

BENEFIT SCHEDULE

In USD	Essential Saver	Essential	Classic	Supreme
Area of cover	Singapore (Government Restructured Hospitals) Sri Lanka, India, Thailand, Malaysia	Sri Lanka, India, Thailand, Malaysia & Singapore	Worldwide Excluding USA	Worldwide Excluding USA
Annual limit per insured persons	USD 800,000	USD 800,000	USD 1,000,000	USD 1,500,000
(1) Hospital & Related Services				
In -Hospital Accommodation up to Standard Private Single Bed, Surgery, Treatment, Facilities and Services	In Full	In Full	In Full	In Full
Pre Hospitalization Specialist and Diagnostic Outpatient charges (within 60 days Prior to Admission and excluding take home Medication)	500	500	1,000	1,000
Post Hospitalization Treatment (Up to 90 days after discharge, excluding take home Medication)	500	500	1,000	1,000
Cancer Treatment (Inpatient and Outpatient)	In Full	In Full	In Full	In Full
Kidney Dialysis (Inpatient and Outpatient)	In Full	In Full	In Full	In Full
Physiotherapy Treatment	In Full	In Full	In Full	In Full
Psychiatric Treatment (after 10 months of coverage)	5,000	5,000	10,000	20,000
Day Surgery	In Full	In Full	In Full	In Full
Casualty Ward Accident and Emergency Services	In Full	In Full	In Full	In Full
Hospital Accommodation For Accompanying Parent (For Insured Child Below Age 18)	In Full	In Full	In Full	In Full
Local Ambulance Services	In Full	In Full	In Full	In Full
Emergency Cover in USA for 30 days (for Admissions through Accident and Emergency only and should be within 24 hours of symptoms)	NIL	NIL	In Full	In Full
Accidental Dental Treatment (provided treatment was sought 7 days from date of accident)	NIL	NIL	In Full	In Full
Emergency Dental Treatment for the immediate relief of pain (Provided the treatment commences within 2 days of the pain). Restricted only to Kings Hospital Dental Suites, Sri Lanka	NIL	NIL	150	150
Home Nursing Care following discharge from Hospital (up to max 26 weeks per policy year)	NIL	NIL	In Full	In Full
Epidemics and Pandemics cover including Covid 19 (Hospitalization in a registered Hospital is required together with a positive PCR report) Travel and routine quarantine is excluded.	In Full	In Full	In Full	In Full
Daily Hospital Cash per night for non-paying patient (up to max 30 days per disability)	150	150	150	150

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(2) Organ Transplant				
Cost of Surgery for Kidney, Heart, Liver, Lung and Bone				
Marrow Transplants (Excluding cost of obtaining donor organs)	In Full	In Full	In Full	In Full
(3) Emergency Medical Evacuation & Repatriation				
Medical Evacuation and Repatriation	In Full	In Full	In Full	In Full
Repatriation of Mortal Remains	In Full	In Full	In Full	In Full
Compassionate Travel, subject to approval	In Full	In Full	In Full	In Full
Cost of Economy Air Tickets for Insured Patient	1,000	1,000	1,200	2,000
(4) PET, MRI & CT SCANS (Out-Patient)				
PET, CT and MRI scans provided by or prescribed by a Physician	1,000	1,500	2,500	5,000
(5) Gastro Intestinal Procedures (Out-Patient)				
Upper GI Endoscopy (Gastro Duodenoscopy), Colonoscopy and Flexible Sigmoidoscopy (Geographical Limitations applicable)	In Full	In Full	In Full	In Full
(6) Maternity (12 months waiting period from commencement of cover)				
Cost of Normal Delivery and Medically recommended Caesarean delivery)	NIL	NIL	NIL	2,000

* Singlife will pay Reasonable and Customary charges applicable in the Geographical Area and the excess will have to be paid by the Insured.

Annual Premium USD	Essential Saver	Essential	Classic	Supreme
0 to 24 years (Resident in Sri Lanka)	699	899	999	1,299
24+ to 64 Years (Resident in Sri Lanka)	799	999	1,199	1,465
65 and above (Applicable for renewals only) - Premium will increase				

* Inclusive of all taxes payable in Singapore

Deductible per annum	Discount
USD 500	10%
USD 1,000	15%
USD 2,000	20%
USD 3,000	25%
USD 5,000	30%
Family discount for 3 or more people	5%

OPTIONAL BENEFITS FOR PAYMENT OF EXTRA PREMIUM

In USD	Essential Saver	Essential	Classic	Supreme
Extension of Emergency Cover in USA to 90 Days	N/A	N/A	100	100
Extension of Worldwide Emergency Cover for 60 Days	100	100	N/A	N/A