

Additional Terms and Conditions for Global Treatment Benefit

This document sets out **our** prevailing terms and conditions relating to **global treatment benefit** (referred to in Clause 1.1 of **your policy** and **benefits schedule**). Bolded words are defined either in your policy conditions or the definition section below.

For more information, please refer to **your MyShield/MyHealthPlus policy**.

A. What does global treatment cover?

All **benefits** shown below:

1. Second medical opinion service
2. Medical expenses covered during treatment abroad
3. Travel expenses
4. Accommodation expenses
5. Repatriation expenses
6. Follow-up care after returning from treatment abroad
7. Daily payment

are available under the **global treatment benefit** as stated in your policy contract. Please find below the additional information for each of the **benefits**.

1. Second medical opinion service

The **life assured** will be entitled to request, at the point of claim notification, a second medical opinion service for confirmation of the diagnosis of a **covered disease or medical procedure** and the assessment of the optimal treatment plan.

The second medical opinion service provides a second medical opinion by a medical specialist, following the collection and a detailed review of a **life assured's** medical records. The service does not include any face to face consultation with the medical specialist.

The second medical opinion service can only be requested once per claim.

2. Medical expenses covered during treatment abroad

The following medical expenses for treatment abroad (up to the limits shown in the **benefit schedule**) arising in connection with the 6 **covered illnesses and medical procedures** are covered:

- a) **Hospital** charges relating to:
 - Accommodation, meals and general nursing services provided during the **life assured** stay in a room, ward or section of the **hospital** or in an intensive care or monitoring unit;
 - Other **hospital** services including those provided by a **hospital** outpatient department (including a medical interpreter), as well as expenses relating to the cost of an extra or companion's bed if the **hospital** provides this service;
 - The use of an operating room and all the services included in it.
- b) **Doctor** expenses, in respect of examination, treatment, medical care or **surgery**.
- c) **Doctors'** visits during the **life assured hospitalization**.
- d) The following medical services, treatments or prescriptions:
 - Anaesthesia and administration of anaesthetics, provided they are performed by a qualified anaesthetist;
 - Laboratory analysis, pathology and x-rays for treatment preparation purposes, radiotherapy, radioactive isotopes, chemotherapy, electrocardiograms, echocardiography, myelograms,

electroencephalograms, angiograms, computerized tomography and other similar tests and treatments required for the treatment of a **covered illness or medical procedure**, when performed by a **doctor** or under medical supervision;

- Blood transfusions, administration of plasma and serum;
 - Expenses relating to the use of oxygen, application of intravenous solutions and injections;
 - Radiation therapy: high-energy radiation to shrink tumours and kill cancer cells by x-rays, gamma rays, and charged particles are types of radiation used for cancer treatment either delivered by a device outside the body (external-beam radiation therapy), or by radioactive material placed in the body near cancer cells (internal radiation therapy, brachytherapy);
 - Reconstructive surgery to repair or rebuild a structure damaged or removed by the medical procedures that have been arranged and paid for by this **global treatment benefit**; and
 - Treatment for complications or side-effects directly associated with the medical procedures that have been arranged and paid for by this **benefit** that:
 1. demand immediate medical attention in a **hospital** or clinical setting; and
 2. is required to be addressed before the **life assured** is declared medically fit to travel back to Singapore after the completion of the stage of treatment abroad.
- e) Medication applied by medical prescription while the **life assured** is **hospitalized** for treatment of a **covered illness or medical procedure**. Medication prescribed for post-operative treatment are covered for 30 days from the date the **life assured** has completed the treatment abroad stage of treatment and only when these are purchased prior to returning to Singapore.
- f) Transfers and transportation by ground or air ambulances where their use is indicated and prescribed by a **doctor** and pre-approved by **us**.
- g) Services provided to a living donor during the process of removal of an organ or tissue to be transplanted to the **life assured** arising from:
- **Hospital** services provided to the donor, including accommodation in a **hospital** room, ward or section, meals, general nursing services, regular services provided by **hospital** staff, laboratory tests and use of equipment and other **hospital** facilities (excluding items for personal use which are not required during the process of removal of the organ or tissue to be transplanted);
 - **Surgery** and medical services for the removal of a donor's organ or tissue to be transplanted to the **life assured**
- h) Services and materials supplied for bone marrow cultures in connection with a tissue transplant to be applied to the **life assured**. Cover will only be provided for expenses incurred from the date of issue of the **certificate of pre-authorisation**.

3. Travel Expenses

We will be responsible for deciding the travel (and accommodation) dates based on the approved treatment schedule. These dates will be communicated to the **life assured** to allow for sufficient time for the **life assured** in making all the necessary personal arrangements.

In the event that the **life assured** changes the travel dates that have been agreed upon from those communicated by us, the **life assured** will need to compensate **us** for all the associated costs of organizing and providing new travel arrangements, unless the changes have been confirmed by **us** as necessary from a medical standpoint.

Travel expenses covered will include:

- Transportation from the **life assured's** permanent address to the designated airport or international rail station.
- Economy class rail or air ticket to the city of treatment destination and the transportation to the designated hotel.
- Transportation from the designated hotel or **hospital** to the designated airport or international rail station
- Economy class rail or air ticket and subsequent transportation to the city of the **life assured** permanent address.

The travel expenses covered will not include regular transfers from the hotel to the **hospital** or treating **doctor** during the duration of the treatment abroad.

4. Accommodation expenses

In the event that the **life assured** changes the dates of travel from those booked and communicated by **us**, the **life assured** shall compensate **us** for all the associated costs of organizing and providing new accommodation arrangements, unless the changes have been confirmed by **us** as necessary from a medical standpoint. What is necessary from a medical standpoint will be determined by **us**.

Accommodation expenses will include:

- Booking for a double room or twin bed room in a three or four-star hotel, including breakfast. The choice of hotel is subject to availability and based on the proximity to the **hospital** or treating **doctor** within a radius of 10 km.

Meals (excluding breakfast) and incidental costs at the hotel are not covered. Upgrades in the hotel cannot be financed individually, outside of the arrangements made by **us**.

5. Repatriation expenses

Expenses for repatriation in relation to the death of the living donor and/or **life assured** or whilst receiving treatment overseas under the **global treatment benefit** will be covered.

This coverage is limited to services and supplies necessary to prepare the deceased's body and to transport the body to Singapore, including:

- The services provided by the funeral company providing the international repatriation, including embalment and administrative formalities.
- The minimum obligatory coffin
- The transport of the deceased's remains from the airport to the designated place of burial in Singapore.

6. Follow-up care after returning from treatment abroad

Follow-up care performed by the international **doctor(s)** that treated the **life assured** or their medical team is covered for 180 days from the date the **life assured** returns to Singapore after having completed the stage of treatment abroad and only when the treatment is prescribed or recommended through **us** and by the international **doctor(s)** that treated the **life assured**.

We will also arrange the necessary travel and accommodation arrangements on the terms described above for the **life assured** and designated companion(s).

7. Daily Payment

A daily payment of S\$125 to cover daily expenses incurred abroad will be payable for each day of **hospitalisation** up to 60 days per claim for treatment arranged by **us**.

B. What is not covered under global treatment?

In addition to *'What your policy does not cover'* as stated in your **MyShield** and **MyHealthPlus** policy, the following treatment items, conditions, activities and their related or consequential expenses are excluded and are not covered under **global treatment benefit**:

- The cost of **prosthesis** with the exception of breast prostheses -after mastectomy **surgery**- and prosthetic heart valves needed as a result of **surgery** arranged and paid for by this **global treatment benefit**.

- Any expense incurred in the purchase (or hire) of any type of orthopaedic appliances, corsets, crutches, artificial members or organs, wigs (even where their use is considered necessary during chemotherapy treatment), orthopaedic footwear, dentures, trusses and other similar equipment or items.
- Any expense incurred in the purchase or hire of wheelchairs, special beds, air conditioning appliances, air cleaners and any other similar items or equipment.
- Any alternative treatment, service, supply or medical prescription for a **covered illness and medical procedure** for which the best treatment is a transplant covered by **global treatment benefit**.
- Cancer treatment plans that are not consistent in type, frequency and duration with those indicated in the NCCN Clinical Practice Guidelines in Oncology.
- Preventive treatment for cancer, meaning **surgery** to prevent further cancer (irrespective of whether the **life assured** already had treatment for cancer and **we** have paid for the treatment or not).
- **Experimental treatment.**
- Treatment for long-term side effects, relief of chronic symptoms, or rehabilitation (including but not limited to physiotherapy, mobility rehabilitation, and language and speech therapy).
- Any charges for medical attention or confinement in cases of **cognitive disorders** or senility, regardless of the status of their development.

These exclusions and the exclusions in **your MyShield and MyHealthPlus policy** form the full list of exclusions under **your policy**.

C. Where does global treatment take place?

The treatment provided to the **life assured** under the **global treatment benefit** is arranged outside Singapore.

D. How do I make a claim?

In addition to the *Making a claim, Proving the claim* and *Settling the claim* provisions stated in your **MyShield and MyHealthPlus policy**, the following will apply in order to arrange a claim under **global treatment benefit**:

- Should the **life assured** request the second medical opinion service, this service will need to be completed before any claim under **global treatment benefit** can be made.
- In the event that the **life assured** wishes to consider treatment abroad under **global treatment benefit**, the **life assured** will be provided with a list of recommended **hospitals**
- Upon receipt of the **life assured**'s confirmation of his/her decision to receive treatment abroad at a **hospital** selected from the list of recommended **hospitals** for treatment, **we** will arrange the necessary logistical and medical arrangements for the pre-authorized admission of the **life assured** and a **certificate of pre-authorisation** will be issued valid only for that **hospital**.
- The list of recommended **hospitals** and the **certificate of pre-authorisation** for treatment abroad are issued on the basis of the medical condition of the **life assured** at the time of issue. Since the health condition of the **life assured** may change over time, both documents will only have a validity of three months
- In the event that the **life assured** does not select a hospital from the list of recommended hospital or does not initiate treatment at the approved **hospital** stated in the **certificate of pre-authorisation** within three months of issue, **we** may re-issue new versions of these documents based on our assessment of the health condition of the **life assured** at the relevant time.
- The treatment abroad stage of treatment will end on the confirmation by **us** that no further **necessary medical treatment** is prescribed by the international **doctor(s)**. Following the completion of the treatment abroad stage of the treatment **we** will arrange for the final return of the **life assured** and companion(s) to Singapore.

E. Definitions

1. **Cognitive disorders:** Disorders that significantly impairs the cognitive function of an individual to the point where normal functioning in society is impossible without treatment, as defined by the latest version of the Diagnostic and Statistical Manual of Mental Disorders (DSM-V).
2. **Experimental treatment:** A treatment, procedure, course of treatment, equipment, medicine or pharmaceutical product, intended for medical or surgical use, which:
 - has not been universally accepted as safe, effective and appropriate for the treatment of **illnesses**, or **injuries** by the various scientific organizations recognized by the international medical community, or
 - which is undergoing study, research, testing or is at any stage of clinical experimentation.
3. **Follow-up care:** Any medical care, treatment, medication or screening service post treatment abroad (outside Singapore) used to:
 - identify whether the **life assured** is likely to suffer from a **covered illness or medical procedure** in the future or
 - prevent the **covered illness or medical procedure** from occurring or reoccurring in the future but where no clinical and/or apparent symptoms and/or findings (signs) are currently present.
4. **Global treatment benefit** means global treatment benefit more particularly described in Clause 1.1g of **your policy**.
5. **Prosthesis:** any device which replaces all or part of an organ or replaces all or part of the function of an inoperative or malfunctioning part of the body.