

# SMU STUDENT INSURANCE

## Frequently Asked Questions on Covid-19

### 1 Does the SMU Student Insurance cover treatment for Covid-19?

Yes, the insurance covers medically necessary treatment recommended by the doctor if the student presents any Covid-19 symptoms, subject to policy terms and conditions.

- (a) For treatment by a Singapore Government Restructured (SGR) Hospital A&E and/or Specialist, you can submit a claim under the Outpatient Primary Care (GP) which covers A&E treatment up to \$150/visit or the Outpatient Specialist Insurance (SP) which covers treatment up to \$1,000 per policy year, respectively. Referral by a GP/A&E for Specialist treatment is required.
- (b) For hospitalisation and surgical expenses incurred in a SGR hospital, you can submit a claim under the Group Hospitalisation & Surgical Insurance (GHS). This insurance covers
  - Local students - B2 ward and policy sub-limits;
  - International students - B1 ward and \$30,000 per policy year;

Please refer to [www.mycg.com.sg/smu](http://www.mycg.com.sg/smu) for more information.

Please note that if the student has no Covid-19 symptoms and swab test is required, it will not be claimable if the result of the test is negative. If the test result is positive, it will be claimable as mentioned above.

### 2 Which hospitals are considered Singapore Government Restructured (SGR) Hospitals?

Singapore Government Restructured (SGR) Hospitals are

- Alexandra Hospital (AH)
- Changi General Hospital (CGH)
- Khoo Teck Puat Hospital (KTPH)
- KK Women's and Children's Hospital (KKH)
- National University Hospital (NUH)
- Ng Teng Fong General Hospital (NTFGH)
- Seng Kang General Hospital (SKGH)
- Singapore General Hospital (SGH)
- Tan Tock Seng Hospital (TTSH)

### 3 Is Covid-19 covered under the Group Personal Accident Insurance (GPA)?

No. The GPA covers bodily injury caused solely by an accident, for example, if a student falls and fractures his leg. Covid-19 is an illness.

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### 4 I am unwell and consulted a doctor (General Practitioner - campus clinic, panel clinic, polyclinic, PHPC/neighbourhood clinic). Can I claim for the medical expenses incurred?

Yes, you can submit a claim for fees charged for consultation, prescribed standard medication and basic x-ray and lab tests, subject to the policy terms and conditions. Please refer to the GP Fact Sheet for more information.

Type of Clinic	Limit	Max No. of Visits Per Year	Can e-card be used?
<b>Panel GP Clinics</b> incl Panel Teleconsult (GP)	As Charged	Unlimited	<b>Yes</b> Show your e-card and NRIC/FIN to the clinic staff before seeing the doctor.
Polyclinics	As Charged	Unlimited	<b>No</b> Please pay first and submit claim for reimbursement
Non-Panel GP Clinics incl Non-Panel Teleconsult (GP)	\$30 per visit	2	
Accident & Emergency (A&E) (Singapore Hospital)	\$150 per visit	Unlimited	
Traditional Chinese Medicine (TCM)	\$30 per visit	2	

### 5 The GP recommended a swab test to be done at the clinic. Can I make a claim?

Swab test done in clinics under the Public Health Preparedness Clinics (PHPC) scheme will be claimable under the Group Outpatient Primary Care (GP) Insurance if the test was prescribed by the doctor due to presence of symptoms.

All tests for non-medical reasons and/or due to government requirements are not covered.

### 6 The doctor referred me to the Accident & Emergency Department (A&E) in a SGR Hospital. Are the A&E expenses including test for Covid-19 covered?

Yes, the insurance covers medically necessary treatment recommended by the doctor if the student presents any Covid-19 symptoms, subject to policy terms and conditions. Please refer to the GP fact sheet for more information. Please note that A&E treatment is covered up to \$150 per visit.

Please note that if the student has no Covid-19 symptoms and swab test is required, it will not be claimable if the result of the test is negative.

### 7 I am required to take Leave of Absence (LOA) / issued a Stay-Home Notice (SHN) or Quarantine Order (QO). Can I make a claim?

The insurance covers the charges incurred for compulsory stay/quarantine in Singapore Government dedicated facilities, community care facilities, hotels and other types of accommodation (non-hospitals) as required by the Singapore Government if a person is suspected or diagnosed with Covid-19. The coverage is based on the standard package provided by the Singapore Government up to \$200 per day and maximum 14 days.

The following are excluded:

- Compulsory quarantine applicable to travellers entering Singapore and
- LOA, SHN and all other types of quarantines that do not meet the conditions mentioned above.

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**8 I am warded in a SGR hospital for tests but not yet confirmed to have contracted Covid-19. Will the hospitalisation expenses be covered?**

Yes, if the student presents any Covid-19 symptoms and provided the Government has not paid the costs, medically necessary treatment recommended by the SGR hospital is covered subject to the GHS policy terms and conditions. Please refer to the GHS fact sheet for more information.

Please note that if the student has no Covid-19 symptoms and swab test is required, it will not be claimable if the result of the test is negative.

**9 I am diagnosed with Covid-19 and hospitalised in a SGR hospital. Will the hospitalisation expenses be covered?**

Yes, provided the Government has not paid the costs, medically necessary treatment recommended by the SGR hospital is covered subject to the GHS policy terms and conditions. Please refer to the GHS fact sheet for more information.

**10 I am diagnosed with Covid-19 and have to stay in a Community Care Facility. Will the costs of the stay be covered?**

The insurance covers the charges incurred for compulsory stay/quarantine in Singapore Government dedicated facilities, community care facilities, hotels and other types of accommodation (non-hospitals) as required by the Singapore Government if a person is suspected or diagnosed with Covid-19. The coverage is based on the standard package provided by the Singapore Government up to \$200 per day and maximum 14 days.

Quarantines that do not meet the conditions mentioned above are excluded.

**11 I have personal insurance that pays a daily cash benefit during hospitalisation. Can I claim from my personal hospital cash insurance and the SMU Student Insurance?**

Yes. The hospital cash insurance pays a daily cash benefit whereas the SMU Student Insurance covers medical expenses incurred.

**12 I am an international student. I will be taking the e-learning option and starting and/or completing the semester from my home country. Am I covered while outside of Singapore?**

If you are an ACTIVE SMU student, you will be covered for the following insurance subject to policy terms and conditions:

- Outpatient Specialist (SP)
- Hospital & Surgical (GHS)
- Personal Accident (GPA)

Please note:

- The SMU Student Insurance is customised mainly for cost of treatment in Singapore. Thus, for SP and GHS, coverage will be subject to B1 level charges for equivalent treatment in a SGR hospital or the overseas cost whichever is lower.
- The insurance may not be sufficient to cover overseas medical cost. Students should re-activate their insurance in their home country.
- Claims should first be made under your personal insurance in your home country, if any.

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### 13 Is death due to Covid-19 covered?

Yes. A claim can be submitted under the GHS – Death Benefit subject to the policy terms and conditions. The sum assured is \$3,000. Please refer to the GHS fact sheet for more information.

### 14 Is the mandatory swab test and SHN costs for entry into Singapore covered?

No, it is not covered under the SMU Student Insurance.

### 15 How do I make a claim?

Please submit your claim via the groupcare@income mobile app. Please refer to [www.mycg.com.sg/smu](http://www.mycg.com.sg/smu) for more information on the claim procedure.

### 16 Who should I contact if I have further questions?

Please contact MYCG at:

Email	<a href="mailto:smu@mycg.com.sg">smu@mycg.com.sg</a>
Web	<a href="http://www.mycg.com.sg/smu">www.mycg.com.sg/smu</a>
Phone	+65 8118 6924 (Samantha) +65 9762 2062 (May Yee)

SGR Hospital	- Singapore Government Restructured Hospital (acute) eg. TTSH, SGH, NUH etc.
A&E	- Accident & Emergency Department
GP	- General Practitioner
SP	- Outpatient Specialist Insurance
GHS	- Group Hospitalisation & Surgical Insurance
GPA	- Group Personal Accident Insurance

**Note: This FAQ is a guide only. Coverage is subject to the insurer's policy terms and conditions.**