the hospitalisation expenses be covered?

Yes, provided the Government has not paid the costs, medically necessary treatment at the hospital is covered up to B1 ward and \$30,000/year.

15 I am suspected to have/diagnosed with Covid-19 and are directed by the authorities to stay in a Community Hospital/ Community Care Facility/ Hotel etc. Will the costs of the stay be covered?

As the insurance covers only admission into the hospitals mentioned under FAQ No. 4 for medically necessary treatment, cost of stays/quarantine in other facilities will not be covered.

16 Are (a) pre-departure tests (b) mandatory swab test and SHN costs for entry into Singapore covered?

These expenses are not covered under the insurance.

17 If I have questions or need assistance, who should I contact?

Please contact MYCG Two at catgoh@mycgtwo.com.sg or call 9817 7848 or 6286 2866 (24-hour hotline).

www.mycg.com.sg/polyghsi

catgoh@mycgtwo.com.sg

During business hours
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24-hour Hotline
+65 6286 2866 (RHI)

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Your Specialist Health Insurer

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Underwritten by Raffles Health Insurance Pte Ltd (Co. Reg. No. 200413569G)

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. For more information on the scheme, please visit www.gia.org.sg or www.sdic.org.sg.

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Group Hospitalisation & Surgical Insurance For Full-Time International Polytechnic Students

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