



GROUP OUTPATIENT INSURANCE SCHEME
For Full-Time International Students of
Kaplan Higher Education Academy Pte Ltd
Policy No. Q0029782

Schedule of Benefits

GP – Primary Care (General Practitioner)	
Annual Limit per person	\$500
\$ Limit per visit	As Charged
Number of visits per year per person	Unlimited
Medication	Standard Medication (Students have to top-up for non-standard drugs)
Co-payment	\$5.00

Scope of Coverage for GP – Primary Care

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| a | Visit to AXA’s Panel Clinics | : | No payment is required upon showing PEI’s student card with AXA’s Medismart (MSP) sticker except for co-payment of \$5.00 |
| b | Visit to Government Polyclinics | : | Reimburse up to the actual charges with co-payment of \$5.00 |
| c | Visit to Non-panel Clinics | : | Not covered |
| d | Accident & Emergency (A&E)
Government/Restructured | : | Covered up to \$100 per visit- Unlimited Visits |
| e | X-ray & Laboratory Care | : | Not covered |

Important Notes:

The following is not covered:

- More than one outpatient visit per day
- Visits at home or office
- Prescription of drugs obtained without consultation
- Chiropractic treatment and any type of therapy including physiotherapy
- Acne
- Treatment at Private Specialist Clinics

Important – This is a summary only. The information contained herein is subject to the actual terms and conditions of the policy contract your school has with AXA Insurance Pte Ltd.



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.
2. Kidney dialysis and cancer treatment.
3. Dental care and its related treatment.
4. Chiropractic treatment and any type of therapy including physiotherapy.
5. Routine physical examinations, health check-ups or any other tests where there is no objective indication of impairment of normal health or any treatment of a preventive nature including vaccinations, acupuncture, or any treatment which is not medically necessary.
6. Pregnancy, childbirth, abortion, miscarriage, infertility and all complications arising therefrom.
7. Investigations into and treatment of infertility, surgical, mechanical or chemical contraceptive methods of birth control, assisted reproduction, sterilisation (or its reversal) or any consequence of any treatment for them.
8. Treatment of varicocele, impotence or any consequence of it.
9. 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).
10. Treatment which arises from, or is in any way attributable to, sex change.
11. Costs arising under any legislation or covered under any corresponding insurance relating to occupational death, injury, or illness.
12. Treatment for congenital conditions and any physical birth defects arising out of or resulting therefrom.
13. Non-Hospital nursing care or ambulatory care, rest cures or sanatoria care, treatment arising from any geriatric, psycho geriatric or psychiatric condition, and treatment of alcohol dependence syndrome or substance abuse.
14. Suicide or attempted suicide, self-inflicted injuries or any attempt thereat while sane or insane.
15. Circumcision unless medically necessary, eye tests, refractive errors of the eyes, provision of implants, medical appliances and prosthetic devices, including spectacles, hearing aids, wheelchairs and lenses.
16. Sickness or injury arising from racing of any kind (except on foot), professional sports, parachuting, skydiving, hang-gliding, bungee jumping and violation or any attempt of violation of the law or resistance to lawful arrest.
17. Flying or other aerial activity except as a fare-paying passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognised charter company.
18. Treatment arising from any consequence (whether direct or indirect) of nuclear or chemical contamination, war, invasion, losses by terrorist acts using chemical/biological substances, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, direct participation in riot, strike and civil commotion, insurrection or military or usurped power, or active duty in any of the armed forces
19. The use, or any treatment arising therefrom, of any drugs not licensed by an official governmental control agency of the country in which the drug is given, or drugs used in any circumstances other than in accordance with their licensed indications.
20. Experimental medical treatment.
21. Any treatment directed towards developmental delay and / or learning disabilities in children.
22. Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment.
23. The removal of fat or surplus tissue from any part of the body whether or not it is needed for medical or psychological reasons, treatment of obesity, weight reduction or weight improvement.
24. Sleep Apnoea



Frequently Asked Questions (FAQs)

Private Education Institution (PEI) Group Outpatient Insurance

1. What does the insurance cover?

The insurance covers outpatient expenses incurred at a General Practitioner (GP) only. For GP services, consultation and standard medication is covered. Please refer to Benefits Schedule given to your school for the details and cover limits.

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

You can visit any of the insurer's Panel GP Clinics or a Government Polyclinic. Please refer to the list of Panel Clinics given to your school.

3. Do I need to make payment at the Panel GP clinic?

Apart from the co-payment of \$5.00 which you must pay directly to the clinic, you will not need to pay for consultation and standard medication. Please show your school's Student Card affixed with a AXA Medismart (MSP) sticker available from your school, to the clinic staff and the clinic will bill the insurer directly. However, you may need to top-up for **non-standard medication**.

4. I showed my Student Card to the clinic staff but was informed that I have to pay for the visit due to irregularities on my Student Card. What should I do?

Please call Aegis Insurance Services Pte Ltd at 6837 0306 during office hours while you are at the clinic and we will try to resolve the issue if we can verify that you are a registered student of your school. Alternatively, please pay first and submit the claim for reimbursement.

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

No, the insurance covers visits to panel GPs and Government Polyclinics only.

6. If I visit a Government Polyclinic, how can I claim the medical fees?

Please pay first and submit the Original Receipt from the polyclinic to us together with the completed Claim Form for AXA Insurance to reimburse you for the medical fees incurred. A co-payment of \$5.00 will apply. Claims will be reimbursed by direct credit to student's bank account indicated on Claim Form.

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 24hr clinics in the list of panel clinics. You will not have to pay on showing your Student Card or AXA Insurance's Medical Card, unless non-standard medicine is prescribed. Alternatively, you can also visit the Accident & Emergency Department (A&E) of a Singapore Government/Restructured Hospital. This would be covered up to \$100 per visit, unlimited visits per year.

8. Is dental treatment covered?

No, dental treatment is not covered.

9. Is X-ray and laboratory tests covered?

No, costs incurred for X-ray and laboratory test is not covered.

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

No, treatment at Specialist Clinics is not covered.

11. Am I covered during my overseas trips or if I go back to my home country or travel during vacation?

No, this insurance covers you in Singapore only.

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

No, you will not be covered for illness or injury sustained during work.

13. Are pre-existing conditions covered?

Yes, pre-existing conditions are covered.

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

No, these are not covered under the insurance.

15. Is Mental Health covered?

No. Psychiatric treatment is not covered.

17. How do I make a claim?

Please submit the following documents through your school to Aegis Insurance Services Pte Ltd:

- AXA Claim Form
- Original Medical Bills
- Memo from GP stating history of condition and treatment recommended