

FAQs

1. When does my coverage start?

Your coverage will start on 1 April 2008 or upon your matriculation at the Polytechnic, whichever is later.

2. What does the insurance cover?

The insurance covers mainly medical expenses incurred for hospitalisation &/or surgery due to illness or accident up to S\$20,000 per year. Please refer to the benefit table on this brochure.

3. Are outpatient services covered?

GP or Specialist outpatient services are not covered, unless you are subsequently hospitalised or undergo a surgery. The exception is for mental health. Please refer to the benefit table on this brochure.

4. Is outpatient treatment after an accident covered?

Yes, if you seek treatment at a clinic/hospital within 24 hours of the accident. Follow-up treatment is covered up to 31 days from the date of accident.

5. Is dental treatment covered?

No, dental treatment is not covered unless it is for treatment after an accident.

6. Does the scheme provide worldwide coverage? Am I covered during my overseas Industrial Attachment/Exchange Program?

Yes, you are covered while overseas for emergency treatment, but not for intended or booked treatment overseas. For treatment overseas, medical expenses incurred will be covered up to the reasonable and customary cost of treatment in Singapore General Hospital.

7. Will I be covered if I go home or travel during vacation?

Yes, you will be covered as long as you are a full-time student of the polytechnic. Medical expenses incurred will be covered up to the reasonable and customary cost of treatment in Singapore General Hospital.

8. Are pre-existing conditions covered?

Yes, pre-existing conditions are covered.

9. What should I do if I need to stay in the hospital or have surgery?

Please inform MYCG so that we can issue a Letter of Guarantee (LOG) to the hospital. You can inform us:

- using the "Request for LOG" online form found on www.mycg.com/polys, or
- by email to polys@mycg.com.sg, or
- call us at 6476 3829 / 9762 2062.

10. Do I have to pay the medical costs myself?

For hospitalisation &/or surgery which is covered under the GHSI, we will issue a LOG so that the hospital will bill the insurer directly. For GP or Specialist outpatient visits, you will have to pay first and claim reimbursement later. Please refer to the "Make a Claim" section on this brochure.

11. What is a Letter of Indemnity?

If a LOG is issued, you will have to sign the Letter of Indemnity to indemnify the insurer in the event that:

- total medical cost exceeds the maximum limit of the GHSI coverage, or
- the treatment cost/medical condition is excluded under the GHSI policy, or
- there is interest charged by the hospital due to delay in settlement to the hospital caused by your delay in submitting the claim documents to MYCG.

In the event that the above situation should arise, the insurer will instruct you to settle the bill directly with the hospital or recover from you if payment has already been made by the insurer to the hospital. Your benefits under this insurance will be suspended pending settlement. Reinstatement will be granted as soon as full payment has been received by the insurer or the hospital. You are legally bound by your undertaking to indemnify AXA and must settle all outstanding bills within 30 days of the request made for such payment.

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

Please call MYCG at our 24hr emergency hotline 9336 0159 and provide us with your personal and admission details. Please inform the hospital that the LOG will be faxed to them on the next working day.

13. Will a LOG be issued for medical treatment that is not covered under the GHSI?

No. For such cases, students will have to make payment directly to the hospital. Thus, they should ensure that they have the financial means before considering admission into the hospital.

14. How long does it take for the LOG to be issued and faxed to the hospital?
Within 2 working days.

15. What do I need to do after I am discharged from the hospital / I have paid the medical costs? How can I get these costs reimbursed?

You will need to submit a claim to us for processing. Please refer to the "Claim" section on this brochure.

16. How do I make a claim?

Please send these documents to MYCG:

- Claim Form
 - Original Medical Bills
 - Signed Letter of Indemnity (if LOG was issued)
 - Copy of Hospital Inpatient Discharge Summary/Day Surgery Authorisation Form
- Please refer to the "Claim" section on this brochure.

17. When do I need to submit the claim?

You should submit the claim as soon as possible but within 30 days from discharge. For late submission/notification, please provide a valid reason.

18. I have submitted my hospital/surgery claim earlier. I wish to submit my post-follow-up treatment bills. What should I do?

Please indicate on the bill that this is a follow-up treatment bill and the date of the hospitalisation/surgery, and send the original bill to MYCG. The claim form is not required.

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

Upon receipt of all required documents, approved claims will be settled within 30 days.

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

You will be notified by email. Reimbursement for approved claims will be deposited into your bank account. For declined claims, the original bills will be returned to you by post.

21. When will my insurance end?

The insurance will end when one of the following occurs, whichever happens first:

- when you cease to be a full-time student of the Polytechnic
- exhaustion of the cover limit during the policy year
- expiry of the insurance policy

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

Please contact MYCG at polys@mycg.com.sg or call 6476 3829 / 9762 2062. For emergencies only after business hours, please call 9336 0159 (24hr Emergency Hotline).

Underwritten by



AXA Insurance Singapore Pte Ltd
143 Cecil Street
#01-01 GB Building
Singapore 069542
Co. Reg. No. 196900406D

Managed by

MYCG Pte Ltd
15 Jalan Rumia, Holland Village, Singapore 277982
Tel: (65) 6476 3829 / (65) 9762 2062
24hr Emergency Hotline: (65) 9336 0159
Fax: (65) 6474 0089
Co. Reg. No. 200313024E

polys@mycg.com.sg
www.mycg.com.sg/polys

FOR FULL-TIME INTERNATIONAL
STUDENTS OF POLYTECHNICS

Group Hospitalisation & Surgical Insurance Scheme (GHSI) with Mental Health Rider



POLYS-01042008

Managed by MYCG Pte Ltd. Underwritten by AXA Insurance Singapore Pte Ltd.
www.mycg.com.sg/polys

The Group Hospitalisation & Surgical Insurance Scheme with Mental Health Rider is specially arranged for full-time international students of

- Nanyang Polytechnic
- Ngee Ann Polytechnic
- Republic Polytechnic
- Singapore Polytechnic
- Temasek Polytechnic

GHSI	Annual Limit S\$20,000	Admission to B1 Ward of Government / Restructured Hospital
with Mental Health Rider	24hrs worldwide cover but not for intended/booked treatment overseas	covers illness & accidental bodily injury

Main Exclusions

- routine medical check-up & vaccinations
- congenital conditions
- treatment or services which are not medically necessary
- charges for non-medical items
- preventive or elective treatment
- pregnancy, childbirth, abortion, infertility
- cosmetic or plastic surgery/treatment
- AIDS, sexually transmitted diseases
- self-inflicted injuries, alcohol or drug abuse
- dental treatment
- illegal activities
- racing & high risk activities
- experimental medical treatment
- sleep apnoea, obesity, varicocele
- war

For the full list of exclusions, please refer to the Policy Terms & Conditions found on www.mycg.com.sg/polys.

The information contained in this leaflet is a summary only and is subject to the actual terms and conditions of the insurer's policy wordings. Any discrepancy between the information in this leaflet and the policy contract is unintentional. Please refer to the exact terms and conditions and specific details applicable to this insurance in the policy document.

Benefits

	Limit
1 Hospitalisation & Surgical Benefits <ul style="list-style-type: none"> • Room & Board (B1 ward in a Govt/Rest hospital) • Intensive Care Unit • Hospital Miscellaneous Services • Surgeon's Fees • Anaesthetist's Fees • In-Hospital Physician's Visit • Implants & Prosthesis • Ambulance Fee 	As Charged
2 Outpatient Benefits <ul style="list-style-type: none"> • Pre-hospitalisation/surgery GP & Specialist's Consultation & Diagnostic Services (90 days before admission) • Post-hospitalisation/surgery Treatment (90 days of discharge) • Emergency Outpatient Treatment leading to hospitalisation • Emergency Outpatient Treatment including Dental* (due to accident only) • Outpatient Kidney Dialysis • Outpatient Cancer Treatment 	As Charged
3 Other Benefits <ul style="list-style-type: none"> • Medical Report Fees • Course Termination Benefit** 	As Charged S\$2,000
4 Mental Health Rider <ul style="list-style-type: none"> • Room & Board (Govt/Rest hospital incl IMH) • Hospital Confinement • Outpatient Treatment at a Specialist Medical Clinic*** (with referral by a GP, Polyclinic or Polytechnic Counsellor) 	B1 Ward As Charged S\$5,000
Maximum Limit per student per policy year (Sections 1 - 4)	S\$20,000
5 Death Benefit (all causes)	S\$5,000

* Treatment must be sought within 24 hours of the accident; follow-up treatment is covered up to 31 days.

** Course Termination Benefit covers cost of a single economy class air-ticket to home country and/or cost of one return economy class air-ticket for immediate relative to Singapore and home country when student's study is terminated due to mental illness, accident or illness.

*** Specialists include Neurologists, Psychiatrists and Psychologists.

Mental illness refers to any disease of the mind or a psychological state of someone who has emotional or behavioural problems serious enough to require psychiatric or psychological intervention. Examples of these include depression, bipolar disorder, psychosis, schizophrenia, anxiety disorder, panic disorder, adjustment reactions, etc.

Hospital Admission

1. Inform MYCG (2 working days before admission, if possible) by
 - submitting the "Request for Letter of Guarantee (LOG)" Form on www.mycg.com.sg/polys, or
 - or call us at 6476 3829 / 9762 2062.
2. For covered medical conditions, a LOG will be issued and faxed to the hospital.
3. A copy of the LOG will be sent to the student by email. We would recommend the student to bring along a copy of the LOG on the day of admission.
4. The hospital will bill the insurer directly for medical expenses incurred up to the coverage of the GHSI.
5. Please submit the claim documents to MYCG within 30 days after discharge from hospital.
6. If a LOG is issued, the student will have to sign a Letter of Indemnity.

For emergency hospitalisation after normal business hours, please contact the 24hr emergency hotline 9336 0159.



Claim

Documents required

- Completed Claim Form
- Original Medical Bills
- Signed Letter of Indemnity (if LOG was issued)
- Hospital Inpatient Discharge Summary/Day Surgery Authorisation Form

Send the documents to

MYCG Pte Ltd
15 Jalan Rumia
Holland Village
Singapore 277982

Termination of Cover

- when you cease to be a full-time student of the Polytechnic
- exhaustion of the cover limits during the policy year
- expiry of the insurance policy