

IMPORTANT NOTICE

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

2021

	Existing	After Change
TERMS & CONDITIONS DEFINITIONS		
Waiting Period	Nil	<i>means the thirty (30) days immediately following the date on which such premiums are paid.</i>
HEALTH PLAN		
2.2 (b) (under Term)	any Illness that begins or manifests during the thirty (30) days immediately following the date on which such premiums are paid.	any Illness that begins or manifests during the <i>Waiting Period</i> .
8. Coverage Card	<p>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.</p> <p>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).</p>	<p>A Coverage Card shall be issued to each Insured Person <i>at the time of enrolment</i>. 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.</p> <p><i>The card(s) is(are) not transferrable and is(are) valid only when signed by the Cardholder. The Policyholder is responsible to collect and return to the Company any card(s) from terminated member(s). The Policyholder and/or Cardholder shall be liable for any ineligible expenses incurred or charged by any unreturned card(s). These ineligible expenses should be paid to the Company immediately upon notice.</i></p>
10. No Claim Discount	Nil	<p><i>No Claim Discount</i></p> <p><i>No Claim Discount is applicable to Insured Persons covered under Premier International Plan, Standard International Plan or Comprehensive International Plan. A No Claim Discount will be offered to Insured Persons who are not entitled to group discount and have been insuring for a period of not less than 12 months. While an Insured Person's plan remains claims-free at each renewal, the following No Claim Discount will be applied:-</i></p> <p><i>Year 0 No discount</i> <i>Year 1 10% discount</i> <i>Year 2 15% discount</i> <i>Year 3 20% discount (the maximum)</i></p> <p><i>No Claim Discount</i></p> <p><i>If a claim is made by an Insured Person during a policy year, any No Claim Discount achieved will be lost and the status of the discount will be as at Year 0 shown above.</i></p> <p><i>If a claim relating to the previous year is subsequently submitted and accepted, and a No Claim Discount has already been given, the Company reserves the right to deduct the equivalent monetary amount of</i></p>

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		<p><i>the No Claim Discount from the value of the claim. The No Claim Discount applies only to the premium in respect of the basic benefits. Claims against any Additional Benefit Plans will not affect the No Claim Discount.</i></p>
<p>Emergency Assistance Service and Benefits and Emergency Travel Assistance Services (ETAS) leaflet</p>		
	<p>19. Emergency Assistance Service and Benefits</p> <p>19.1 Arrangements have been made with various designated assistance companies to provide immediate assistance for:-</p> <ul style="list-style-type: none"> - Medical consultation and evaluation - Referral to Physicians and Hospitals - Verification of insurance coverage - Co-ordination of benefit payments - Emergency evacuation <p>19.2 Details of such arrangement shall be set out on the Coverage Card issued to the Insured Person.</p> <p>19.3 The Company will pay emergency evacuation benefits to cover travel and transportation costs reasonably incurred for necessary medical evacuation when an Insured Person:-</p> <ul style="list-style-type: none"> (a) cannot be safely treated at the location where the Disability occurs; and (b) is incapable of travelling as an unaccompanied, seated passenger on a public or private conveyance; and (c) is taken to the nearest suitable medical facility by way of the most economical form of conveyance which can be used without threat of damage to life or health. <p>Provided always that all arrangements must be made through the Company's designated assistance companies and monitored by them on behalf of the Company.</p> <p>19.4 The Company and its service provider(s) cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including, but not limited to, flight conditions or where local laws or regulatory agencies prohibit the Company and its service provider(s) rendering such services.</p>	<p>20. Emergency Assistance Services</p> <p><i>20.1 Arrangements have been made with various designated assistance companies to provide immediate assistance. In the event of the below-described coverage is applicable, the Insured Person or his representative may call the assistance company for assistance. Details of such arrangement shall be set out on the Coverage Card issued to the Insured Person.</i></p> <p><i>The party making such contact will be required to identify the Insured Person's name, Policy Number, Member Number as well as the nature of the problem, location and contact person and information. After validation, the Company or its assistance company will provide services subject to the terms and conditions of this Policy. No claims for reimbursement will be accepted. Access to emergency medical services would be provided to an Insured Person while travelling provided that:-</i></p> <ul style="list-style-type: none"> <i>(a) the Insured Person must be travelling outside Country of Residence for no more than 90 consecutive days; and</i> <i>(b) the Insured Person is not travelling for the purposes of obtaining or seeking any medical or surgical treatment.</i> <p>20.1.1 Emergency Evacuation</p> <p><i>The Company will pay emergency evacuation benefits to cover travel and transportation costs reasonably incurred for necessary medical evacuation when an Insured Person:-</i></p> <ul style="list-style-type: none"> <i>(a) cannot be safely treated at the location where the Disability occurs; and</i> <i>(b) is incapable of travelling as an unaccompanied, seated passenger on a public or private conveyance; and</i> <i>(c) is taken to the nearest suitable medical facility by way of the most economical form of conveyance which can be used without threat of damage to life or health.</i> <p><i>Provided always that all arrangements must be made through the Company's designated assistance companies and monitored by them on behalf of the Company.</i></p>

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	<p>20.1.2 <i>Hospital Expenses Guarantee</i> <i>The Company will arrange through the designated assistance company to guarantee or pay any required medical expenses arising from a covered Disability when hospital bills are expected to exceed US\$2,500.</i></p> <p>20.1.3 <i>Medical Repatriation</i> <i>If medically necessary, the Company will arrange through the designated assistance company and pay for the return of the Insured Person to the Country of Residence by appropriate means of transportation following the Insured Person's Emergency Medical Evacuation and subsequent hospitalization outside Country of Residence.</i></p> <p>20.1.4 <i>Arrangement of Transportation of Mortal Remains</i> <i>The Company will arrange through the designated assistance company for the transportation of the Insured Person's mortal remains to the airport of the Country of Residence or the Country of Origin where the Insured Person has the citizenship. The conditions as set out in 20.1 (a) & (b) above are not applicable to this service.</i></p> <p>20.1.5 <i>Arrangement of Compassionate Visit</i> <i>The Company will arrange through the designated assistance company one round-trip economy class air ticket for a relative or a friend of the Insured Person wishing to join the Insured Person who, when travelling alone, is hospitalized outside the Country of Residence for more than seven (7) days.</i></p> <p>20.1.6 <i>Arrangement of Return of Minor Children</i> <i>The Company will arrange through the designated assistance company for one-way economy class air ticket for the return of minor children below 18 years old to the Country of Residence if they are left unattended as a result of the accompanying Insured Person's hospitalization or Emergency Medical Evacuation. Escort will be provided, when necessary</i></p> <p>20.1.7 <i>Arrangement of Accommodation</i> <i>The Company will arrange through the designated assistance company for the hotel accommodation of US\$150 per day up to a maximum of 5 days of the Insured Person while travelling and in relation to an incident requiring Emergency Medical Evacuation, Emergency Medical Repatriation or hospitalization before the Insured Person is fit to fly.</i></p> <p>20.1.8 <i>Delivery of Essential Medicine</i> <i>The designated assistance company will arrange to deliver to the Insured Person essential medicine, drugs and medical supplies that are necessary for an Insured</i></p>

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		<p><i>Person's care and/or treatment but which are not available at the Insured Person's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. The Insured Person is responsible for the medicine costs and any delivery costs incurred.</i></p> <p>20.1.9 Referral Services <i>Upon request of the Insured Person, referral services for medical service including provider referral, inoculation and visa requirement information, embassy, legal assistance, interpreter, obtaining replacement of lost travel documents, luggage or air ticket, may be provided through the designated assistance company. The Company will not be liable for:-</i></p> <ul style="list-style-type: none"> <i>(a) any fees incurred for such services; or</i> <i>(b) giving any advice to the Insured Person;</i> <i>(c) providing medical diagnosis or treatment.</i> <p><i>Although the assistance company shall make such referrals, it cannot guarantee the quality of the service providers and the final selection of service provider shall be the decision of the Insured Person. The assistance company, however, will exercise care and diligence in selecting the service providers.</i></p> <p>20.2 <i>Prior approval for 20.1.1 to 20.1.7 of this section needs to be taken by the Insured Person from the Company and all arrangements must be coordinated by the Company's designated assistance company.</i></p> <p>20.3 <i>The Company and its service provider(s) cannot be held responsible for failure to provide services or for delays caused by strikes, war, terrorist activities or other social unrest, adverse weather conditions, geological upheavals, or conditions beyond its control, including, but not limited to, flight conditions or where local laws or regulatory agencies prohibit the Company and its service provider(s) rendering such services. The Company and the assistance company will try to assist but no obligation is assumed under the policy terms and conditions.</i></p>
<p>32. Emergency Benefit for Treatment Area Limit Option</p>	<p>Coverage for inpatient treatment in geographical areas where the Treatment Area Limit applies will be extended during any period of travel to such areas, for not more than thirty (30) days accumulated in any one policy year, in respect of any Injury or the acute onset of any Illness or medical condition arising therein provided that the Insured Person was not symptomatic or suffering from such respective Illness, medical condition or Injury any time prior to travelling.</p>	<p>Coverage for inpatient treatment in geographical areas where the Treatment Area Limit applies will be extended during any period of travel to such areas, <i>from the date and time of arrival and departure from the international departure point of the geographical area where Treatment Area Limit applies</i>, for not more than thirty (30) days accumulated in any one policy year, in respect of any Injury or the acute onset of any Illness or medical condition arising therein provided that the Insured Person was not symptomatic or suffering from such respective Illness, medical condition or Injury any time prior to travelling.</p>

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38. Exclusions	This Policy does not cover or provide benefits in any of the following circumstances or events including the consequences, complications and the sequelae applying to or in respect of an Insured Person:-	This Policy does not cover or provide benefits in any of the following circumstances or events including the consequences, complications and the sequelae applying to or in respect of an Insured Person <i>unless otherwise covered by the Policy</i> :-
	37.(b) treatment where payment is not required or which is payable by any other insurance or indemnity covering the Policyholder, or the relevant Insured Person.	<i>38.(b) treatment where payment is not required or which is performed or prescribed by an Immediate Family Member</i> or which is payable by any other insurance or indemnity covering the Policyholder, or the relevant Insured Person.
Benefits Schedule (if applicable)		
OUTPATIENT BENEFITS	Nil	<i>Medical Check-up and Vaccinations Annual limit for routine medical check-ups and vaccinations USD350 (Standard Medical / Standard International Plan / Premier International Plan)</i>
EMERGENCY BENEFITS	24-Hour Emergency Assistance Services and Emergency Medical Evacuation Service Additional Travel Expenses (following evacuation) One economy class airline ticket to return an Insured Person to the Country of Residence	<i>Emergency Assistance Services</i>

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.