

## FAQ

### 1. Who is covered?

All registered full-time international students of Nanyang, Ngee Ann, Republic, Singapore and Temasek Polytechnic who have paid the premium.

### 2. When does my coverage start?

Coverage will start on 1 April or upon the start of the academic year depending on the Polytechnic.

### 3. Which Government Restructured Hospitals/Specialist Clinics 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 that:

- treatment at a hospital 24-hour walk-in clinic may not be covered. For emergencies, please seek treatment at the hospital A&E.
- treatment at a Government Restructured Outpatient Specialist Clinic operating out of Private Hospital/Clinic premises is not covered.

### 4. Is outpatient treatment by a general practitioner (GP) for illness (eg flu or fever) covered?

No, this is not covered.

### 5. Is dental treatment covered?

No, dental treatment (eg. tooth decay, gum problems, fillings, wisdom tooth etc) is not covered except for treatment for accidental injury to sound natural teeth. Treatment must be sought within 48 hours of the accident and follow-up within 31 days from the date of the accident.

### 6. 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, you are covered for emergency treatment for accident or acute illness while overseas where immediate medical attention is required. The insurance does not cover non-emergency, elective and/or intentionally booked treatment overseas except for international students who wish to return to their home country for hospitalisation and/or surgery. Medical expenses incurred in an overseas hospital will be capped at B1 ward charges in Singapore General Hospital for similar treatment.

### 7. Are pre-existing conditions covered?

Yes, pre-existing conditions are covered.

### 8. What is a Letter of Guarantee (LOG)?

A LOG is a document issued by the insurer for hospitalisation and/or surgery. With a LOG, the hospital will waive the cash deposit and payment of the hospital bill up to the limits of the insurance and subject to the policy terms and conditions. The hospital will bill the insurer directly.

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

For outpatient treatment and hospitalisation/surgery while overseas, please pay first and submit a claim for reimbursement. For hospitalisation and/or surgery including day surgery in Singapore, please apply for LOG online.

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

No. For such cases, you will have to make payment directly to the hospital. In the rare instance that medical information provided after treatment shows that the medical condition is not covered, you will have to pay the hospital or reimburse the insurer.

### 11. When should I apply for a LOG?

You should apply as soon as possible, but at least 5 working days before admission to the hospital.

### 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 24-hour Emergency Hotline 9336 0159 and provide us with your personal and admission details. We will issue the LOG to the hospital if approved by the insurer.

### 13. I have paid some medical expenses. What should I do?

Please submit a claim for reimbursement. Please refer to the website for the claim procedure.

### 14. Do I need to submit original invoices for the claim?

No, please email a clear copy to us. However, please keep the original for 6 months in case the insurer requests for verification or audit.

### 15. How do I submit a follow-up claim?

Please email the invoice to MYCG and with the subject header: "Name / Name of Polytechnic / Follow-up Claim / Claim Ref No. (if available)".

### 16. When do I need to submit the claim?

Claims should be submitted within 30 days after treatment. If you need more time, please submit the "Claim Notification" form online.

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

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

### 18. 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.

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

Please contact MYCG at [customercare@mycg.com.sg](mailto:customercare@mycg.com.sg) or call 8118 6924. For medical emergencies after business hours, please call 9336 0159.

[www.mycg.com.sg/poly-ghsi](http://www.mycg.com.sg/poly-ghsi)

[customercare@mycg.com.sg](mailto:customercare@mycg.com.sg)

Office Phone during business hours  
**+65 8118 6924**

24-hour Medical Emergency Hotline  
**+65 9336 0159**

6A Shenton Way, #04-01 OUE Downtown Gallery, Singapore 068815



Managed by MYCG & Partners Pte Ltd (Co. Reg. No. 201803632H)  
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# GHSI+

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

[www.mycg.com.sg/poly-ghsi](http://www.mycg.com.sg/poly-ghsi)

## Coverage

Benefits	Limit
<b>Room &amp; Board</b> <b>Admission into a Government Restructured Hospital</b>	<b>B1 (4 bed)</b>
<b>Hospital &amp; Related Services (HRS)</b> <ul style="list-style-type: none"> <li>Hospital Accommodation</li> <li>Intensive Care Unit (ICU), High Dependency Unit (HDU), Coronary Care Unit (CCU)</li> <li>Hospital Treatment and Services</li> <li>Surgeon's Fee</li> <li>Anaesthetist's Fee</li> <li>In-Hospital Physician's Visit</li> <li>Implants &amp; Prosthesis</li> <li>Outpatient Cancer Treatment &amp;/or Kidney Dialysis</li> <li>Day Care Surgery</li> <li>Pre-Hospital GP &amp; Specialist Consultation and Diagnostic Services up to 90 days before admission</li> <li>Post-Hospital Follow-up Treatment within 90 days of discharge</li> <li>Home Nursing up to max 26 weeks following discharge</li> <li>Casualty Ward (A&amp;E or Polyclinic) Accident Services &amp; Dental Cover following an Accident <ul style="list-style-type: none"> <li>Treatment must be sought within 48 hours of the accident</li> <li>Follow-up treatment up to 31 days from date of accident</li> </ul> </li> <li>Casualty Ward (A&amp;E) Emergency Services</li> <li>Emergency Outpatient Treatment leading to hospitalisation</li> <li>Local Ambulance Services to hospital provided admitted as inpatient</li> <li>Organ Transplantation</li> <li>Inpatient Mental Health Treatment</li> <li>Medical Report Fees (if required by the insurer)</li> </ul>	As Charged
<b>Course Termination Benefit</b> Covers <ul style="list-style-type: none"> <li>Cost of a single economy class airfare to Home Country</li> <li>Cost of an economy class return airfare for immediate relative to Singapore and return to Home Country</li> </ul> if course of study is terminated due to a covered illness or injury including mental illness. Doctor's certification is required.	\$3,000
<b>Repatriation of Mortal Remains to Home Country</b> Covers preparation and transportation of the mortal remains from the place of death to the Usual Country of Residence or Home Country due to a covered illness or injury.	\$3,000
<b>Return Air Tickets for 2 family members (or appointed persons) of deceased student</b>	\$3,000
<b>Outpatient Specialist Rider</b> Covers <ul style="list-style-type: none"> <li>Treatment at A&amp;E</li> <li>Specialist outpatient consultation, diagnostic services and prescription drugs. A referral letter from general practitioner or A&amp;E department is required for specialist consultation.</li> </ul> *Treatment must be at a Government/Restructured Hospital/Specialist Outpatient Clinic/A&E and in Singapore only.	\$500 per year
<b>Outpatient Mental Health Rider</b> Covers outpatient consultation, diagnostic services and prescription drugs with referral from General Physician or Polytechnic Counsellor. Specialist may be Psychiatrist, Psychologist or Neurologist at Government Restructured Hospital/Specialist Outpatient Clinic/A&E or private clinic in Singapore only.	\$5,000 per year
<b>MAXIMUM LIMIT PER POLICY YEAR</b>	<b>\$30,000</b>
<b>Compassionate (Death) Benefit</b>	\$5,000

- Covers treatment for Communicable Diseases requiring isolation and/or quarantine by law such as SARS, bird flu and other infectious diseases.
- 24-hour worldwide for emergency treatment for accident or acute illness where immediate medical attention is required (does not cover non-emergency, elective and/or intentionally booked treatment overseas except for international students who return to their home country for hospitalisation and/or surgery).
- Medical expenses incurred in an overseas hospital will be limited to similar treatment in a B1 ward at Singapore General Hospital.

## Apply for Letter of Guarantee (LOG)

A LOG is a document issued by the insurer for hospitalisation and/or surgery. With a LOG, the hospital will waive the cash deposit and payment of the hospital bill up to the policy limits and subject to the policy terms and conditions. The hospital will bill the insurer directly. You will have to pay to the hospital any amount not covered by the insurance after the hospital bill is finalised.

- Complete the "Apply for LOG" online **at least 5 working days** before the scheduled hospital admission/surgery. For emergency admission, please call MYCG directly.
- Upload these documents online:
  - Completed "Consent Form" (download online)
  - Copy of referral letter, diagnostic test reports etc. if any
  - Copy of \*Care Cost Form / Financial Counselling Form (\*The hospital will give these documents to you when the admission date is confirmed. The documents should contain the estimated bill, diagnosis and name of procedure/surgery.)
- The insurer will assess the case. If approved, the LOG will be emailed to you one day before the admission. Please print and hand it to the hospital admission staff.
- Upon discharge from the hospital, please email the Discharge Summary and any Pre and Post hospitalisation/surgery bills to MYCG.

## Claim Procedure

Claims should be submitted **within 30 days** of treatment. If more time is required, please complete the "Claim Notification" form online.

- Prepare/obtain the following documents:

Document Checklist	Outpatient Claim	GHS (w/LOG)	GHS (No LOG)
Completed Claim Form	✓	✓	✓
Original Final Hospital Invoice (the hospital will send the final bill to you 2 to 4 weeks after discharge)			✓
Pre & Post hospitalisation/ surgery Invoice		✓	✓
Other Medical Invoices	✓		
Inpatient Discharge Summary		✓	✓
Referral Letter, A&E Memo etc.	✓		✓
Diagnostic Test Reports (x-ray, MRI etc)	✓		✓
Police Report (road traffic accident)	✓	✓	✓

- Email the documents to MYCG.
- Keep the original invoices for 6 months in the event the insurer requests for verification or audit.

Generally, claims will be processed within 30 days after receipt of complete documents and information. You will be notified of the result of the claim by email. For approved medical expense claims, the reimbursement will be credited into your bank account.

## Termination of Cover

- When you cease to be a full-time student of the Polytechnic
- When you go on leave of absence (if you go on leave of absence due to medical reasons, you will be covered up to the end of the academic year for which premium and tuition fees have been paid)
- When the benefit limit has been reached

## Main Exclusions

**This list is only a summary. Please read the actual list of exclusions online.**

- Routine medical examinations or check-ups; treatment of preventive nature; treatment which is not medically necessary; vaccinations;
- Cosmetic surgery or plastic surgery; breast reduction or enlargement (regardless whether it is medically necessary or not);
- Treatment for obesity or weight reduction (including liposuction); weight improvement programs;
- Alopecia; treatment for all forms of acne;
- Rest cures and services or treatment in any home, spa hydro-clinic, sanatorium or long-term care facility that is not a Hospital as defined;
- Infertility; contraception; sterilization (or its reversal); impotence; erectile dysfunction; sexual dysfunction; treatment relating to sex change;
- Sexually transmitted diseases; HIV/AIDS;
- Birth defects, congenital illness;
- Pregnancy or childbirth;
- Circumcision operations unless medically necessary;
- All types of Sleep Disorders including Sleep Apnoea unless this leads to treatment through surgery;
- Behavioural or Developmental Delay and/or learning disabilities;
- Corrective devices; medical appliances which are not surgically required;
- Self-inflicted injury; misuse or over dosage or excessive use of drugs/medicine; alcoholism; abuse of alcohol; drug abuse; drug addiction; suicide or attempted suicide (except as covered under the Mental Health Rider);
- Elective overseas treatment for non-emergency or chronic medical conditions where covered treatment can reasonably be postponed until the Insured Person returns to the Usual Country of Residence;
- Refractive defects of the eye, such as near sightedness and astigmatism;
- Spectacles; monocles or contact lenses, Lasik, hearing aids;
- All dental treatment or oral surgery related to teeth (unless within the terms of the Accident Dental Benefit);
- Robotic Surgery; Use of Stem Cell Transplants; Cryopreservation; implantation or re-implantation of living cells or living tissue, whether autologous or provided by a donor;
- Treatment provided by a family member or self-treatment;
- Experimental or pioneering medical and surgical techniques;
- Second Opinions;
- Non-related treatment;
- Full-time member of a police or military unit;
- Participation in war, riot, civil commotion or any illegal act including resistance to lawful arrest or resultant imprisonment;
- Outpatient Services except as covered under the Policy;
- Hospital Inpatient treatment for conditions which can be properly treated as an outpatient;
- Administrative or non-medical expenses;
- Non-prescription drugs, medicines and other items;
- Diving (unless qualified and certified or receiving diving instruction from a duly qualified and certified diving instructor), Rock climbing, Caving, Pot-holing, Mountaineering, Skydiving, Parachuting, Hang-gliding, Para-sailing, Bungee Jumping, racing of any kind other than on foot, or any other type of competitive sports other than those in which the Insured Person participates purely as an amateur, all inherently dangerous sports unless declared to and accepted by the Company in writing prior to the event giving rise to a claim. This exclusion shall not apply for sports and competitions organised, authorised and/or approved by the Polytechnic (including its student societies and clubs) or in which the student participates as a representative of the Polytechnic, held in Singapore or overseas.
- All professional sports;
- Any Flying Activity or Air Travel other than as a fare-paying passenger in a commercially licensed passenger carrying aircraft;
- Costs or benefits payable under the Work Injury Compensation Act or similar or subsequent Act or legislation, or corresponding insurance cover relating to occupational death, injury, illness or disease;
- Persons less than 15 (fifteen) days old or more than 70 (seventy) years old;
- Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause;
- War;
- Terrorism unless student is a victim.