PRODUCT SUMMARY FOR
GROUP CLINICAL OUTPATIENT

Policyholder: SINGAPORE MANAGEMENT UNIVERSITY
Policy No.: 0000076229
Period of Insurance: 1 JULY 2017 to 30 JUNE 2018

PRODUCT INFORMATION

AIA’s Group Clinical Outpatient is supplementary to the Group Hospital & Surgical Plan.

This is an outpatient scheme designed to provide for outpatient consultation. We have made available a panel of General Practitioners to cater to your clinical expenses for common ailments like coughs, colds, flu and the likes.

If you visit a panel of General Practitioner for care and treatment, you will not have to fork out any cash for consultation or medication. It is completely hassle-free experience through our panel clinics that are well located across Singapore. This ensures that there will always be a clinic near you.

SCHEDULE OF BENEFITS

The Insured Member shall be covered according to the Benefit Limits set out in this Schedule of Benefits, depending on the Plan he/she is insured under:

<table>
<thead>
<tr>
<th>BENEFITS IN $ FOR EACH INSURED MEMBER</th>
<th>Plan1</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Visit to AIA Panel Clinics</td>
<td>No Charge</td>
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<tr>
<td>(upon presentation of SMU Student’s Matriculation card) (except for surcharge after normal operating hours)</td>
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<tr>
<td>2 Visits to Government Polyclinics</td>
<td>Full Reimbursement</td>
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<tr>
<td>3 Overseas General Practitioners visits</td>
<td>Up to $70 per visit</td>
</tr>
<tr>
<td>4 Visits to Accident &amp; Emergency department of Singapore Hospitals</td>
<td>Up to $100 per visit</td>
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</tbody>
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ELIGIBILITY

1. Eligibility
   - Full-time local and international undergraduate, exchange and bridging students
   - Full-time and part-time local and international graduate students

2. Maximum Age of Coverage
   - Last entry age 64, renewable up to age 70 (age last birthday).

LIMITATIONS

When you and your eligible dependant is entitled to benefits under the Employee’s Compensation legislation, any government or public programme of medical benefits, or other group or individual insurance, the benefits payable under this Policy payable under this Policy shall be the lower of:

i. The balance of expenses not covered by benefits payable under such legislation, programme or other insurance or
ii. The amount computed in accordance with the Policy Schedule of this Policy.

KEY PRODUCT PROVISIONS

1. EXCLUSIONS

   No benefits shall be payable for the following services, examinations, products or conditions:

   i. Special nursing care, general physical or medical check-up or tests not incidental to the treatment or diagnosis of an actual Sickness or Injury or any Treatment which is not medically necessary.

   ii. Care and treatment performed by a Specialist.

   iii. Special investigations (e.g. MRI, CT Scan, Barium Test)

   iv. Any expenses incurred in relation to any type of therapy including but no limited to physiotherapy, or dialysis.

   v. Preventive check-up, pap-smear tests for ladies, immunization and vaccinations.

   vi. Any expenses incurred in relation to psychological, emotional, mental or behavioural conditions.

   vii. Any expenses incurred in relation to birth control measures, pregnancy, infertility, post delivery confinement, miscarriage, ligation or abortion.

   viii. Any expenses incurred in relation to cosmetic nature including but not limited to plastic surgery, acne, skin peeling or treatment to hair loss and sex change operation.

   ix. Any expenses incurred in relation to illness or disablement arising from self-inflicted injuries, any unlawful act, misuse of drug or alcohol.

   x. Any expenses incurred in relation to counselling, health food supplements, weight management, alternative treatment, non-prescribed medications

   xi. Any expenses incurred in relation to congenital anomalies, physical defects or hereditary conditions and disorders

   xii. Any expenses incurred in relation to illness or disablement arising from, venereal disease, HIV infection, AIDS or any illness caused by the misconduct or negligence of the Insured Members
2. NON GUARANTEED PREMIUM

Premiums payable for this plan are not guaranteed and may be increased at Policy Renewal Date at the full discretion of AIA.

3. TERMS OF RENEWAL

This group policy contract may be renewed on the Policy Anniversary Date by payment of the total annual premium, we can vary the premium and any other terms, conditions or exclusions in this policy by giving written notice of such change to the Policyholder (employer).

4. CANCELLATION CLAUSE

We may terminate this Policy on any Renewal Date by giving the Policyholder (employer) at least 31 days’ prior written notice of termination. Whenever such cancellation occurs, AIA shall return the unearned portion of premiums paid to the Policyholder (employer). The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

5. WAITING PERIOD

Not applicable.

6. TERMINATION

Your coverage shall automatically cease on the earliest of the following dates:

i. On the expiry of the coverage for which the last premium payment was made on his account; or
ii. On the date he enters full-time military, naval or air service; or
iii. At the end of the Policy Year during which he attains the Maximum Age of Coverage as stated in the Policy Schedule; or
iv. On such date as may be communicated to him by reason of war or an act of war – such date to be determined at our discretion; or
v. On the date you cease to be a Member due to cessation of Active Service, there will be no pro-ration of premiums.
KEY PRODUCT PROVISIONS

7. MISSTATEMENT
   i. If the age or date of birth or other relevant facts relating to you is found to have been misstated and if such
      misstatement affects the scale of benefits or the terms and conditions of the Policy, the true age and facts
      will be used by us in determining whether the coverage under the Policy continues to be in force and we will
      make adjustments to the premiums payable.
   ii. Where a misstatement causes you or your eligible dependant to be insured under the Policy where he will
      be otherwise ineligible, or where such statement has caused you or your eligible dependant to remain
      insured when he would otherwise be disqualified under the terms of the Policy, the coverage of the Insured
      Member shall be void and we will return the premiums paid in respect of the Insured, unless there is fraud
      on your part or on the part of the Insured Member.

8. FREE LOOK POLICY
   Not applicable.

IMPORTANT NOTICE

This is only product information provided by AIA and is designed to serve as a guide only. In the event of clarification
or dispute, the prevailing terms and conditions of the Group Insurance contract with your employer shall apply.