

EQ CLINICAL INSURANCE: An Outpatient Clinical Benefit Plan

EQ Clinical Insurance is your answer to a well-coordinated outpatient clinical program. You will be able to receive outpatient medical consultation or treatment at a convenient location near you.

You can be assured that coverage will be available when you need it at any of our wide selection of clinics in Singapore.

Item 1 – Panel Clinics

Item 2 – Accident & Emergency Department of any Singapore Government Restructured Hospitals

Item 1 When you visit any **Panel Clinic**, just present your very own EQ Clinical Member Card and you will enjoy the following privileges:

- No cash payment is needed if you are covered under a contract which has no co-payment provision. If your contract has a co-payment provision, you will need to pay S\$5 per visit (+GST on the co-payment amount if the **Panel Clinic** is GST-registered)
- Choose from over 300 **Panel Clinics** island wide for easy and convenient access, of which, at least 5 **Panel Clinics** are opened 24 hours daily to ensure that you get the medical attention when it's needed.

Item 2 If you receive emergency treatment at the **A&E Department of any Government Restructured Hospitals in Singapore**, just pay the hospital on your own and you will be reimbursed up to the benefit limit as follows after deducting the co-payment.

- Visits from 9.01pm to 9.00am. : Co-payment of S\$10 per visit /

Limit of S\$100 per visit

Note

1. EQ Insurance has engaged MHC Medical Network Pte Ltd to provide clinical administration and medical services through its island-wide network of over 300 Panel Clinics.
2. You will be issued a EQ Clinical Member Card upon acceptance of your coverage.
3. A machine-printed receipt with date and time will be required for reimbursement for treatment sought in an A&E Department of a Government Restructured Hospital in Singapore.

HOW DO EMPLOYERS BENEFIT FROM USING EQ CLINICAL INSURANCE

- Free yourself from the unnecessary administrative burden by subscribing to EQ Clinical Insurance. Your outpatient claims submission will be handled by EQ Insurance so that you can focus on your corporate or employee welfare needs.
- You will have more effective planning and budgetary control over medical expenses because you will only need to set aside a fixed amount per employee (and dependant, if applicable). You no longer need to worry over escalating outpatient bills.

EXCLUSIONS and LIMITATIONS

1. Like any other insurance policy, EQ Clinical Insurance has a list of Exclusions. The Exclusions refer to any condition, service or treatment that is not covered under the contract. These include, but are not limited to: Any specialist medical treatment/service; Health-screening related examinations; Dental treatment; Maternity; Kidney dialysis &/or organ transplants; Physiotherapy; Implants; Chemotherapy, immunotherapy, radiotherapy & renal treatment etc. The full list of Exclusions is found in the Group EQ Clinical Insurance.
2. EQ Insurance will cover you for only 1 Panel Clinic visit on any given day. Should you make 2 or more such visits per day, you will have to pay cash for the second and any subsequent visits. You will not be reimbursed for these visits.