

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 Singapore Government Restructured Hospitals/Specialist Clinics include:

- Alexandra Hospital (AH)
- Changi General Hospital (CGH)
- Institute of Mental Health (IMH)
- Khoo Teck Puat Hospital (KTPH)
- KK Women's and Children's Hospital (KKH)
- National University Hospital (NUH)
- Ng Teng Fong General Hospital (NTFGH)
- Singapore General Hospital (SGH)
- Tan Tock Seng Hospital (TTSH)
- National Cancer Centre (NCC)
- National Heart Centre (NHC)
- National Neuroscience Institute (NNI)
- National Skin Centre (NSC)
- Singapore National Eye Centre (SNEC)
- excluding the SNEC Eye Associates at Gleneagles Hospital

4 Is outpatient treatment by a general practitioner (GP) for illness (eg. flu or fever) covered?

No, this is not covered.

5 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.

6 Is dental treatment covered?

No, dental treatment (eg. tooth decay, gum problems, fillings etc) is not covered except for treatment for accidental injury to sound natural teeth. Treatment must be sought within 48 hours of the accident and follow-up within 31 days from the date of the accident.

7 What is covered under the Outpatient Extension (Clinic Attachment) benefit?

It covers accidental exposures to diseases/infections (eg. needle stick injuries, blood contaminations, blood or bodily fluid splashes, radiation exposures, infectious diseases like SARs, bird flu, AIDs/HIV etc.) due to a specific event/incident in the course of work attachments with hospitals, clinics, laboratories and other research institutions in Singapore and overseas as assigned by NYP. The purpose of the insurance is to cover necessary treatment, diagnostic tests and vaccinations on the happening of an event/incident such as contact with a TB patient, pricked by a needle etc. It does not cover flu injections, which may or may not be required due to a flu outbreak or Hepatitis B injections and other similar preventive treatment. An incident report is required to process a claim.

9 Will I be covered for hospitalisation and/or surgery expenses during my overseas Exchange Program/Clinical Attachment?

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.

9 Do I have to pay the medical costs at the time of treatment?

For outpatient and overseas treatment, please pay first and submit a claim for reimbursement. For hospitalisation and/or surgery including day surgery in Singapore, please visit www.mycg.com.sg/nyp-hs and submit the Letter of Guarantee (LOG) Request online form as soon as possible after you have confirmed the admission/surgery date with the hospital. Please note that LOG will not be issued for medical conditions that are clearly not covered.

10 Does the LOG guarantee that the hospital expenses will be covered?

No. The LOG 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 MYCG & Partners Pte Ltd.

Email : customercare@mycg.com.sg
Web : www.mycg.com.sg/nyp-hs
Phone : +65 8118 6924 / 9762 2062

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

Underwritten by
Income Insurance 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 / LIA or SDIC 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 Income's policy terms, conditions and exceptions. Any discrepancy between the information in this brochure and the policy is unintentional.

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GROUP HOSPITALISATION & SURGICAL INSURANCE with Mental Health Rider and Outpatient Extension for Clinical Attachment

For full-time students of the School of Health Sciences and School of Chemical & Life Sciences of NYP **excluding** ANS, AMRS, Social Sciences (Social Work) students and students of School of Chemical & Life Sciences who will not be participating in clinical attachment in that academic year.

What is Covered?

Benefits	Limits
Room & Board Admission into Government Restructured Hospitals	B1 Ward
Intensive Care Unit	As Charged
High Dependency Ward	
Hospital Miscellaneous Services (including prescription drugs, diagnostic procedures, physiotherapy, ambulance charges, nursing, theatre fees)	
Surgeon's Fees	
Anaesthetist's Fees	
Implants & Prosthesis	
In-Hospital Physician's Visit	
Pre-Hospitalisation/Surgery GP & Specialist's Consultation and Diagnostic Services <ul style="list-style-type: none">Up to 90 days before admissionSpecialist must be referred by a GP or A&E	
Post-Hospitalisation/Surgery Treatment <ul style="list-style-type: none">Within 90 days from dischargeIncluding physiotherapy referred by the attending Physician and treatment by a registered Chinese Physician	
Emergency Outpatient Treatment including Dental (accident only) <ul style="list-style-type: none">Treatment must be sought within 48 hours of the accidentFollow-up treatment covered up to 31 days from date of accidentTreatment by a registered Chinese Physician covered up to \$300	
Emergency Outpatient Treatment leading to hospitalisation	
Outpatient Kidney Dialysis	
Outpatient Cancer Treatment	
Medical Report Fees (if required by the insurer)	
Course Termination Benefit <ul style="list-style-type: none">Covers cost of a single economy class air ticket to home countryCovers cost of 1 return economy class air ticket for immediate relative to Singapore and return to home countryWhen student's study is terminated due to accident or illness (including mental illness)The doctor must certify in writing that the student is unable to continue his/her course at the Polytechnic due to medical reasons	\$3,000
Outpatient Specialist Rider <ul style="list-style-type: none">Covers consultation, prescribed drugs and diagnostic testsCovers treatment at A&E up to \$110 per visit for an emergencySpecialist must be referred by a GP or A&ETreatment must be at a Government Restructured Hospital/ Specialist Outpatient Clinic/A&E and in Singapore only	\$350 per year
Outpatient Mental Health Rider <ul style="list-style-type: none">Covers consultation, prescribed drugs and diagnostic testsSpecialist must be referred by a Physician/Polytechnic CounsellorSpecialist may be a Psychiatrist, Psychologist or NeurologistCovers treatment at a Government Restructured Hospital/Specialist Outpatient Clinic/A&E or a Private Clinic and in Singapore only	\$5,000 per year
MAXIMUM LIMIT PER POLICY YEAR	\$30,000
Outpatient Extension (Clinical Attachment) <ul style="list-style-type: none">Covers accidental exposures to diseases/infections in the course of work attachments (specific event/incident - incident report is required)Covers necessary consultation, prescribed drugs and diagnostic tests (including vaccinations)Follow-up treatment up to 6 months from the date of incidentCovers treatment at a Singapore Government Restructured Hospital/A&EExtended to cover treatment at a Polyclinic, Private Hospital/A&E/ Clinic or Overseas Hospital/A&E/Clinic provided the clinical attachment is at the same Polyclinic, Private or Overseas Hospital/ Clinic respectively	\$1,000 per year
Death Benefit	\$5,000

- Covers treatment for Communicable Diseases requiring isolation and/or quarantine by law such as SARS, bird flu and other infectious diseases at a Singapore Government Restructured Hospital/Specialist Outpatient Clinic/A&E.
- Territorial Limit – 24 hours worldwide for emergency treatment for accident or acute illness while overseas where immediate medical attention is required (does not cover non-emergency, elective and/or intentionally booked treatment overseas).
- Medical expenses incurred in an overseas hospital will be limited to reasonable and customary charges for similar treatment in a B1 ward at Singapore General Hospital.

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 hospital, nursing homes, sanatoria 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 implants; braces, appliances, equipment, machines and other devices ; stem cell support; homograft; heterograft and artificial organ.
- 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.
- Venereal 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; 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.
- 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; (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 war be declared or not), civil war, rebellion, revolution, insurrection, strike, riot, civil commotion, military or usurped power;
- Fulltime service in any of the armed forces including National Service except National Service reservist duty or training
- More than 1 outpatient visit per day; Prescription drugs obtained without consultation

This is a summarised list. Coverage is subject to 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/np-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.

Important!
Please note that issuance of the LOG does that guarantee that the medical expenses are covered. The LOG is issued for the student's convenience so that he/she does not need to pay the deposit or 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.

- 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 (the hospital will send this to the patient within 2 to 3 weeks after discharge)	✓		
Original Pre and Post hospital-isation/ surgery bills	✓		
Original Medical Bills		✓	✓
Inpatient Discharge Summary	✓		
Copy of Referral Letter from GP/A&E to 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.