

What is not covered

The following services, expenses, treatment items, procedures, conditions, activities and their related complications are not covered under **your policy**, except as specifically covered under **this policy**.

- (a) All health screening related examinations including multiphasic health screening, laboratory tests and X-rays, screening mammograms; services (irrespective of whether there is hospital confinement) for the primary purpose of diagnosis, medical check-up, genetic screening; pap smear; cytology test; any treatment of a preventive nature including but not limited to immunisation/vaccinations.
- (b) Rest cures, hospice care, home or outpatient nursing or palliative care, community hospital, nursing homes, sanatoria or similar establishments; stay in any healthcare establishment for social or non-medical reasons.
- (c) Outpatient Kidney dialysis and cancer treatment.
- (d) Outpatient rehabilitation services including but not limited to physiotherapy, occupational therapy, speech therapy, heat therapy; all forms of therapies; counselling or education; alternative or complementary treatments; Traditional Chinese Medicine (TCM); hydrotherapy; osteopathic; podiatric; chiropractic; dietician; naturopath; homeopath; foot reflexology.
- (e) Expenses, deposit, administrative or other charges of a non-medical nature in connection with the provision and/or performance of medical supplies and/or services; charges for medical report.
- (f) Developmental delay and/or learning disabilities.
- (g) Eye examination, correction of eye refraction, procurement or use of contact lenses or eye glasses; correction of squint or other eye misalignment.
- (h) Any dental treatment including but not limited to crowning, dentures, bridges tooth implantation or re-implantation, oral surgery, orthognathic surgery, temporo-mandibular joint disorder; oral and maxillofacial surgery.
- (i) Implants; dental implants; purchase or rental for home or outpatient use of braces, appliances, equipment, machines and other devices including but not limited to wheel-chair, walking or home aids of any kind, dialysis machine, oxygen machine and any other hospital-type equipment; stem cell support; homograft; heterograft and artificial organ.
- (j) Pregnancy or complication arising from pregnancy; childbirth, conditions and its complication arising during or after childbirth; prenatal or postnatal care, post-delivery confinement; abortion or termination of pregnancy or any form of related stay in **hospital** or treatment.

- (k) Infertility, sub-fertility, assisted conception, erectile dysfunction, impotence or any contraceptive treatment; ligation; medical services or supplies provided or surgical procedures required or recommended subsequent to consultations at fertility clinics, In-Vitro Fertilisation clinics, reproductive assistance clinics or centres, clinics or centres for reproductive medicine.
- (l) Circumcision unless **medically necessary**.
- (m) Birth defects; congenital **illness** or abnormalities.
- (n) Sleep apnoe; sleep test; sleep disorder; insomnia; any treatment for 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**.
- (o) Venereal Diseases, Acquired Immunodeficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV).
- (p) Conditions relating to skin, including but not limited to mole, acne, pigmentation, scars, xanthelasma or vitiligo; conditions relating to hair; enhancement of bodily function or appearance, including 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**.
- (q) Intentional, self-inflicted injuries or attempted suicide whether 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; drug addiction or alcoholism and any **illness** or **injury** resulting from or under the influence of alcohol or drugs.
- (r) Use of medical drugs or any treatment not licensed by an official governmental control agency of the country in which drug is given, or drugs used in any circumstances other than in accordance with their licensed indications.
- (s) Hormone Replacement Therapy, health supplements or vitamins, toiletries including but not limited to moisturiser, cream, gel, lotion, shampoo, all kinds of wash, toners, whether prescribed or non-prescribed.
- (t) House call or office call performed by a **Registered Medical Practitioner**; surcharge levy on the medical expenses incurred in any clinics or **hospital** after their standard operating hour or during eve or public holiday.
- (u) Injuries arising directly or indirectly from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, strike, riot, civil commotion, military or usurped power; Full-time service in any of the armed forces including National Service under Section 10 of the Enlistment Act, Cap. 93 of the Republic of Singapore except National Service reservist duty or training under Section 14 of the Enlistment Act, Cap. 93 of the Republic of Singapore.