

	GROUP HOSPITAL & SURGICAL	
	TABLE OF BENEFITS	PLAN 1
1	Hospital Room & Board (Daily max up to 180 days)	200
2	Intensive Care Unit (Daily max up 30 days)	200
3	Hospital Supplies and Services	
4	Surgeon Fee	
5	Anaesthetist Fee	
6	Operating Theatre Charges	
7	Daily In-Hospital Physician's Visit (Max. 180 days)	
8	Pre-Hospital Diagnostic Tests	Full Reimbursement
	(within 60 days before hospital confinement)	subject to Overall Limit
9	Pre-Hospitalisation Specialist Consultation	provided the charges
	(within 60 days before hospital confinement)	are within the
10	Post-Hospitalisation Treatment	recommendation of
	(within 60 days from hospital discharge)	the MMA Guidelines
11	Emergency Accidental Outpatient Treatment	and Reasonable and
	(within 24 hours after the accident & follow-up up to 60 days)	Customary Charges
12	Accidental Dental Treatment	
	(within 24 hours after the accident & follow-up up to 14 days)	
13	Daycare Procedure	
14	Ambulance Charges (by road)	
15	Government Service Tax	
16	Government Hospital Daily Cash Allowance (Max. 180 days)	60
17	Medical Report Fee Reimbursement	50
18	Reimbursement of Tuition Fees - Max per semester	10,000
19	Compassionate Visitation Benefit	5,000
	MAXIMUM LIMIT PER DISABILITY	20,000
	DEDUCTIBLE AMOUNT PER CLAIMS (ITEM 20)	150
	Emergency Medical Evacuation / Repatriation	
	(pay & claim for Repatriation benefit - send back to home country)	100,000
20	Outpatient GP Treatment (Annual Limit)	5000
21	Annual Outpatient Cancer Treatment	10,000
22	Annual Outpatient Kidney Dialysis Treatment	10,000
23	Accidental Death & Disablement	20,000
24	Funeral Expenses	2,000