

## Frequently Asked Questions (FAQs)

### 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?

Your coverage will start on 1 April or upon the start of the academic year, depending on the Polytechnic.

### 3 Which are the Government/Restructured Hospitals/Specialist 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 University Hospital (NUH)
- Ng Teng Fong General Hospital (NTFGH)
- Singapore General Hospital (SGH)
- Tan Tock Seng Hospital (TTSH)
- National Cancer Centre (NCC)
- National Heart Centre (NHC)
- National Skin Centre (NSC)
- Singapore National Eye Centre (SNEC)

- excluding the SNEC clinic at Gleneagles Hospital

Please note that treatment at the hospital 24 hour clinics is not covered. For emergencies, please seek treatment at the hospital accident & emergency (A&E) department.

### 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 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? Will I be covered 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 Do I have to pay the medical costs at the time of treatment?

For (a) outpatient treatment and (b) hospitalisation and/or surgery while overseas, please pay first and submit a claim for reimbursement.

For hospitalisation and/or surgery including day surgery in Singapore, please go to [www.mycg.com.sg/poly-ghsi](http://www.mycg.com.sg/poly-ghsi) and submit the LOG Request online form and upload the documents required to apply for a Letter of Guarantee (LOG).

### 9 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.

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

No. For such cases, students will have to make payment directly to the hospital.

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

You should apply as soon as possible, giving at least 5 working days prior to 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-hr Emergency Hotline 9336 0159 and provide us with your personal and admission details. We will arrange to send 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 [www.mycg.com.sg/poly-ghsi](http://www.mycg.com.sg/poly-ghsi) for the claim procedure.

### 14 When do I need to submit the claim?

Claims should be submitted within 30 days after treatment. If you need more time, please go to [www.mycg.com.sg/poly-ghsi](http://www.mycg.com.sg/poly-ghsi) and submit the "Claim Notification" online form.

### 15 I have submitted my claim earlier. I wish to submit follow-up treatment bills. What should I do?

Please post the original bills to MYCG with a note attached stating "Follow-up Claim", your "Full Name" and the "Name of your Polytechnic".

### 16 How long does it usually take to process my claim?

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

### 17 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.

### 18 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 6635 2160. For medical emergencies only after business hours, please call 9336 0159 (24-hr Emergency Hotline).

For all enquiries, please contact



**MYCG Pte Ltd**

Co. Reg. No. 200313024E

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

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

**Phone** : +65 6635 2160

**Fax** : +65 6635 2161

**Address** : 1 Coleman Street, #10-09A The Adelphi  
Singapore 179803

24-hr Medical Emergency Hotline

+65 9336 0159 (for emergencies after business hours)

Underwritten by

**AXA Insurance Pte Ltd**

Co. Reg. No. 199903512M



This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

The information contained in this brochure is a summary only and is subject to AXA's policy terms, conditions and exceptions. Any discrepancy between the information in this brochure and the policy is unintentional.

Copyright © 2017 MYCG Pte Ltd. All rights reserved.



**GROUP HOSPITALISATION  
& SURGICAL INSURANCE  
with Mental Health Rider  
For Full-Time International Students**

## What is Covered?

Benefits	Limits
<b>Room &amp; Board</b> <b>Admission into Government/Restructured Hospitals</b>	<b>B1 Ward</b>
Intensive Care Unit	<b>As Charged</b>
High Dependency Ward	
Hospital Miscellaneous Services (including prescription drugs, diagnostic procedures, physiotherapy, ambulance charges, nursing, theatre fees)	
Surgeon's Fees	
Anaesthetist's Fee	
Implants & Prosthesis	
In-Hospital Physician's Visit	
Pre-Hospitalisation/Surgery GP & Specialist's Consultation and Diagnostic Services	
<ul style="list-style-type: none"> <li>Up to 90 days before admission</li> <li>Specialist must be referred by a GP or A&amp;E</li> </ul>	
Post-Hospitalisation/Surgery Treatment	
<ul style="list-style-type: none"> <li>Within 90 days from discharge</li> <li>Including physiotherapy referred by the attending Physician and treatment by a registered Chinese Physician</li> </ul>	
Emergency Outpatient Treatment including Dental (due to accident only)	
<ul style="list-style-type: none"> <li>Treatment must be sought within 48 hours of the accident</li> <li>Follow-up treatment covered up to 31 days from date of accident</li> </ul>	
Emergency Outpatient Treatment leading to hospitalisation	
Outpatient Kidney Dialysis	
Outpatient Cancer Treatment	
Medical Report Fees (if required by the insurer)	
Course Termination Benefit	<b>\$3,000</b>
<ul style="list-style-type: none"> <li>Covers cost of a single economy class air ticket to home country</li> <li>Covers cost of 1 return economy class air ticket for immediate relative to Singapore and return to home country</li> <li>When student's study is terminated due to accident or illness (including mental illness)</li> <li>The doctor must certify in writing that the student is unable to continue his/her course at the Polytechnic due to medical reasons</li> </ul>	
Repatriation of Remains to Home Country	<b>\$3,000</b>
Return Air Ticket for 2 family members (or appointed persons) of deceased student	<b>\$3,000</b>
<b>Outpatient Specialist Rider</b>	<b>\$500 per year</b>
<ul style="list-style-type: none"> <li>Covers consultation, prescribed drugs and diagnostic tests</li> <li>Covers treatment at A&amp;E for an emergency</li> <li>Specialist must be referred by a GP or A&amp;E</li> <li>Treatment must be at a Government/Restructured Hospital/ Specialist Outpatient Clinic/A&amp;E and in Singapore only</li> </ul>	
<b>Outpatient Mental Health Rider</b>	<b>\$5,000 per year</b>
<ul style="list-style-type: none"> <li>Covers consultation, prescribed drugs and diagnostic tests</li> <li>Specialist must be referred by a Physician/Polytechnic Counsellor</li> <li>Specialist may be a Psychiatrist, Psychologist or Neurologist</li> <li>Covers treatment at a Government/Restructured Hospital/ Specialist Outpatient Clinic/A&amp;E or a Private Clinic and in Singapore only</li> </ul>	
<b>MAXIMUM LIMIT PER POLICY YEAR</b>	<b>\$30,000</b>
Death Benefit	<b>\$5,000</b>

- Covers treatment for Communicable Diseases requiring isolation and/or quarantine by law such as SARS, bird flu and other infectious diseases at a Singapore Government/ Restructured Hospital/Specialist Outpatient Clinic/A&E.
- Territorial Limit – 24 hours worldwide for emergency treatment for accident or acute illness while overseas 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 limits of the insurance and subject to the policy terms and conditions. The hospital will bill the insurer directly.

- STEP 1** Go to [www.mycg.com.sg/poly-ghsi](http://www.mycg.com.sg/poly-ghsi) and complete the "LOG Request" online form at least 5 working days before the scheduled hospital admission/surgery. For emergency admission, please contact MYCG as soon as possible.
- STEP 2** Upload these documents via [www.mycg.com.sg/poly-ghsi](http://www.mycg.com.sg/poly-ghsi):
- Completed "Release of Medical Information Form" (ROMIF)
  - Copy of Referral Letter from GP/A&E to Specialist, if any
  - Copy of \*Financial Counselling/ Admission Form/ Estimated Bill/ Day Surgery Authorisation Form
- \*The hospital will give these documents to the patient when the admission date is confirmed. The documents will contain the estimated bill, diagnosis and treatment information.*
- STEP 3** The LOG will be faxed to the hospital 1 day prior to admission after it is approved by the insurer. A copy will be emailed to the student.
- STEP 4** Upon discharge from the hospital, please email the Discharge Summary and any Pre and Post hospitalisation/surgery bills to MYCG.

## How to make a Claim?

Claims should be submitted within 30 days of treatment. If more time is required, please go to [www.mycg.com.sg/poly-ghsi](http://www.mycg.com.sg/poly-ghsi) and submit the "Claim Notification" online form.

- Prepare/obtain the following documents:

Documents Required	H&S Claim (no LOG)	H&S Claim (with LOG)	Outpatient Claim
Completed Claim Form**	✓		✓
Original Final Hospital Bill (the hospital will send this to the patient within 2 to 3 weeks after discharge)	✓		
Original Pre and Post hospitalisation/ surgery bills	✓	✓	
Original Medical Bills			✓
Inpatient Discharge Summary	✓	✓	
Copy of Referral Letter from GP/A&E to Specialist, if any	✓		✓
Copy of Test Reports, if any	✓		✓

\*\*Claim Form can be downloaded from [www.mycg.com.sg/poly-ghsi](http://www.mycg.com.sg/poly-ghsi)

- Claims for outpatient visits/bills including pre and post hospitalisation/surgery bills - please email the documents to MYCG. Please keep the original bills for up to one (1) year from the date of treatment as the insurer may request for verification at anytime or for audit.
- Claims for hospitalisation/surgery bill - please post the original documents to MYCG and keep a copy for your records.
- For follow-up claims, please post the original bills to MYCG with a note attached stating "Follow-up Claim", the "Student's Full Name" and the "Name of the Polytechnic".

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

## What is not covered?

- Hospitalisation primarily for diagnosis
- Medical check-up
- Preventive treatment including vaccinations
- Treatment or services which are not medically necessary
- Charges for non-medical items
- Outpatient treatment unless as specifically covered under this Policy
- Pregnancy, childbirth, abortion, miscarriage, infertility, contraceptive methods, assisted reproduction, sterilisation and related complications
- Varicocele, impotence or any consequence of it
- AIDS, HIV, sexually transmitted diseases
- Sex change
- Costs arising under any legislation or covered under insurance for occupational death, injury, or illness
- Congenital conditions and any physical birth defects
- Non-hospital nursing care, ambulatory care, rest cures, sanatoria care
- Treatment of alcohol dependence syndrome or substance abuse
- Suicide or attempted suicide, self-inflicted injuries
- Circumcision unless medically necessary
- Eye tests, refractive errors of the eyes, medical appliances, including spectacles, hearing aids, wheelchairs and lenses
- Racing of any kind (except on foot), professional sports, parachuting, skydiving, hang-gliding, bungee jumping
- Violation or any attempt of violation of the law or resistance to lawful arrest
- 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
- Treatment needed as a result of engaging in or taking part in acts of terrorism, nuclear contamination, biological contamination or chemical contamination.
- Treatment arising from any consequence (whether direct or indirect) of war, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, or any event similar to one of those listed.
- Full-time military, naval or air service personnel, except national reservist duty under the Enlistment Act (Cap. 93).
- Use of or treatment arising from unlicensed drugs or drugs not used in accordance with their licensed indications
- Experimental medical treatment
- Treatment directed towards developmental delay and / or learning disabilities in children
- Cosmetic (aesthetic) or plastic surgery or treatment
- Removal of fat or surplus tissue, obesity, weight reduction or weight improvement
- Sleep apnoea
- Elective overseas treatment for non-emergency or chronic medical conditions (if you are returning to your home country for treatment, please contact MYCG for approval prior to your return)

### Additional Exclusions applicable to Outpatient Specialist Rider

- More than 1 outpatient visit per day
- Prescription drugs obtained without consultation
- Chiropractic treatment and any type of therapy including physiotherapy

This is a summarised list. For the full list of exclusions, please contact MYCG for the Policy Terms and Conditions.

## When does the cover end?

- When the student ceases to be a full-time student of the Polytechnic
- When the student goes on leave of absence (if the student goes on leave of absence due to medical reasons, he/she will be covered up to the end of the academic year for which premium and tuition fee have been paid)
- When the benefit limit has been reached