

Benefit Schedule

Benefits (in US Dollars)	Standard Plan	Super Plan
Annual Maximum – Maximum Benefit payable for eligible Disabilities per person per year	\$100,000	\$250,000

For Treatment received as an In-Patient or Day-Patient

Description	Standard Plan	Super Plan
Benefit 1 – Hospital Room and Board	Full Refund subject to maximum of US\$125.00 per day	Full Refund subject to maximum US\$225.00 per day
Benefit 2 – Intensive Care Unit	Full Refund subject to maximum of US\$2,000.00 per annum	Full Refund subject to maximum of US\$3,000.00 per annum
Benefit 3 – Hospital Charges	Full Refund subject to maximum of US\$2,000.00 per Disability	Full Refund subject to maximum of US\$3,400.00 per Disability
Benefit 4 – Home Nursing	Not Applicable	100% of costs up to a maximum of 30 days per Disability, per annum
Benefit 5 – Surgeon's Fees	Full Refund subject to maximum of: Complex: US\$5,000.00 per Operation Major: US\$3,000.00 per Operation Minor: US\$1,300.00 per Operation	Full Refund subject to maximum of: Complex: US\$8,000.00 per Operation Major: US\$5,000.00 per Operation Minor: US\$2,000.00 per Operation
Benefit 6 – Anesthetist's Fees	Full Refund subject to maximum of 30% of the Surgeon's Fees per Operation	Full Refund subject to maximum of 30% of the Surgeon's Fees per Operation
Benefit 7 – Operating Theatre Fees	Full Refund subject to maximum 30% of the Surgeon's Fees per Operation	Full Refund subject to maximum 30% of the Surgeon's Fees per Operation
Benefit 8 – Specialist Consultation Fees	Full Refund subject to maximum of US\$125.00 per day	Full Refund subject to maximum of US\$225.00 per day
Benefit 9 – Organ Transplant	Maximum US\$20,000.00 in the lifetime of the Insured Person, and subject to the Policy Cover being maintained throughout the period	Full Refund
Benefit 10 – AIDS	Not applicable	Maximum US\$25,000.00 in the lifetime of the Insured Person
Benefit 11 – Complications of Pregnancy	Not applicable	Full Refund subject to maximum of US\$12,000.00 per Disability (subject to 12 months waiting period)
Benefit 12 – New Born Cover	Benefit is limited to US\$10,000.00 and to a maximum of 30 days Hospital stay	Benefit is limited to US\$10,000.00 and to a maximum of 30 days Hospital stay
Benefit 13 – Accidental Damage to Teeth	Not applicable	Full Refund subject to maximum of US\$4,200.00 per annum
Benefit 14 – Evacuation	Full Refund	Full Refund
Benefit 15 – Oncology	Full Refund subject to maximum applicable In-Patient/Day-Patient limits	Full Refund subject to maximum applicable In-Patient/Day-Patient limits
Benefit 16 – CT & MRI Scans and Out-Patient surgery	Full Refund subject to maximum applicable In-Patient/Day-Patient limits	Full Refund subject to maximum applicable In-Patient/Day-Patient limits

Benefit Schedule (continued)

Out-Patient Benefit (applicable to Super Plan only)

Description	
* Benefit 17 – Medical Practitioner’s / Specialist Consultation Fees + Prescribed Medicine and dressings	Maximum of 30 visits and limited to US\$1,000.00 per person per annum
* Benefit 18 – Diagnostic Tests	Unlimited visits
* Benefit 19 – Physiotherapists, Chiropractors, Osteopaths, Homeopaths and Acupuncturists	Maximum of 10 sessions per annum
* Benefit 20 – Traditional Chinese Medicine	Maximum of 10 sessions per Period of Insurance and limited to US\$15.00 per visit

*** Note:** All Treatment under Benefit 17 to 20 is subject to 20% Co-Insurance per Treatment and the maximum liability of the Company is US\$2,500.00 per annum.