

Benefits+ Business: Benefit Schedule

Rider – Group Specialist (SP)

(needs to be taken up with Group General Practitioner)

Benefit description	Plan 1	Plan 2	Plan 3
Co-payment	0% or 20%		
1. Specialist consultation (Panel)*	S\$1,500	S\$1,000	S\$1,000
2. Specialist consultation (Government restructured hospital)^ ++	As charged		
3. Specialist consultation (Non-panel)^	S\$1,500	S\$1,000	N/A
4. X-ray & laboratory test (Panel)+	S\$1,500	S\$1,000	S\$1,000
5. X-ray & laboratory test (Government restructured hospital)^ ^ ++	As charged		
6. X-ray & laboratory test (Non-panel)^ ^	S\$1,500	S\$1,000	N/A
7. Specialised diagnostic scans^ ^	S\$2,000	S\$2,000	S\$2,000
8. Physiotherapy treatment^ ^ /chiropractor treatment	S\$1,000	S\$500	S\$500
9. Direct pediatrician treatment (Up to ANB 7 years, max. 6 visits per year)	Shared limit with specialist consultation (Non-panel)	Shared limit with specialist consultation (Non-panel)	N/A
10. Second opinion (max. 2 visits per year)	Shared limit with specialist consultation	Shared limit with specialist consultation	Shared limit with specialist consultation

* With GP (Panel) referral.

^ With GP referral.

+ With physician (Panel) referral.

^ ^ With physician referral.

++ Not subjected to co-payment.

Important notes

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