

**INCOME GROUP OUTPATIENT INSURANCE SCHEME**  
**Curtin Education Centre Pte. Ltd.**  
**Policy No. 2100692360**

**Schedule of Benefits**

<b>GP – Primary Care (General Practitioner)</b>	
Annual Limit per person	\$500
\$ Limit per visit	As Charged
Number of visits per year per person	Unlimited
Medication	Standard Medication (Students have to top-up for non--standard drugs)
Co-payment	\$5.00

**Scope of Coverage for GP – Primary Care**

- a) Visit to Medihub Panel Clinics : No payment is required upon showing E-medical card except for co-payment of \$5.00
- b) Visit to Government Polyclinics : Reimburse up to the actual charges with co-payment of \$5.00
- c) Visit to Non-panel Clinics : Not covered
- d) Accident & Emergency (A&E) : Covered up to \$100 per visit / unlimited visits  
Department of a Government/Restructured Hospital
- e) X-ray & Laboratory Care : Not covered

**Important Notes:**

The following is not covered:

- Prescription of drugs obtained without consultation
- Chiropractic treatment and any type of therapy including physiotherapy
- Acne
- Treatment at Private Specialist Clinics

**Important** – This is a summary only. The information contained herein is subject to the actual terms and conditions of the policy contract your school has with Income Insurance Limited.

## POLICY EXCLUSIONS

### 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.

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(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.

## ***Frequently Asked Questions (FAQs)***

### **Private Education Institution (PEI) Group Outpatient Insurance**

**1. What does the insurance cover?**

The insurance covers outpatient expenses incurred at a General Practitioner (GP) only. For GP services, consultation and standard medication is covered. Please refer to Benefits Schedule given to your school for the details and cover limits.

**2. Which GP clinics can I visit to see a doctor?**

You can visit any of the Howden's MediHub Panel GP Clinics or a Government Polyclinic. Please refer to the list of Panel Clinics in the Howden MediHub mobile app.

**3. Do I need to make payment at the Panel GP clinic?**

Apart from the co-payment of \$5.00 which you must pay directly to the clinic, you will not need to pay for consultation and standard medication. Please show the E-medical card in the Howden MediHub mobile app to the clinic staff and the clinic will bill the insurer directly. However, you may need to top-up for **non-standard medication**.

**4. I showed my E-medical card to the clinic staff but was informed that I have to pay for the visit due to irregularities on my card. What should I do?**

Please call MediHub 24/7 helpline at 6715 6400 while you are at the clinic and they will try to resolve the issue if they can verify that you are a registered student of your school. Alternatively, please pay first and submit the claim for reimbursement via the Howden MediHub mobile app.

**5. If I visit a non-panel GP, can I claim the medical fees?**

No, the insurance covers visits to panel GPs, Government Polyclinics and Accident & Emergency (A&E) only.

**6. If I visit a Government Polyclinic, how can I claim the medical fees?**

Please pay first and submit the Original Receipt from the polyclinic through the Howden MediHub mobile app to reimburse for the medical fees incurred. A co-payment of \$5.00 will apply. Claims will be reimbursed by direct credit to your (student) bank account provided by you when you register your account in the Howden MediHub mobile app.

**7. If it is after clinic operating hours, where should I go to see a doctor in case of an emergency?**

You can visit any clinic in the list of panel clinics. You will not have to pay on showing your E-Medical Card, unless non-standard medicine is prescribed. Alternatively, you can also visit the Accident & Emergency Department (A&E) of a Singapore Government/Restructured Hospital. This would be covered up to \$100 per visit, unlimited visits per year.

**8. Is dental treatment covered?**

No, dental treatment is not covered.

**9. Is X-ray and laboratory tests covered?**

No, costs incurred for X-ray and laboratory test is not covered.

**10. The GP has referred me to consult a Specialist. Is the visit to the Specialist covered?**

No, treatment at Specialist Clinics is not covered.

**11. Am I covered during my overseas trips or if I go back to my home country or travel during vacation?**

No, this insurance covers you in Singapore only.

**12. I am a part-time graduate student. Am I covered during work?**

No, you will not be covered for illness or injury sustained during work.

**13. Are pre-existing conditions covered?**

Yes, pre-existing conditions are covered.

**14. Is Chiropractic treatment, Physiotherapy and other types of therapy covered?**

No, these are not covered under the insurance.

**15. Is Mental Health covered?**

No. Psychiatric treatment is not covered.

**16. How do I make a claim?**

Please submit the following documents through the Howden MediHub mobile application directly:

- Download the Howden MediHub mobile app
- Register your account in the app
- Take a clear and full picture image of the original receipt/invoice for the outpatient treatment
- Submit via the Howden MediHub mobile app

**17. If I have questions or need assistance, who should I contact?**

**Howden Insurance Brokers (S.) Pte. Limited**

**Tel** : (65) 6258 1919

**Email** : Eileen.Lim@howdengroup.com

**Website** : <https://www.howdengroup.com/sg-en>

**Howden MediHub (24/7 helpline)**

**Tel** : (65) 6715 6400

**Email** : howden.medihub@ihp.com.sg

**Website** : [https://eclaim.ihp.com.sg/eclaim/howden\\_Login.asp](https://eclaim.ihp.com.sg/eclaim/howden_Login.asp)

**Important** - The information contained in this FAQ is subject to the actual terms and conditions of the policy contract your school has with '**Income Insurance Limited**'.