



BENEFITS SCHEDULE
SHELTON COLLEGE INTERNATIONAL PTE LTD
 Period of Insurance : 15 Oct 2009 to 14 Oct 2010

(A) Group Hospitalisation & Surgical Insurance

Benefits Schedule	Limits (SGD)
1a) Daily Room & Board	As charged in B1 wards in Singapore Government / Singapore Government Restructured Hospitals up to the overall maximum limit per policy period
1b) Intensive Care Unit	
2) Hospital Miscellaneous Services	
3) Surgeon's Fee	
4) Anesthetist's Fee	
5) In-hospital Physician's Visit	
6) Pre-hospitalisation Specialist Consultation ¹ (up to 30 days before admission)	
7) Pre-hospitalisation Diagnostic Services ¹ (up to 30 days before admission)	
8) Post- hospitalisation Treatment (up to 100 days from discharge) ²	
9) Emergency Outpatient Treatment (due to accident and poisoning only) ³	
Pro-ration factor will apply if student is warded in a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	Government Restructured Class "A" - 65% Private (Capped at 2-bedder) - 50%
Overall Maximum Limit Per Policy Period (Item 1 to 9)	20,000
Additional Benefit	
10) Death Benefit	3,000

¹ Must lead to hospitalisation and/or surgical procedure within 30 days

² For expenses incurred within 100 days from the date of discharge from hospital or day surgery.

³ Treatment must be sought in a hospital or clinic or from a registered *Traditional Chinese Medicine (TCM) practitioner* within 24 hours from time of accident.

(B) Group Personal Accident Insurance

Benefits Schedule	Sum Assured Per Student (S\$)
Death or Permanent Disablement	\$10,000