

IMPORTANT NOTICE

Medical Insurance Plan (& Additional Benefits Plans)
Highlights of Changes (*in italics*) to Policy Document

2020

	Existing	After Change
HEALTH PLAN		
4. CANCELLATION 4.3	If the Policy is cancelled by the Policyholder or the Company, the Company shall refund the premium paid less an amount calculated with reference to the Short Period Rates provided that no such refund shall be paid if any claim has been paid or is payable under this Policy during the current Policy Year.	If the Policy is cancelled by the Policyholder or the Company, the Company shall refund the premium paid less an amount calculated with reference to the Short Period Rates provided that no such refund shall be paid if any claim has been paid or is payable under this Policy during the current Policy Year. <i>The refund is subject to return of any valid Coverage Card(s) and/or outpatient card(s).</i>
8. COVERAGE CARD	A coverage card shall be issued to each Insured Person and shall specify the Policy Effective Date. Subject to clause 4 and without prejudice to any rights of the Company to avoid this Policy or any cover under this Policy, a coverage card shall confirm cover under this Policy of the relevant Insured Person to whom it is issued and shall remain valid for as long as premiums payable under this Policy are paid.	A Coverage Card shall be issued to each Insured Person and shall specify the Policy Effective Date. Subject to clause 4 and without prejudice to any rights of the Company to avoid this Policy or any cover under this Policy, a coverage card shall confirm cover under this Policy of the relevant Insured Person to whom it is issued and shall remain valid for as long as premiums payable under this Policy are paid. <i>All coverage cards are not transferrable and are valid only when signed by the Cardholder. The Policyholder is liable to pay for any ineligible expenses incurred to the Company and is also responsible to collect and return to the Company any card(s) from the terminated Insured Person(s).</i>
13. CLAIMS 13.1	In the event of a loss or claim arising under this Policy, the Policyholder or the relevant Insured Person shall give the Company immediate written notice as soon as reasonably practicable and in any event no more than ninety (90) days after the loss covered under this Policy occurs or ends...	In the event of a loss or claim arising under this Policy, the Policyholder or the relevant Insured Person <i>has to submit claim and send</i> the Company immediate written notice as soon as reasonably practicable and in any event no more than ninety (90) days after the loss covered under this Policy occurs or ends...
19. EMERGENCY ASSISTANCE SERVICE AND BENEFITS 19.2	Details of such arrangement shall be set out on the coverage card issued to the Insured Person.	Details of such arrangement shall be set out on the Coverage Card issued to the Insured Person.
21. NEW BORN CHILD COVER 21.1	The Policyholder may apply to the Company for cover under this Policy for the new born Child of a female Insured Person from fifteen (15) days after the date of birth of the Child until the Renewal Date of this Policy...	The Policyholder may apply to the Company for cover under this Policy for the new born Child of a female Insured Person <i>who has been insured under this Policy for not less than twelve (12) consecutive months</i> from fifteen (15) days after the date of birth of the Child until the Renewal Date of this Policy
24 ORGAN TRANSPLANT	The Company will pay up to the maximum benefit per organ... This benefit is a lump sum maximum per organ including any complication or sequelae and no other policy benefits are payable in respect of Organ Transplant.	The Company will pay up to the maximum benefit per organ... This benefit is a lump sum maximum per organ including any complication or sequelae and no other policy benefits <i>such as expenses for regular medical care or consultation, diagnostic tests and long-term medication</i> are payable in respect of Organ Transplant.

	Existing	After Change
OPTIONAL DENTAL BENEFITS (When a Dental Rider is attached)	<p>The Company will pay Normal, Usual and Customary Charges for dental treatment performed by a Dentist.</p> <p>All dental conditions requiring treatment as of the first visit of the relevant Insured Person to a Dentist on or after the Policy Effective Date shall be; and shall be deemed to be, pre-existing conditions for the purpose of...</p>	<p>The Company will pay Normal, Usual and Customary Charges for dental treatment performed by a Dentist.</p> <p>All dental conditions requiring treatment as of the first visit of the relevant Insured Person to a Dentist on or after the Policy Effective Date shall be; and shall be deemed to be, Pre-existing Condition for the purpose of...</p>
BENEFITS SCHEDULE (if applicable)		
ORGAN TRANSPLANT	<p>Fees for kidney...to a total of</p> <p>This benefit is a lump sum maximum per organ and no other policy benefits are payable in respect of Organ Transplant</p>	<p>Fees for kidney...to a total of</p> <p>This benefit is a lump sum maximum per organ and no other policy benefits such as expenses for regular medical care or consultation, diagnostic tests and long-term medication are payable in respect of Organ Transplant</p>
ONCOLOGY	<p>Radiotherapy and Chemotherapy (by way of infusion and injection) received as inpatient, day case or outpatient treatments</p>	<p>Radiotherapy, Chemotherapy, targeted therapy, immunotherapy and hormonal therapy (by way of infusion, injection or oral medications) received as inpatient, day case or outpatient treatments subject to a maximum limit of US\$5,000 for oral medications</p>
MEDICAL CHECK-UP	<p>Medical Check-up</p> <p>Annual limit for routine medical check-ups</p>	<p>Medical Check-up and Vaccinations</p> <p>Annual limit for routine medical check-ups and vaccinations</p>

	E x i s t i n g	A f t e r C h a n g e
TERMS & CONDITIONS APPLYING TO ALL SECTIONS		
5.5	<p>Suicide, attempted suicide or intentional self-inflicted bodily injuries, psychiatric and mental disorders, insanity, abortion, miscarriage, childbirth, venereal disease, the use of alcohol, drugs or solvents, other than those prescribed by a qualified registered physician, dental treatment unless resulting from accidental bodily injury to sound and natural teeth.</p>	<p>Suicide, attempted suicide or intentional self-inflicted bodily injuries, psychiatric and mental disorders, insanity, abortion, miscarriage, childbirth, venereal disease, the use of alcohol, drugs or solvents, other than those prescribed by a qualified registered physician, dental treatment unless resulting from accidental bodily injury to sound and natural teeth.</p> <p><i>For the avoidance of doubt, no benefits will be payable in respect of restorative treatments such as permanent crown, dental implant etc., damage or loss of teeth caused by eating, drinking, tooth brushing or any oral hygiene procedure.</i></p>

	E x i s t i n g	A f t e r C h a n g e
TERMS & CONDITIONS APPLYING TO ALL SECTIONS		
5.5	<p>Suicide, attempted suicide or intentional self-inflicted bodily injuries, psychiatric and mental disorders, insanity, abortion, miscarriage, childbirth, venereal disease, the use of alcohol, drugs or solvents, other than those prescribed by a qualified registered physician, dental treatment unless resulting from accidental bodily injury to sound and natural teeth.</p>	<p>Suicide, attempted suicide or intentional self-inflicted bodily injuries, psychiatric and mental disorders, insanity, abortion, miscarriage, childbirth, venereal disease, the use of alcohol, drugs or solvents, other than those prescribed by a qualified registered physician, dental treatment unless resulting from accidental bodily injury to sound and natural teeth.</p> <p><i>For the avoidance of doubt, no benefits will be payable in respect of restorative treatments such as permanent crown, dental implant etc., damage or loss of teeth caused by eating, drinking, tooth brushing or any oral hygiene procedure.</i></p>

For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself. Should you have any question, please do not hesitate to contact your broker or International Administrators Limited, our third party administrator.