

GROUP HOSPITALISATION AND SURGICAL INSURANCE

What are the covered benefits?

Great Eastern Life will reimburse the following charges made by the Hospital or "Registered Medical Practitioner" up to the maximum limits shown in the Schedule of Benefits:-

- (1) **Hospital Room and Board**
Charge for room, bed and meals.
- (2) **Intensive Care Unit (ICU)**
Where the patient is admitted into the Intensive Care Unit the charges/days incurred shall be included in the Total Normal Ward benefits.
- (3) **Hospital Supplies & Services**
Charges for (a) X-rays, laboratory tests, drugs, medicine, dressing and general nursing;
 (b) operating room;
 (c) anaesthesia and oxygen.
- (4) **Surgical Fees**
Charges for (a) Performing the operation.
 (b) post-operative care in the hospital;
 (c) pre-surgical assessment Specialist's visit.
- (5) **In-Hospital Physician Visit**
Charges for consulting a Registered Medical Practitioner during hospital confinement regarding disability not relating to surgery.
- (6) **Emergency Accidental Outpatient Treatment**
Charges for emergency treatment received in the outpatient department of a hospital within 24 hours from the time the accident occurs.
- (7) **Pre-Hospital Specialist Consultation**
Charges for the advice of a qualified medical specialist which leads to hospitalization during the covered period.
- (8) **Pre-Hospital Diagnostic Tests**
Charges for diagnostic X-ray and laboratory tests which lead to hospitalization during the covered period.
- (9) **Post Hospitalization Treatment**
Charges for follow-up visits for non-surgery disability.
- (10) **Ambulance Fees**
Charges for cost of transport by ambulance.
- (11) **Emergency Sickness Outpatient Treatment**
Charges for emergency treatment by a Registered Medical Practitioner between midnight and six a.m either without or prior to admission into a hospital.
- (12) **Daily Cash Allowance At Government Hospital**
Benefits which shall be payable if an Insured Member is being admitted into a Government Hospital as defined under the Fee Act (Medical) 1994.

Who Can Be Covered?

All permanent full-time employees below 60 years of age who have completed the waiting period, if any.

What Is The Extent Of Cover?

The coverage is on a 24 hour world-wide basis; an Insured Employee is also covered during his regular vacation in any country.

When Does The Coverage On An Employee Begin?

Coverage begins on the date the application of the employee is approved by Great Eastern Life. However, Great Eastern Life may grant automatic coverage upon prior notification of new eligible members without requiring evidence of health provided the following requirements are met:-

(1) **Participant Requirement**

- 100% of all eligible employees must participate if the employer contributes the whole premium.
- at least 75% of all eligible employees must participate if a portion of the premium is paid by the employees.

(2) **Minimum Size Requirement**

- the group should consist of at least 10 members.

(3) **Actively At Work Requirement**

If an employee is not actively at work on the day he is otherwise eligible for coverage, or increase in coverage, his insurance shall only become effective after the first day he returns to active full-time work.

(4) **Individual Health Requirements**

Where the number of insured employees is below 30 each employee is required to complete a proposal form. Coverage starts on acceptance and payment of premiums.

Exclusions:

The following items are excluded from coverage:-

- (a) Services and supplies not recommended, approved and performed by a legally qualified Registered Medical Practitioner or for services which are not necessary for the treatment of an illness or injury, or which are for purely diagnostic purposes, or routine physical health check-up purposes.
- (b) Disability resulting from direct participation in a strike, riot or civil commotion, insurrection, or war or any act of war (whether declared or undeclared), or full-time service in any of the armed forces;
- (c) Intentional self-inflicted injuries, or injuries sustained as a result of a criminal act of the Insured Member or attempted suicide (while sane or insane);
- (d) Nervous and mental conditions, alcoholism or drug addiction, rest cures, sanatoria care or special nursing care;
- (e) Pregnancy including childbirth, caesarean operation, abortion miscarriage whether natural or accidental and all complications therefrom;

- (f) Injuries sustained as a result of travel or flight in or on any type of aircraft except as a farepaying passenger on a regularly scheduled passenger flight of a commercial aircraft over established routes;
- (g) Dental treatment, eye examinations, eye glasses and hearing aids;
- (h) Sterilization; infertility; circumcision; congenital anomalies; cosmetic and plastic treatment which is of an optional nature;
- (i) Non-medical services such as radio, television, telephones, telegrams and the like;
- (j) Any disability which originated before the effective date of the coverage under this Contract unless the Insured Member has been insured under this contract for 12 months.
- (k) Procurement or use of special braces, appliances, equipment or other prosthetic devices.

LIMITATION

The benefits payable under this Insurance shall be limited to the balance of charges not covered by benefit payable under the Workmen's Compensation Law and other insurances, or that calculated from the Schedule of Benefits. Whichever is less.

Can The Employee's Dependants Be Covered Too?

Yes if the word Dependant refer to:-

- (i) the legal spouse of the covered employees; or
- (ii) each unmarried child of the covered employee who is not working full-time and is at least one month old and below 19 years of age, or below 23 if he is a full-time student in an institution of higher learning.

How About The Benefits For Dependants?

The Dependant will be covered for the same type and level of benefits as the covered employee related to the dependant.

When Does The Coverage On A Dependant Begin?

Coverage begins on the date the application is approved by Great Eastern Life.

However, Great Eastern Life may grant automatic cover to each Dependant without requiring evidence of health provided the following requirements are met:-

- (1) **Participation Requirement**
 - 100% of all eligible employees with Dependants must participate in the Dependants Coverage if the employer contributes the whole premium.
 - at least 75% of all eligible employees with Dependants must participate in the Dependants Coverage if a portion of the premium is paid by the employees.

(2) **Minimum Size Requirement**

At least 25 eligible employees with Dependents must participate in providing Dependent's Coverage.

(3) **'Confinement Free' Requirement**

The coverage on each person begins on the date he qualifies to be a Dependent provided he is then free from hospital confinement for a period of 31 days prior to such qualification date.

In the case of a child born while the Employee's Dependents are covered under this Insurance, his coverage begins on the date he is one month of age provided he is then free from hospital confinement.