

# Seacare Medical Scheme (SMS) – LOCAL

## Hospitalisation Allowance

### i. Eligibility Criteria

#### **Ordinary Member, Participating Local Member, Participating Staff**

Ordinary Member, Participating Local Member, Participating Staff must be a paid up member in the month of the health screening appointment.

#### **Associate for Life, Cadre & Founder Member**

All Associate for Life, Cadre and Founder Member shall automatically be eligible.

A member who meets the above criteria will be classified as Qualified SOS Local Member.

### ii. Benefits & Conditions

#### Hospitalisation Allowance

An allowance of \$30 per day for up to thirty (30) days and \$15 per day for subsequent one hundred and fifty (150) days, if a member is unable to work and has to be warded in a hospital in or outside Singapore by reason of an injury or illness.

The benefits are subject to the following conditions:

1. Qualified SOS Local Member is entitled to a hospitalisation allowance of \$30 per day for up to thirty (30) days and \$15 per day for subsequent one hundred and fifty (150) days per SOS local member per calendar year from 1<sup>st</sup> January to 31<sup>st</sup> December, if a member is unable to work and has to be warded in a hospital in or outside Singapore by reason of an injury or illness.
2. The total period of claim shall not exceed 180 days in any one year. If a Qualified SOS Local Member continues to be warded in a hospital, the matter will be reviewed by the SOS Standing Committee overseeing the SMS.
3. No hospitalisation allowance shall be payable for day surgery treatment.
4. Qualified SOS Local Member who receives a payment in any form and for the purpose from any other person for the same corresponding period or part thereof, shall only be entitled to claim up to one-half of the allowance.
5. Qualified SOS Local Member who is only able to produce a duplicate of the receipt or invoice shall only be entitled to claim up to one-half of the allowance.
6. Any unutilised benefit(s) for each calendar year is not allowed to be carried forward beyond the validity date or exchanged for cash.
7. The benefit is strictly not transferable.

### iii. Procedures

The following claim procedures are to be adhered to:

#### **Step 1: Submit Original Receipt**

- To submit the original receipt with the Member's name stated on it and the SMS Reimbursement Form to the SOS Membership Services Division within 90 Days from the date of receipt. *SMS Reimbursement Form can be obtained from SOS Membership Services Division.*

**Step 2:**

- Having adhered to the procedure, reimbursement will be made within four weeks from date of submission of the required documents.

**Exclusion**

Any need for repeated and/or additional test(s) and follow-up treatment(s) and/or medication(s) as recommended by SMMC and/or any Singapore licensed healthcare establishments such as eye centre, clinic, hospitals shall be absolutely and entirely at the member's discretion and own expense.

**Amendment**

SOS reserves the right to repeal or amend in any way from time to time any or all of the benefits, conditions, procedures and providers relating to the SMS for SOS Local Members at its absolute discretion. The Qualified SOS Local Member shall be bound by any variation or amendment or addition to or subtraction from the said SMS.

**Interpretation**

If a query or dispute arises over the construction or interpretation of any provision in the SMS, the opinion of the Executive Committee of SOS shall be final and binding on all Qualified SOS Local Members.

**Disclaimer Clause**

While every reasonable effort is made by the SOS to ensure that all information presented is accurate, the SOS disclaims any liability for any injury, loss or damage whatsoever that may have arisen whether directly or indirectly as a result of any inaccuracy, error or omission.

**iv. Contact Us**

Please contact SOS Membership Services at 63795666 for appointment booking or should you need more information on the scheme.