

SPEC GHS Plus Group Plan 2021/2022	PLAN E1	PLAN M2	PLAN D3
Hospitalisation & Surgical Coverage	Benefits apply on a per disability basis, unless otherwise stated, for each Insured Member.		
1a. Daily Room & Board Benefit in Private Hospital Room and Board charges (maximum 120 days).	4-bedded Room	2-bedded Room	Single Room
1b. Intensive Care Unit (ICU) Benefit ICU charges, up to maximum limit as stated in the policy contract or up to 30 days, whichever is earlier.	S\$10,000		
2. Other Hospital Services Benefit (including implants) Expenses excluding accommodation, surgeon, and in-hospital doctor's attendance fee.			
3. Surgical Benefit (subject to Surgical Schedule) a) Surgeon's fee below S\$1,500 shall be waived from Surgical Schedule. b) Surgeon's fee of more than S\$1,500 referred by non-panel specialist within ward entitlement in Singapore Government and Restructured Hospital shall be waived from Surgical Schedule. c) Surgeon's fee of more than S\$1,500 referred by panel specialist within ward entitlement in Private or Singapore Government and Restructured Hospital shall be waived from Surgical Schedule.			
4. In-hospital Doctor's Consultation Benefit In-hospital doctor's visits during a hospital confinement (maximum 120 days).	S\$15,000	S\$20,000	\$25,000
5. Pre- & Post-hospitalisation Specialist Consultation, Diagnostic X-ray, and Laboratory Test Benefit; Post-hospitalisation Traditional Chinese Medicine (TCM) Treatment Benefit (with referral) Expenses incurred 90 days prior to admission and 90 days after discharge.			
6. Emergency Accidental Outpatient Treatment Benefit Expenses incurred within 31 days of accident, provided treatment is sought within 24 hours of accident (including Accidental Dental treatment).			
7. Accidental Miscarriage Benefit Includes ectopic pregnancy.	As per benefit limits (items 1 to 6)		
8. Overseas Hospitalisation for Accident Benefit When the Insured Member or dependant sustains an accidental injury while travelling outside Singapore and requires hospitalisation overseas. This is only applicable for employees residing in Singapore and the overseas trip does not exceed more than 180 days.	150% of items 1, 2, 3, 4, 5 & 6		

9. Natural and Accidental Death If the Insured Member passes away due to a natural cause or an accident.	S\$5,000		
10. Outpatient Kidney Dialysis / Cancer Treatment Up to maximum limit per Policy Year.	S\$15,000		
11. Rehabilitation Benefit Up to maximum limit as stated in the policy contract or up to 31 days, whichever is earlier.	S\$5,000		
Extended Major Medical Coverage (EMM)	Plan E1	Plan M2	PLAN D3
	Benefits apply on a per disability basis, unless otherwise stated, for each Insured Member.		
1. In-hospital Benefit Eligible expenses per basic GHS if a) Hospitalisation is \geq 20 days; or b) Surgical Percentage is \geq 75% per incision	S\$40,000	S\$60,000	\$80,000
2. Deductible per claim	As per basic GHS		
3. Co-insurance by Member for EMM	10%		
Clinical Outpatient	Plan E1	Plan M2	PLAN D3
• Visit to Insurer panel of General Practitioner clinics	Cashless and complimentary health screening at appointed clinics.		
• Visit to Insurer panel of Traditional Chinese Medicine (TCM) clinics (consultation only)	Cashless; up to 6 visits per Policy Year		
• Visit to government polyclinics	Full reimbursement		
• Visit to the A&E Department of Singapore hospitals	S\$ 120 per visit.		
• Visit to GP clinics not appointed by Insurer	S\$ 30 per visit		
• Visit to overseas General Practitioners	S\$100 per visit		
Specialist Outpatient	Plan E1	Plan M2	PLAN D3
• Visit to Insurer panel of Specialists with referral letter by panel GP at panel Specialist clinics) — Cashless			
• Visit to Singapore Government/Restructured Hospitals (with referral letter by panel GP) - Reimbursement basis	\$800 per policy year	\$1,000 per policy year	\$1,500 per policy year
• Visit to Physiotherapy treatment (with referral letter by panel GP) - On reimbursement basis			

• Diagnostic X-ray and Lab. Test (MRI and CT scan)	S\$800 per policy year	S\$1,000 per policy year	\$1,500 per policy year
o by panel Specialists - Cashless			
o MRI and CT scan – On reimbursement basis			
o Govt/Restructured Hospitals – On reimbursement			
Accidental Death & Dismemberment	Plan E1	Plan M2	PLAN D3
Pays 100% of the sum assured in the event of Death or Permanent Dismemberment due to an accident.	S\$180,000	S\$250,000	\$500,000
AIA Vitality Programme worth \$96 per year	YES	YES	YES
<i>*Subject to coverage and exclusions in Insurer policy contract.</i>			