Frequently Asked Questions (FAQs)

1. Who is covered?
   All registered full-time Local (Singaporean & SPR) and International Students of the School of Health Sciences and School of Chemical & Life Sciences of Nanyang Polytechnic (NYP) who have paid the premium, excluding:
   - Asian Nursing Scholars (ANS) & Asian Medical Radiography Scholars (AMRS),
   - Social Sciences (Social Work) Students and
   - Students of the School of Chemical & Life Sciences who will not be participating in clinical attachment in that academic year.
   Please note:
   - ANS and AMRS are covered under a separate insurance scheme.

2. When does my coverage start?
   For students of the School of Health Sciences, your coverage will commence on 1 April of the year you are admitted to NYP. For students of the School of Chemical & Life Sciences, your coverage will start on 1 April of the year that you will be participating in clinical attachment.

3. When does the cover end?
   - When the student ceases to be a full-time student of the Polytechnic
   - When the policy has expired
   - When the student goes on leave of absence (if the student goes on leave of absence due to medical reasons, he/she will be covered up to the end of the academic year for which premium and tuition fee have been paid)
   - When the benefit limit has been reached
   - If the student did not pay the insurance premium
   - When the policy has expired

4. Is pre-existing conditions covered?
   Yes, pre-existing conditions are covered.

5. Is dental treatment covered?
   No, dental treatment (eg. tooth decay, gum problems, fillings etc) is not covered.

6. Is outpatient treatment covered by a general practitioner (GP) for illness (eg. flu or fever) covered?
   No, this is not covered.

7. Is treatment by a Chinese Physician/TCM covered?
   Treatment by a Chinese Physician is covered for Emergency Outpatient Treatment for bodily injury due to accident treatment must be within 48 hours of the accident, follow-up treatment within 31 days from the date of accident and max $350 per occurrence) and as Post-Hospitalisation/Surgery follow-up treatment. Other types of treatment by a Chinese Physician are not covered.

8. Is medical treatment abroad covered?
   No, this is not covered.

9. Will I be covered for hospitalisation and/or surgery expenses during my overseas exchange program?
   Yes, you are covered for emergency treatment for accident or acute illness while overseas where immediate medical attention is required. The insurance does not cover non-emergency, elective and/or intentionally booked treatment overseas except for international students who return to their home country for treatment. Medical expenses incurred in an overseas hospital will be capped at reasonable and customary charges for equivalent treatment in a B1 ward in Singapore General Hospital.

10. Do I have to pay the medical costs at the time of treatment?
    - No. TheLOG is issued for the student's convenience so that he/she does not have to pay the deposit/bill on discharge. The student must submit the full claim documents for the insurer to review after discharge from the hospital. If the claim is not admissible, the student must pay the hospital or reimburse the insurer.

11. What should I do if I need to be admitted to the hospital urgently/immediately and it is after normal business hours?
    - Please call Loh May Yee at our 24-hr Medical Emergency Hotline 9336 0159 and provide us with your personal and admission details. We will arrange to send the LOG.

12. Are pre-existing conditions covered?
    Yes, pre-existing conditions are covered.

When does the cover end?

- When the student ceases to be a full-time student of the Polytechnic
- When the student goes on leave of absence (if the student goes on leave of absence due to medical reasons, he/she will be covered up to the end of the academic year for which premium and tuition fee have been paid)
- When the benefit limit has been reached
- If the student did not pay the insurance premium
- When the policy has expired

For all enquiries, please contact Loh May Yee

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Address: 1 Coleman Street, #10-09A The Adelphi, S(179803)

24-hr Emergency Hotline +65 9336 0159
(for medical emergencies after business hours)

Underwritten by NTUC Income Insurance Co-operative Limited

This policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or LIA websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

The information contained in this brochure is a summary only and is subject to NTUC Income’s policy terms, conditions and exceptions. Any discrepancy between the information in this brochure and the policy is unintentional.

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What is Covered?

**Benefits** | **Limits**
---|---
Room & Board | B1 Ward
Admission into Government Restructured Hospitals | 5 working days before
table to home country and return to home country | $30,000

**Intensive Care Unit**

**High Dependency Ward**

**Hospital Miscellaneous Services**

**Surgical Services**

**Post-Hospitalisation/Surgery Treatment**

**Emergency Outpatient Treatment Including Dental (accident only)**

**Follow-up treatment covered up to 31 days from date of accident**

**Treatment by a registered Chinese Physician covered up to $300**

**Outpatient Specialist Rider**

**Outpatient Mental Health Rider**

**MAXIMUM LIMIT PER POLICY YEAR**

**Outpatient Extension (Clinical Attachment)**

**Death Benefit**

What is not covered?

- **Health screening, services for primary purpose of diagnosis, medical check-up, preventive treatment including but not limited to immunisation/vaccinations**
- **Rest cures, hospice care, home or outpatient nursing or palliative care, community nursing homes, rehabilitation or similar establishments, stay in any healthcare establishment for social or non-medical reasons.**
- **Outpatient rehabilitation services including but not limited to physiotherapy, occupational therapy, speech therapy, heat therapy, counselling or education; TCM, hydrotherapy; osteopathic; podiatric; chiropractic; dietician; naturopath; homeopath; foot reflexology; alternative or complementary treatments.**
- **Non-medical expenses (e.g. administrative expenses)**
- **Developmental delay and/or learning disabilities**
- **Eye examination, surgical procedure for correction of eye refraction or squint or other eye misalignment, contact lenses or eye glasses;**
- **Dental treatment**
- **Non-surgical Implants; dental braces; braces, appliances, equipment, machines and other devices ; stem cell support; homograft and artificial organs.**
- **Pregnancy, childbirth, abortion, miscarriage and related expenses**
- **Infertility, sub-fertility, assisted conception, erectile dysfunction, impotence, contraceptive treatment; litigation.**
- **Circumcision unless medically necessary.**
- **Birth defects; congenital illness or abnormalities.**
- **Admission for sleep test for diagnostic purposes unless it is followed by surgery; obesity, weight reduction or weight improvement regardless of whether it is caused directly or indirectly by a medical condition or whether treatment is medically necessary.**
- **Venerable diseases, AIDS & related, HIV (except occupationally acquired HIV)**
- **Conditions relating to skin including but not limited to mole, acne, pigmentation, scars, xanthelasma or vitiligo; conditions relating to hair;modation of bodily function or appearance excluding but not limited to plastic surgery, cosmetic treatment and treatment for beautification purposes, except for plastic surgery which are medically necessary arising from an illness or injury while the insured member is insured under this policy.**
- **Intentional, self-inflicted injuries or attempted suicide whereas the insured member is sane or insane; psychological disorders, personality disorders, behavioural disorders, emotional or mental conditions and any illness or injury resulting from such disorders or mental conditions; (except where extended to cover under the Mental Health Rider)**
- **Drug addiction or alcoholism and any illness or injury resulting from or under the influence of alcohol or drugs**
- **Hormone Replacement Therapy, health supplements or vitamins, toiletries whether prescribed or non-prescribed**
- **War, invasion, acts of foreign enemies, hostilities or warlike operations (whether directly or indirectly by a medical condition or whether treatment is medically necessary)**
- **Prescription drugs obtained without consultation**

This is a summarised list. Coverage is subject to NTUC Income’s policy terms and conditions.

Apply for Letter of Guarantee (LOG)

A LOG is a document issued by the insurer for hospitalisation and/or surgery. With a LOG, the hospital will waive the cash deposit and payment of the hospital bill up to the limits of the insurance and subject to the policy terms and conditions. The hospital will bill the insurer directly.

**STEP 1**
Go to www.mycg.com.sg/nyp-hs and complete the “LOG Request” online form at least 5 working days before the scheduled hospital admission/surgery. For emergency admission, please contact MYCG as soon as possible.

**STEP 2**
The LOG will be issued and emailed to the student.

**STEP 3**
Upon discharge from the hospital, please submit the claim documents for the insurer to process the claim.

How to make a Claim?

Claims should be submitted within 30 days of treatment. If more time is required, please visit www.mycg.com.sg/nyp-hs and submit the “Claim Notification” online form.

1. Prepare/obtain the following documents:
   - **Documents Required**
     - Hospitalisation / Surgery Claim
     - Outpatient Claim
     - Clinical Attachment Incident Claim
   - **Completed Claim Form**
   - Original Final Hospital Bill
   - Original Pre and Post hospitalisation/ surgery bills
   - Inpatient Discharge Summary
   - Copy of Referral Letter from GP/ A&E Specialist, if any
   - Copy of Test Reports, if any
   - Incident Report

- **Claim Form can be downloaded from www.mycg.com.sg/nyp-hs**

2. Keep a copy for your records.

3. Post the documents to MYCG.

4. For follow-up claims, please post the original bills to MYCG with a note attached stating “Follow-up Claim”, the “Student’s Full Name” and “NYP HS”.

Generally, claims will be processed within 30 days after receipt of complete documents and information. The student will be notified of the result of the claim by email. For approved medical expense claims, the reimbursement will be credited into the student’s bank account.