## Schedule of Benefits

### GP - Primary Care

<table>
<thead>
<tr>
<th></th>
<th>Plan 1</th>
<th>Plan 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Limit Per Person</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>X-ray &amp; Laboratory Care</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Number of Visit per year per insured (panel)</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td>Medication</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Standard Medication (Students may have to top-up for non-standard drugs)</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>$ Limit per visit (non-panel)</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Co-payment (apply to panel &amp; Polyclinics only)</td>
<td>Nil</td>
<td>Nil</td>
</tr>
</tbody>
</table>

### SP - Specialist Care

<table>
<thead>
<tr>
<th></th>
<th>Plan 1</th>
<th>Plan 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-Pay/Co-Insurance</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>Annual Limit</td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td>a) Specialist Consultation</td>
<td>$2,000</td>
<td></td>
</tr>
<tr>
<td>(covers Physiotherapy recommended by a Specialist)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) X-Ray &amp; Laboratory (inclusive of MRI/CT Scan/PET scan)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Mental Health</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Applicable to SP - Specialist Care
*Referral from a GPA&E is required. For mental health, referral from a SMU Counselor is allowed.

### A. Scope of Coverage for Primary Care

- **a) Visit to Panel Clinic**: No payment is required upon submission of SMU Student card or valid Acknowledgement Letter to all AXA Insurance’s Panel clinics except if there is co-payment or capping imposed.
- **b) Visit to Government Polyclinics**: Reimburse up to the actual charges except if there is a co-payment or capping imposed.
- **c) Visit to A&E Department of a Government/Restructured Hospital in Singapore**: Reimburse charges up to S$100 per visit.
- **d) Overseas Outpatient Treatment**: Reimburse the actual charges (including medication) up to maximum S$70 per visit. An Insured Person who remains outside Singapore for periods exceeding ninety (90) consecutive days at a time shall only be covered up to the ninetieth (90th) day for each such period. There shall be no reimbursement in respect of charges incurred when an Insured Person travels expressly for treatment outside Singapore.

### B. Scope of Coverage for Specialist Care

- **a) Specialist Consultation**: Reimburse outpatient treatment by a Specialist where treatment is recommended by a GPA&E. A referral letter from a GPA&E is required. Existing referral letter from SMU’s previous GP panels (i.e. Gethin-Jones, Raffles Medical Group & Fullerton Group) is acceptable if the last follow-up visit is less than 1 year ago.
- **b) Outpatient-X-ray & Laboratory Expenses**: Reimburse outpatient X-ray & laboratory examinations carried out in Singapore which is recommended by a Physician in writing for diagnostic purposes other than routine medical check-up.
- **c) Mental Health**: Mental illness refers to any disease of the mind or a psychological state of someone who has emotional or behavioural problems serious enough to require psychiatric or psychological intervention. A referral letter from a SMU Counsellor, GP, A&E or Specialist is required.
QUOTATION FOR MEDISMAST

PROPOSER : Singapore Management University
INTERMEDIARY : MYCG Pte Ltd

Notes

4. Company refers to AXA INSURANCE SINGAPORE PTE LTD

5. Basis of Coverage :

<table>
<thead>
<tr>
<th>Category</th>
<th>GP - Primary Care</th>
<th>SP - Specialist Care</th>
<th>Participation:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local &amp; PR Student</td>
<td>Plan 1</td>
<td>Plan 1</td>
<td>Compulsory</td>
</tr>
<tr>
<td>International Student</td>
<td>Plan 2</td>
<td>Plan 2</td>
<td>Compulsory</td>
</tr>
</tbody>
</table>

6. Age Limit:

Student : up to 70 years old

9. Period of Insurance :

One (1) year from Commencement Date

11. Renewal Conditions :

The extension for the optional year AY2016/2017 will be subject to mutual agreement between SMU and AXA.

12. Terms and Conditions

a) Pre-existing Illness :

Covered from the date of inception.

b) Exclusions :

We will not pay for charges in respect of the following:
- More than one outpatient visit per day.
- Visits at home or office.
- Prescription of drugs obtained without consultation.
- Chiropractic treatment and any type of therapy except physiotherapy.
- Acne

This is a summary only. Please refer to the AXA Policy for the actual terms and conditions.

13. The validity of this Quotation is subject to the condition precedent that:

a) for the risk quoted, the proposed insured has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or

b) if the proposed insured has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:

(i) the proposed insured has fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and

(ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the proposed insured to the Company before cover incepts.

14. Acceptance of quote

The Prospect is required to complete the GROUP APPLICATION FORM upon acceptance of the proposed quote.

Note:

AXA Insurance Singapore Pte Ltd reserves the right to review the proposal, the rates and application on receipt of more information if provided by the insured.
POLICY EXCLUSIONS

This Policy shall not cover situations listed below and any medical conditions arising therefrom:

1. Charges in respect of the following:
   (a) More than one outpatient visit per day.
   (b) Visits at home or office.
   (c) Prescription drugs obtained without consultation.
4. Chiropractic treatment and any type of therapy including physiotherapy.
5. Routine physical examinations, health check-ups or any other tests where there is no objective indication of impairment of normal health or any treatment of a preventive nature including vaccinations, acupuncture, or any treatment which is not medically necessary.
6. Pregnancy, childbirth, abortion, miscarriage, infertility and all complications arising therefrom.
7. Investigations into and treatment of infertility, surgical, mechanical or chemical contraceptive methods of birth control, assisted reproduction, sterilisation (or its reversal) or any consequence of any treatment for them.
8. Treatment of varicocele, impotence or any consequence of it.
9. Sickness or disease directly or indirectly arising from sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS), any AIDS related condition, or infection by Human Immune-Deficiency Virus (HIV).
10. Treatment which arises from, or is in any way attributable to, sex change.
11. Costs arising under any legislation or covered under any corresponding insurance relating to occupational death, injury, or illness.
12. Treatment for congenital conditions and any physical birth defects arising out of or resulting therefrom.
13. Non-Hospital nursing care or ambulatory care, rest cures or sanitarium care, treatment arising from any geriatric, psycho geriatric or psychiatric condition, and treatment of alcohol dependence syndrome or substance abuse.
14. Suicide or attempted suicide, self-inflicted injuries or any attempt thereof while sane or insane.
15. Circumcision unless medically necessary, eye tests, refractive errors of the eyes, provision of implants, medical appliances and prosthetic devices, including spectacles, hearing aids, wheelchairs and lenses.
16. Sickness or injury arising from racing of any kind (except on foot), professional sports, parachuting, skydiving, hang-gliding, bungee jumping and violation or any attempt of violation of the law or resistance to lawful arrest.
17. Flying or other aerial activity except as a fare-paying passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognised charter company.
18. Treatment arising from any consequence (whether direct or indirect) of nuclear or chemical contamination, war, invasion, losses by terrorist acts using chemical/biological substances, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, direct participation in riot, strike and civil commotion, insurrection or military or usurped power, or active duty in any of the armed forces.
19. The use, or any treatment arising therefrom, of any drugs not licensed by an official governmental control agency of the country in which the drug is given, or drugs used in any circumstances other than in accordance with their licensed indications.
21. Any treatment directed towards developmental delay and / or learning disabilities in children.
22. Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to or is needed because of previous cosmetic treatment.
23. The removal of fat or surplus tissue from any part of the body whether or not it is needed for medical or psychological reasons, treatment of obesity, weight reduction or weight improvement.
24. Sleep Apnoea