

Benefits+ Business: Benefit Schedule

Rider – Group Group Extended Major Medical (GEMM)*

| Benefit description | Plan 1 | Plan 2 | Plan 3 | Plan 4 |
|------------------------------------|--|------------|------------|------------|
| Policy limit | S\$100,000 | S\$90,000 | S\$80,000 | S\$50,000 |
| Co-payment | 0% or 20% (Any co-payment in the basic policy will continue to be applicable) | | | |
| 1. Room and Board (Standard) | As charged | As charged | As charged | As charged |
| 2. Intensive Care Unit (ICU) | | | | |
| 3. Hospital miscellaneous expenses | | | | |
| 4. Surgeon's fees | | | | |
| 5. In-hospital physician's visit | | | | |
| 6. Surgical implants | | | | |
| 7. HIV/AIDS treatment | | | | |

* Choice of GEMM rider must follow selected GHS plan type, hospital type, bed type and co-payment type. For example, if you are on GHS Option 1 (Plan 1, 1 Bed, Private hospital with no co-payment), you must choose GEMM Option 1 (Plan 1, 1 Bed, Private hospital with no co-payment). This rider is not applicable for GHS Plan 5 and Plan 6.

Important notes

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