ANNEX A: GROUP MEDICAL OUTPATIENT

1. **Product Summary for Group Outpatient medical Insurance**

   a) **Outpatient Primary Care**
      
      i. **Panel General Practitioner Clinics**  
         As a result of Sickness or Injury, an Insured Member shall receive care and treatment from a Panel General Practitioner, or from a Government Polyclinic, the College shall pay the expenses incurred from the Panel Clinic or reimburse for expenses incurred at a Government Polyclinic, subject to the Co-payment or Deductible Amount if applicable, as specified in the Co-payment table.

      ii. **Non-Panel General Practitioner Clinics**  
          If an Insured Member shall incur expenses for care and treatment performed by a non-panel Registered General Practitioner or by a non-panel overseas Registered General Practitioner and if such services are included in the Schedule of Coverage, the College shall pay for such expenses up to the maximum amounts specified in the Co-payment table.

   b) **Outpatient Specialist Care**

      **Outpatient Specialist Consultation and Diagnostic X-ray Laboratory Tests**
      If an Insured Member referred by General Practitioner incur expenses for the following treatments, the College shall pay for such expenses incurred up to the maximum amounts, subject to the Co-payment or Deductible Amount if applicable, as specified in the Co-payment table.

      i. Out-patient Specialist Consultation as recommended by a Registered Medical Practitioner other than the specialist himself.

      ii. X-ray or Laboratory tests as recommended by a Registered Medical Practitioner other than the specialist himself.

      iii. Outpatient Specialised Investigation as recommended by a Specialist for the purpose of diagnosis.

      iv. The requirement for a recommendation by a Panel/Non-panel Doctor or Polyclinic is waived for visits to a pediatrician (limited to children below 5 years old).

      The above benefit is subject to the Overall Maximum Benefit Limit of $5000 per policy year per insured person.

   b) **Emergency Outpatient Care**

      If an Insured Member shall require emergency outpatient treatment at the Accident & Emergency Department of a Hospital, the College shall pay for such expenses up to the maximum amounts specified in the Co-payment table.
c) **Overseas Claims**

Any claim for expenses incurred for non-emergency outpatient Primary Care outside of Singapore will be treated as a claim for Outpatient Primary Care provided by a Non-panel Doctor subject to Co-Payment (if applicable) as specified in the Co-payment table.