

BENEFITS DETAILS

HOSPITALIZATION	
Class	Class 1
Benefit Level	Ward
Overall Limit	230750
Reimbursement	100 %
Dependent cover	Yes
Room and Board, Per day	675
Maximum no. of days	90
In-hospital Doctor's Call, Per day	675
Maximum no. of days	90
Hospital Expense, Per disability	11500
Surgeon's Fee – Super Major, Per disability	45000
Surgeon's Fee – Major, Per disability	24500
Surgeon's Fee – Intermediate, Per disability	12000
Surgeon's Fee – Minor, Per disability	5500
Anaesthetists' Fee – Super Major, Per disability	14000
Anaesthetists' Fee – Major, Per disability	7000
Anaesthetists' Fee – Intermediate, Per disability	3500
Anaesthetists' Fee – Minor, Per disability	1400
Operating Theatre Fee – Super Major, Per disability	14000
Operating Theatre Fee – Major, Per disability	7000
Operating Theatre Fee – Intermediate, Per disability	3500
Operating Theatre Fee – Minor, Per disability	1400
In-hospital Specialist Call, Per disability	3000
Post Operations, Per disability	1000
Homehealth Care, Per disability	20250

CLINICAL	
Class	Class 1
Outpatient structure	Doctor (Free Choice + Panel) without co-payment
Doctor's visit at clinic (Including Acupuncture/Chinese bonesetter/Herbalist)	250
Type of Limit	Per visit per day
Maximum no. of visit per year	20
Reimbursement	80
[Co-payment fee]	0
Dependent cover	Yes
Overall visit limit	20
Benefits included in Overall visit limit	<ul style="list-style-type: none"> • Doctor's visit at clinic • Acupuncture/Chinese bonesetter/Herbalist

NOTES:

* Written recommendation is required from Western medical practitioner