



## AIA SINGAPORE PRIVATE LIMITED

### PRODUCT SUMMARY FOR GROUP HOSPITAL & SURGICAL INSURANCE

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Policyholder	:	ADOBE SYSTEMS PTE LTD
Policy No.	:	71558
Period of Insurance	:	1 <sup>st</sup> July 2019 to 30 <sup>th</sup> June 2020

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#### PRODUCT INFORMATION

Group Hospital & Surgical Plan is a medical expense insurance plan that seeks to reimburse the expenses incurred by an employee and his specified dependants as a result of hospitalization. Through this insurance scheme, the employee would be able to protect himself against exorbitant and escalating hospital bills.

Group Major Medical Plan is designed to complement as a perfect-fit to the Group Hospital & Surgical Insurance.

With the modern urban fast-paced lifestyle, heart attacks, strokes, cancer and other critical illnesses are no longer confined to older folks. Virtually everyone is at risk. Coupled with the ever increasing cost in health care, making provision by buying the Major Medical plan to cater for the unexpected is no longer a luxury but a necessity.

This cover is extended 24 hours a day on worldwide basis and you will begin to receive benefit when you are :-

- (i) hospitalized for at least 6 consecutive hours and room and board charges made
- (ii) undergoing a surgical intervention

#### ELIGIBILITY

- i) All full-time active employees over 16 and below the age of 69 (Age Last Birthday); coverage can be renewed up to age 74.
- ii) Spouse of eligible employee who is below the age of 69 (Age Last Birthday) and not divorced or legally separated from eligible employee; coverage can be renewed up to age 74.
- iii) An unmarried and unemployed child of the eligible employee who is at least 2 weeks old and is under age of 25 years (Age Last Birthday).

## SCHEDULE OF BENEFITS

### A. GROUP HOSPITAL & SURGICAL

BENEFITS IN S\$ FOR EACH INSURED MEMBER (S\$)		PLAN 1
1a.	<b>Daily Room &amp; Board</b> (maximum 120 days) Accommodation charges during hospital confinement	1-Bed GRH
1b.	<b>Daily Intensive Care Unit</b> (maximum 30 days) ICU charges during a Hospital confinement	Up to 1,380 per day
2.	<b>Hospital Miscellaneous Services</b> Expenses incurred during hospital confinement excluding accommodation, surgeon's & in-hospital doctor's attendance fee	Up to 28,000 per disability
3.	<b>Surgical Fee</b> Surgeon's fee, subject to surgical schedule for admission in private hospitals	
4.	<b>Daily In-Hospital Doctors' Visit</b> (maximum 120 days) Doctor's attendance fee during Hospital confinement	
5.	<b>Emergency Outpatient Treatment</b> due to an accident Expenses incurred within 31 days of accident provided treatment is sought within 24 hours of accident	Up to 3,000 per disability
6.	<b>Pre &amp; Post - Hospitalisation Specialists' Consultation, Diagnostic X-ray &amp; Lab. Fees</b> Expenses incurred 90 days prior admission & 90 days after discharge	Up to 2,500 per disability
7.	<b>Overseas Hospitalisation due to Accident</b> (Max per disability, item 1 to 6 only)	Up to 150% of GHS Benefits
8.	<b>Outpatient Kidney Dialysis / Cancer Treatment</b>	Up to 15,000 per policy year
9.	<b>Psychiatrist Treatment – Mental Care Benefit</b>	Up to 10,000 per policy year
10.	<b>Rehabilitation Benefit</b>	Up to 5,000 per disability
11.	<b>Death Benefit</b>	3,000

## DESCRIPTION OF BENEFITS

### PART A – Group Hospital & Surgical

#### 1a. Daily Room and Board Benefit

A Daily Room & Board Benefit shall be paid when, upon recommendation of a Registered Medical Practitioner, an Insured Member is registered as a bed patient in a Hospital. The amount of the said benefit shall be equal to the actual charges made by the Hospital during the Insured Member's confinement, but in no event shall the benefit under this Paragraph exceed for any one day the rate of Daily Room & Board Benefit set forth in the Policy Schedule or exceed the number of days as specified in the same Schedule.

### **1b. Intensive Care Unit Benefit**

The Company shall pay the actual Room & Board charges incurred by the Insured Member while confined in an Intensive Care Unit (ICU) in the Hospital, subject to a maximum number of days and the amount shall not exceed the ICU amount set forth in the Policy Schedule.

### **2. Hospital Miscellaneous Services**

If an Insured Member is entitled to benefits payable under paragraph A of this section, the Company shall also pay the amount actually charged by the Hospital during Hospital confinement which are customarily supplied by the Hospital but the amount shall not exceed in aggregate the Other Hospital Services amount set forth in the Policy Schedule.

- Administration of Blood Plasma, but not the cost of Blood or Blood Plasma;
- Ambulance Services to and / or from the Hospital not to exceed for any trip the rate of the Daily Room & Board benefit;
- Anesthesia and Oxygen and their administration **including anesthesiologist's fee**;
- Basal Metabolism Tests;
- Dressings Ordinary Splints and Plaster Casts;
- Drugs and Medicine consumed on premises;
- Electrocardiograms;
- Intravenous Infusion;
- Laboratory Examinations;
- Physical Therapy;
- Use of Operation Room;
- X-ray Examinations.
- Surgical Implants

### **3. Surgical Benefit**

A surgical benefit shall be paid in an amount equal to the actual charges made for such operation performed by one or more Registered Medical Practitioners, including any assistant surgeons, provided however that the maximum benefit for all surgical operations shall not exceed the Maximum Surgical Benefit shown in the Policy Schedule and each operation is subject to the amount obtained by multiplying the appropriate percentage shown for that operation in the Surgical Schedule of Fees by the maximum Surgical Benefit shown in the Policy Schedule. If two or more surgical procedures are performed through a single incision, reimbursement for expenses for all such procedures shall not exceed the amount indicated for the one surgical procedure performed for which the largest amount is payable.

### **4. In-Hospital Doctor's Consultation**

Consultation fees are charged by Registered Medical Practitioners while an Insured Member was hospitalized shall be paid an amount equal to the actual charges made for consultation provided however the maximum daily benefit shall not exceed the maximum In-Hospital Doctor Consultant Benefit shown in the Policy Schedule. For the Benefit, only one visit per day shall be covered and the benefit is further limited to the numbers of days as specified in the Policy Schedule.

### **5. Emergency Out-Patient Treatment Benefit (Accident)**

If as a result of an accident and within twenty-four (24) hours following such an accident an Insured Member shall require emergency out-patient in the Out-Patient Department of a Hospital or at a Registered Medical Practitioner's office and follow-up treatment within thirty-one (31) days thereafter, the Company shall pay the actual charges made but not to exceed the maximum Emergency Out-Patient Treatment Benefit set forth in the Policy Schedule. The maximum benefit shall be included in the total of the maximum Other Hospital Services Benefits.

### **6. Pre- & Post Hospitalization Specialist Consultation, Diagnostic X-ray and Laboratory Test**

The Company shall pay the amount of charges made for specialist's consultation, diagnostic x-ray and laboratory examination which are recommended by a Registered Medical Practitioner and incurred in the period commencing ninety (90) days before and ending ninety (90) days after hospitalization or surgery, but not to exceed the maximum benefit in the Policy Schedule.

### **7. Outpatient Kidney Dialysis/Cancer Treatment**

If an Insured Member shall necessarily incur outpatient expenses for the following treatments, the Company shall reimburse for such medical expenses, up to the Maximum Benefit as stated in the Policy Schedule.

- (a) Kidney dialysis as recommended by a Registered Medical Practitioner.

- (b) Cancer treatment by a Registered Medical Practitioner. "Cancer" shall mean a focal autonomous new growth of tissue that has no useful function and the new growth has the characteristics of marginal invasion, relentless growth or distant spread with a lethal effect. Such cancer must be positively diagnosed by a Registered Medical Practitioner who is also a certified Pathologist, upon the basis of a Microscopic Examination of fixed tissues, or preparations from the Hemic System. Such diagnosis shall be based solely on the accepted criteria of malignancy after a study of the histocytologic architecture or pattern of the suspect tumour, tissue or specimen. Clinical diagnosis does not meet this standard.

## **8. Miscarriage**

The Company shall pay the amount of charges made for non-elective miscarriage due to medical reason including ectopic pregnancy but not to exceed the maximum benefit in the Policy Schedule.

## **ELIGIBILITY**

- i) All eligible legal spouse of full-time active employees over 16 and below the age of 65 (entry age); coverage can renewed up to age 70.
- ii) All eligible children of full-time active employees from 15 days to below 19 years of age, provided they are unmarried and unemployed; for each child between 19 and 25 years of age inclusive, provided such child is a full time student, unmarried and unemployed.

## **LIMITATIONS**

When an Insured Member is entitled to benefits under the Employee's Compensation legislation, any government or public programme of medical benefits, or other group or individual insurance, the benefits payable under this Policy shall be limited to the balance of expenses not covered by benefits payable under such legislation, programme or other insurance, or that computed in accordance with the Policy Schedule of this Policy, whichever is lesser.

## **KEY PRODUCT PROVISIONS**

### **1. EXCLUSIONS**

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the policy contract. Please consult your financial advisor or insurance intermediary should you require further explanation.

- (i) Pre-existing conditions which have existed during the 12 months prior to the commencement of insurance coverage in respect of the insured under this Policy, whether known or unknown to the insured in so far as the cause and pathology of the conditions have already existed, unless the insured has already been covered continuously for twelve (12) months under this Policy or under any group hospital and surgical policy issued in Singapore immediately prior to the commencement of insurance coverage under this Policy. A break of not more than 31 calendar days between the termination date under the previous insurer's contract and the commencement date under the present policy shall not constitute a lapse in coverage. Waiver of pre-existing exclusion on core plan will be applicable to employees who have been employed by the Policyholder and covered continuously for 12 months in total with the previous insurance carrier.
- (ii) Investigation and treatment of psychological, emotional, mental and behavioral conditions; alcoholism or drug addiction, intentional self-inflicted injuries while sane or insane, unless the policy has a "Mental Care" benefit expressly stated in the Policy Schedule.
- (iii) Treatment of injuries sustained as a result of a criminal act of the insured.
- (iv) Injuries arising from direct participation in a strike, riot, insurrection or war, declared or undeclared.
- (v) General physical or medical check-up or health screening or tests not incidental to treatment or diagnosis of an actual Sickness or Injury; treatment which is not Medically Necessary or treatment of an optional nature or for preventive purposes; immunization, vaccination or inoculation; non-prescribed medication, over-the-counter items such as but not limited to vitamins, supplements, shampoos and moisturizers even if recommended by the attending doctor.
- (vi) Treatment of xanthelasma, skin tags, vitiligo, acne, alopecia, weight reduction or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition otherwise admissible under the Policy.
- (vii) Investigation for sleep apnea except if the insured subsequently undergoes a surgical procedure as recommended by a Specialist.
- (viii) Procurement and rental of/or use of special braces, any appliances, any equipment or prosthetic devices, wheel-chair, walking aids, hearing aids or the fitting of the same and non-medical services such as government taxes, television, telephone and the like.

- (ix) Any eye examination, treatment or surgical procedure for the correction of eye refraction; procurement of contact lenses and eye glasses, surgical procedure for correction of squint or other eye misalignment for ages 8 years old and above.
- (x) Cosmetic procedure or plastic surgery except to the extent that such surgery is necessary for the repair or damage caused solely by accidental bodily injuries covered under the Policy.
- (xi) Dental or oral treatment except when payable under the Emergency Out-Patient Treatment (Accident) as a result of an injury sustained in an Accident.
- (xii) Any investigation, treatment or surgical operation for congenital anomalies or complications arising from such congenital anomalies, or physical defects present at and existing from the time of birth regardless of the time of discovery or the time of such treatment or surgical treatment.
- (xiii) Treatment relating to birth control; investigation or treatment occasioned by or resulting from pregnancy, childbirth, abortion, except ectopic pregnancy and non-elective miscarriage; all consultations and treatments including surgical procedures required or recommended subsequent to consultations for the purpose of treating subfertility, infertility or at in-vitro fertilization clinics, reproductive assistance clinics or centres, clinics or centres for reproductive medicine and the like.
- (xiv) Treatment by Physiotherapist and Traditional Chinese Medical Practitioner; except if treatment is within 90 days of discharge from the Hospital.
- (xv) Acupuncture, acupressure, bonesetting, herbalist treatment, hypnotism, massage therapy, aroma therapy and other forms of alternative treatments such as but not limited to podiatry, osteopathy and chiropractic treatment.
- (xvi) Educational treatments such as speech therapy, diabetic classes and nutritional treatments or group support treatments.
- (xvii) Special or private duty nursing care; clinical home care; custodial care in any setting; day care; hospice; respite care.
- (xviii) Acquired Immuno-Deficiency Syndrome (AIDS), AIDs related complexes and all illnesses or diseases associated with the Human Immuno-Deficiency Virus (HIV), unless acquired due to Medically Necessary blood transfusions or occupational related infections (where proof of which must be made available to the Company).
- (xix) Any treatment to prevent illness, promote health or improve bodily function or appearance including but not limited to vitamins, supplements, scar creams, soaps, shampoos and moisturizers.
- (xx) The costs and expenses incurred in acquiring an organ for organ transplant or the costs and expenses incurred by the donor of such organ.
- (xxi) Hospital Confinement if the treatment, according to the general opinion of Specialists, could have been provided on an out-patient basis.
- (xxii) Costs arising out of any litigation or dispute between the insured and any medical person or establishment from whom treatment has been sought or given, or any other costs not directly or specifically related to the payment of the medical expenses covered by the policy.

(You are advised to read the policy contract for the full list of exclusions)

## **2. NON GUARANTEED PREMIUM**

Premiums payable for this plan are not guaranteed and may be increased at Policy Renewal Date at the full discretion of the Company.

## **3. TERMS OF RENEWAL**

This group policy contract may be renewed on the Policy Anniversary Date by payment of the total annual premium, we can vary the premium and any other terms, conditions or exclusions in this policy by giving written notice of such change to the Policyholder (employer).

## **4. CANCELLATION CLAUSE**

We may terminate this Policy on any Renewal Date by giving the Policyholder (employer) at least 30 days' prior written notice of termination. Whenever such cancellation occurs, the Company shall return the unearned portion of premiums paid to the Policyholder (employer). The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

## **5. WAITING PERIOD**

Not applicable.

## **6. TERMINATION**

The coverage of a member shall automatically cease on the earliest of the following dates:

- (i) On the day the Policy is terminated; or
- (ii) On the expiry of the coverage for which the last premium payment was made on his account; or
- (iii) On the date he enters full-time military, naval or air service; or

- (iv) At the end of the Policy Year during which he attains the Maximum Age of Coverage as stated in the Policy Schedule; or
- (v) On such date as may be communicated to him by reason of war or an act of war – such date to be determined at the insurer's discretion; or
- (vi) On the date he ceases to be a Member due to cessation of Active Service

#### **7. MISSTATEMENT**

- (i) If the age or date of birth or other relevant facts relating to any Insured Member is found to have been misstated and if such misstatement affects the scale of benefits or the terms and conditions of the Policy, the true age and facts will be used by us in determining whether the coverage under the Policy continues to be in force and we will make adjustments to the premiums payable.
- (i) Where a misstatement causes an Insured Member to be insured under the Policy where he would be otherwise ineligible, or where such statement has caused an Insured Member to remain insured when he would otherwise be disqualified under the terms of the Policy, the coverage of the Insured Member shall be void and we will return the premiums paid in respect of the Insured, unless there is fraud on your part or on the part of the Insured Member.

#### **8. FREE LOOK PERIOD**

Not applicable.

#### **UNDERWRITING**

Underwriting is required for enrolment of all dependants. Cover will commence only upon written confirmation from insurer.

#### **IMPORTANT NOTICE**

This is only product information provided by us and is designed to serve as a guide only. In the event of clarification or dispute, the prevailing terms and conditions of the Group Insurance contract with your employer shall apply.