

CERTIFICATE

GROUP HOSPITAL & SURGICAL INSURANCE POLICY NUMBER: 2100305175-04

We certify that the above Policy is issued by us to **HANBRIDGE INSTITUTE PTE LTD** for its students for the period between 01 January 2026 and 31 December 2026.

This certificate is subject to the terms and conditions of the above Policy.



Andrew Yeo
Chief Executive

BENEFITS SCHEDULE – HANBRIDGE INSTITUTE PTE LTD

Group Hospitalisation & Surgical Insurance Policy No. 2100305175

Benefits Schedule	Limits (SGD)
1) Daily Room & Board (max 120 days, incl. ICU)	<p>⁴As charged in 1-bedded in Private Hospitals up to the overall maximum limit per policy period</p>
2) Intensive Care Unit	
3) Other Hospital Services (including surgical implants up to the benefit limit of \$500, whichever is lower)	
4) Surgical Expenses	
5) Daily In-hosp Physician's Consultation (max 120 days)	
6) Pre-hospitalisation Specialist Consultation (up to 90 days before admission) ¹	
7) Pre-hospitalisation Diagnostic X-ray & Lab Fees (up to 90 days before admission) ¹	
8) Post- hospitalisation Treatment (up to 90 days from discharge) ²	
9) Emergency Outpatient Treatment ³ (due to accident only) - includes dental treatment due to accident up to \$500 per year	
10) Ambulance Fee	
11) Claim Medical Report Fees	
12) Pro-ration factor will apply if student is admitted into a higher ward in Singapore Government / Restructured Hospitals or in private hospitals in Singapore	N.A.
13) Inpatient Psychiatric Treatment (with referral by General Practitioner or Specialist)	1,000
14) Death Benefit	5,000
15) Overall Maximum Limit Per Policy Period (Item 1 to 11)	20,000

¹ Must lead to hospitalisation and/or surgical procedure within 90 days

² For expenses incurred within 90 days from the date of discharge from hospital or day surgery.

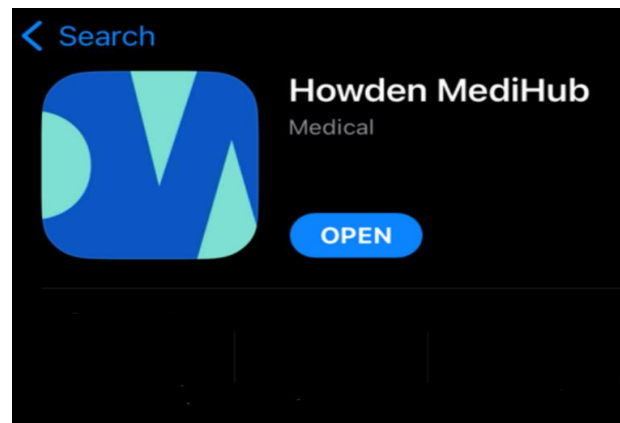
³ Treatment must be sought by a Registered Medical Practitioner in a hospital/clinic or by a Chinese Physician or physiotherapist within 48 hours from time of accident; Follow-up charges incurred by a Registered Medical Practitioner or a Chinese Physician are covered up to 31 days from date of accident and for Chinese Physician not exceeding \$500 per accident.

⁴ Policy extends to cover eligible medical expenses arising from Covid-19 in a Community Hospital in Singapore

MediHub App - Registration

Important notes for MediHub registration

1. Download MediHub Mobile App from App Store, Play Store or Huawei App Gallery.



2. Register with the credentials on Welcome Email sent to you from howden.mediHub@ihp.com.sg,
3. Reach out to MediHub hotline at 6715 6400 if you did not receive this email.

Sample Welcome Email:

Subject: Howden MediHub - Mobile App and Online Portal Login Details - New Hires

Dear <Employee Name>,

We are pleased to inform you that with effect from <Policy Start Date>, you will be able to gain access and manage your medical benefits through our user-friendly MediHub mobile app and online portal.

MEDIHUB MOBILE APP

Visit the Apple App Store or Google Play Store and download the "Howden MediHub" app.

To register, please key in the following information on the **LOGIN** screen.

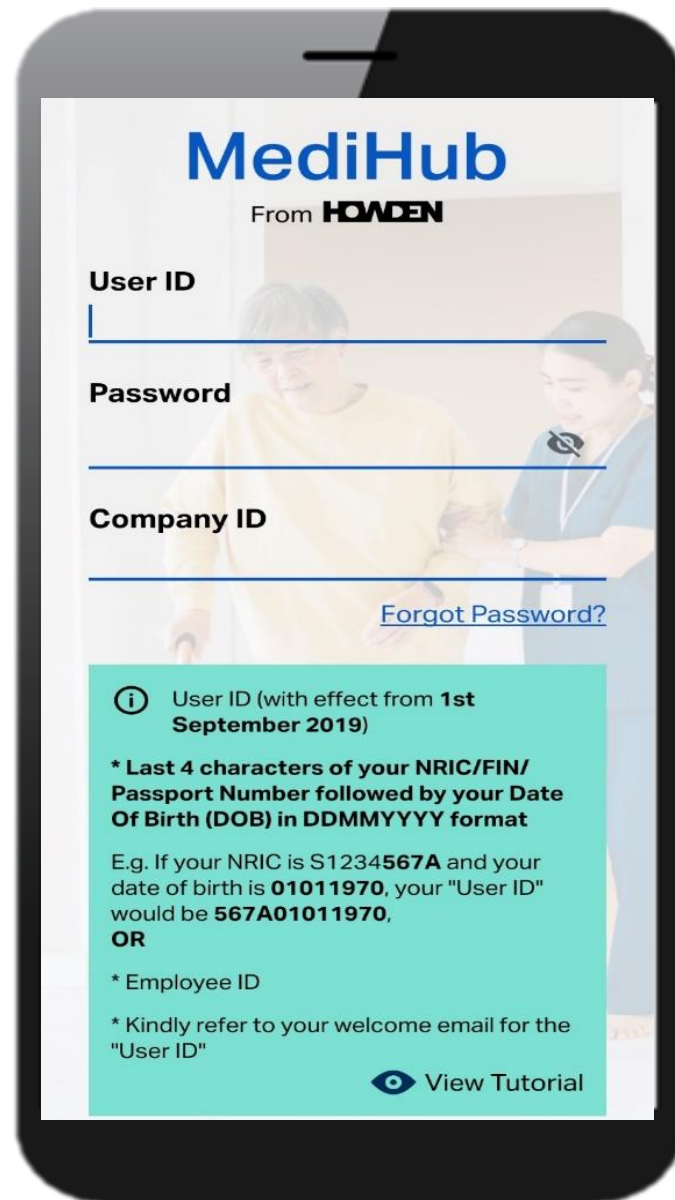
- User ID: Last 4 characters of your NRIC/FIN/Passport Number followed by your Date of Birth (DOB) in DDMMYYYY format.
(E.g. If your NRIC is S1234567A and DOB is 01011970, your "User ID" will be 567A01011970)
- Password: <System Generated Password>
- Company ID: _____

You will be prompted to change your password** and provide your Singapore registered mobile number for an OTP (One-Time Password). Upon successful registration, you will automatically remain logged in.

MEDIHUB ONLINE PORTAL

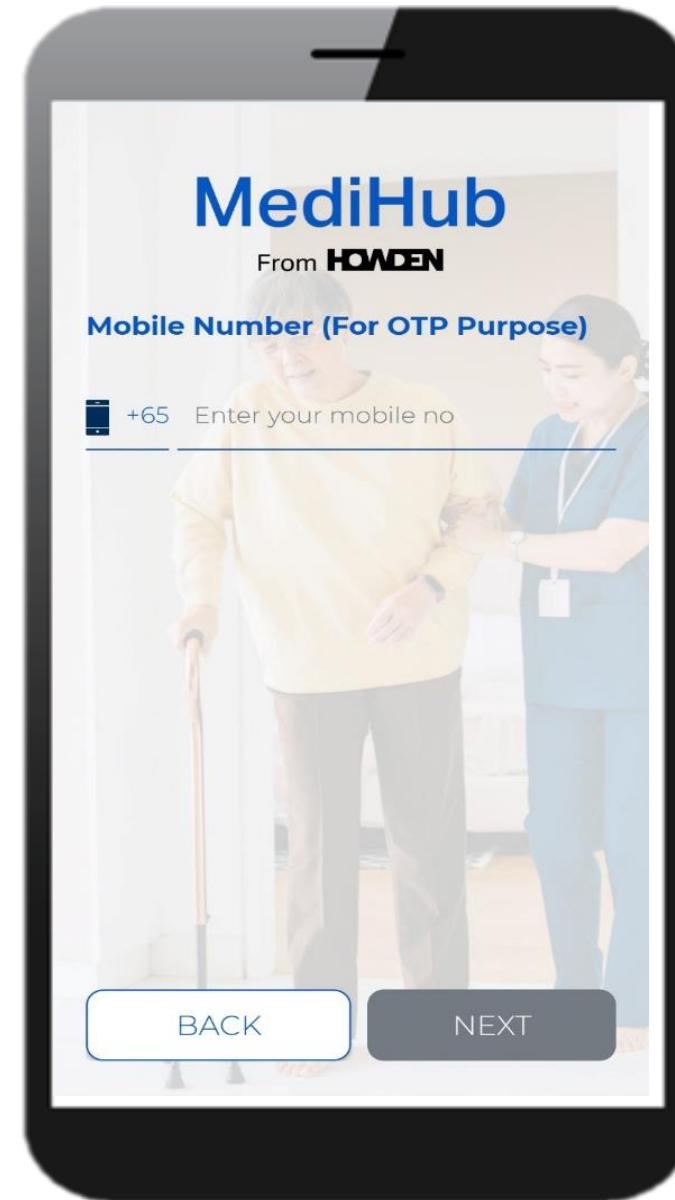
Please click [here](#) and key in the following information on the **MEMBER'S LOGIN** page:

MediHub App Registration – Student



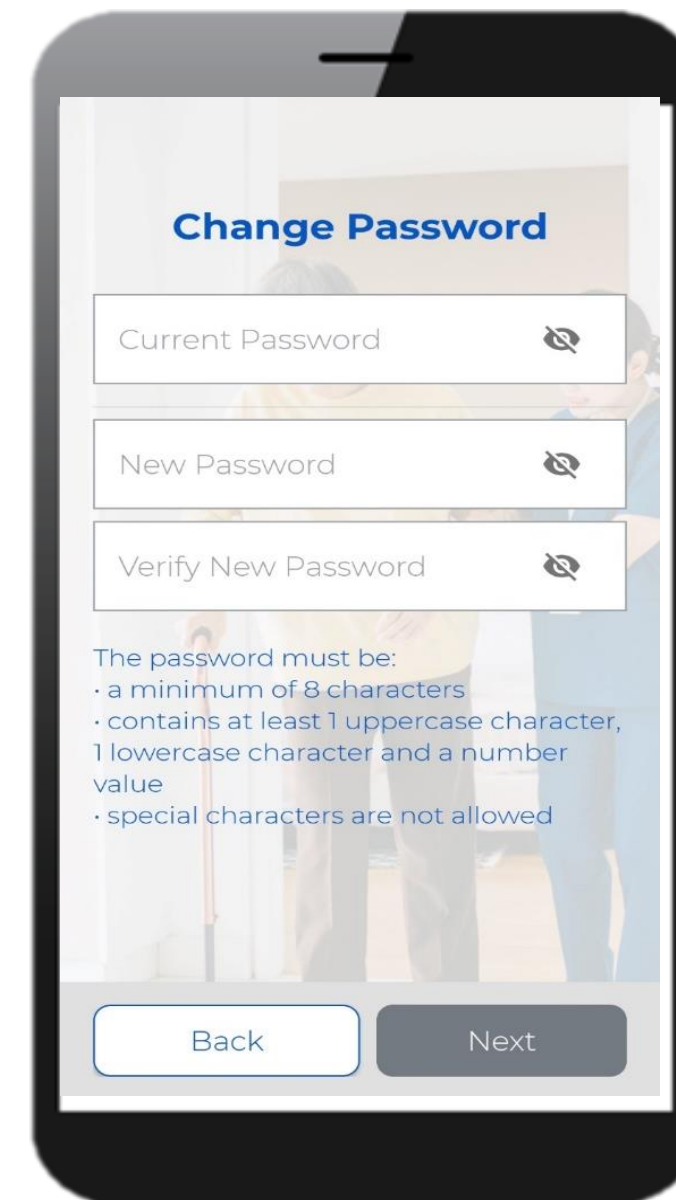
The image shows the MediHub login screen. At the top, it says "MediHub From HOWDEN". Below this are three input fields: "User ID", "Password", and "Company ID". There is a "Forgot Password?" link below the password field. A teal information box at the bottom contains the following text: "User ID (with effect from 1st September 2019)", "* Last 4 characters of your NRIC/FIN/ Passport Number followed by your Date Of Birth (DOB) in DDMMYYYY format", "E.g. If your NRIC is S1234567A and your date of birth is 01011970, your 'User ID' would be 567A01011970.", "OR", "* Employee ID", and "* Kindly refer to your welcome email for the 'User ID'". There is a "View Tutorial" link at the bottom right of the teal box.

1. Key in MediHub login credentials provided in the Welcome Email.



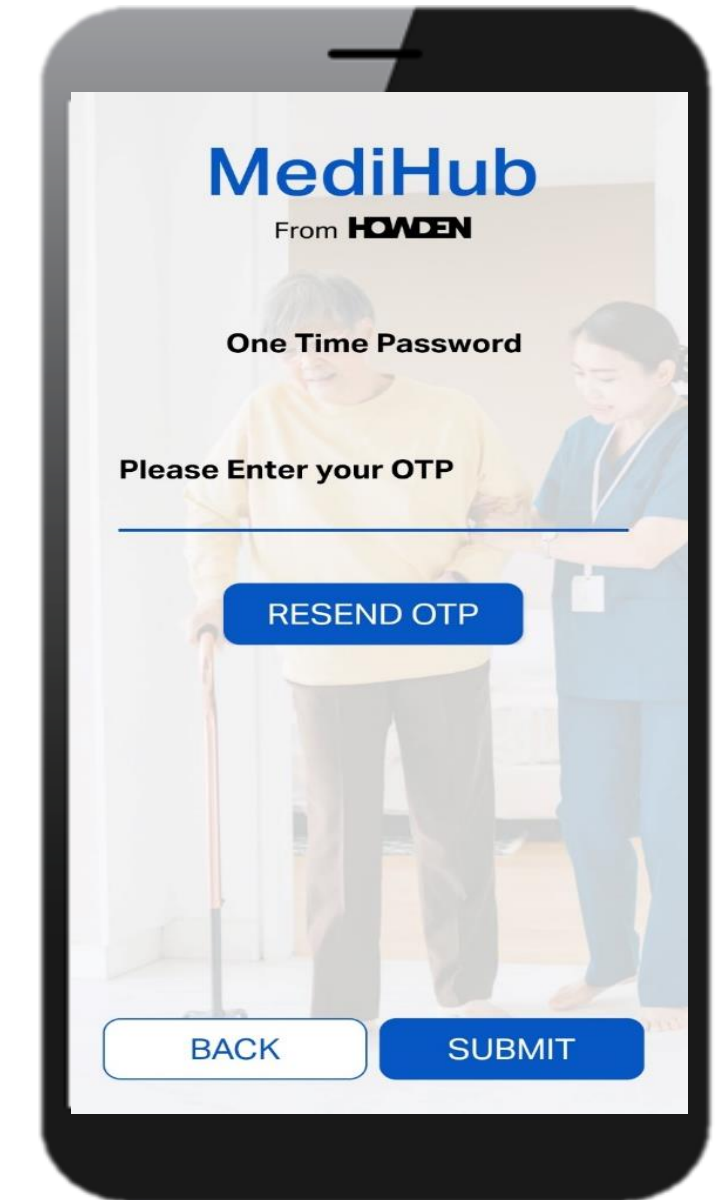
The image shows the MediHub mobile number input screen. At the top, it says "MediHub From HOWDEN". Below this is a label "Mobile Number (For OTP Purpose)" and an input field with a phone icon and "+65" followed by "Enter your mobile no". At the bottom, there are "BACK" and "NEXT" buttons.

2. Input your registered mobile number to receive your OTP.



The image shows the MediHub change password screen. At the top, it says "Change Password". Below this are three input fields: "Current Password", "New Password", and "Verify New Password". Below the input fields, there is a list of password requirements: "The password must be:", "· a minimum of 8 characters", "· contains at least 1 uppercase character, 1 lowercase character and a number value", and "· special characters are not allowed". At the bottom, there are "Back" and "Next" buttons.

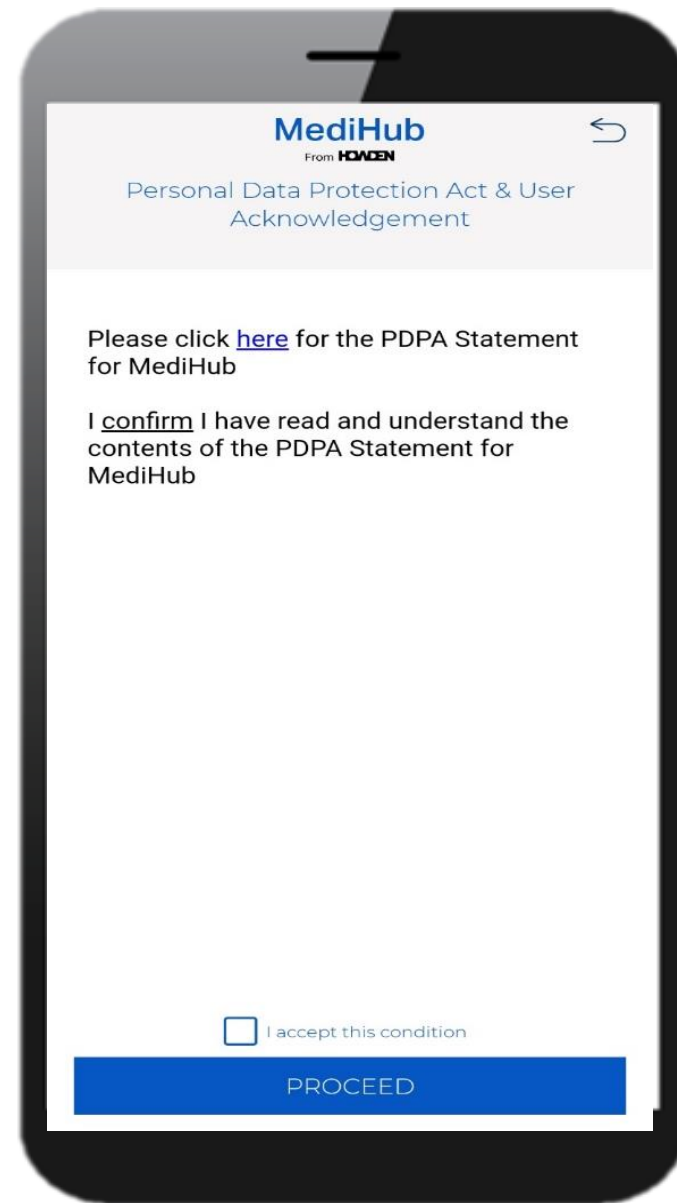
3. Input password provided in the Welcome email under "Current Password". Input your new password under "New Password".



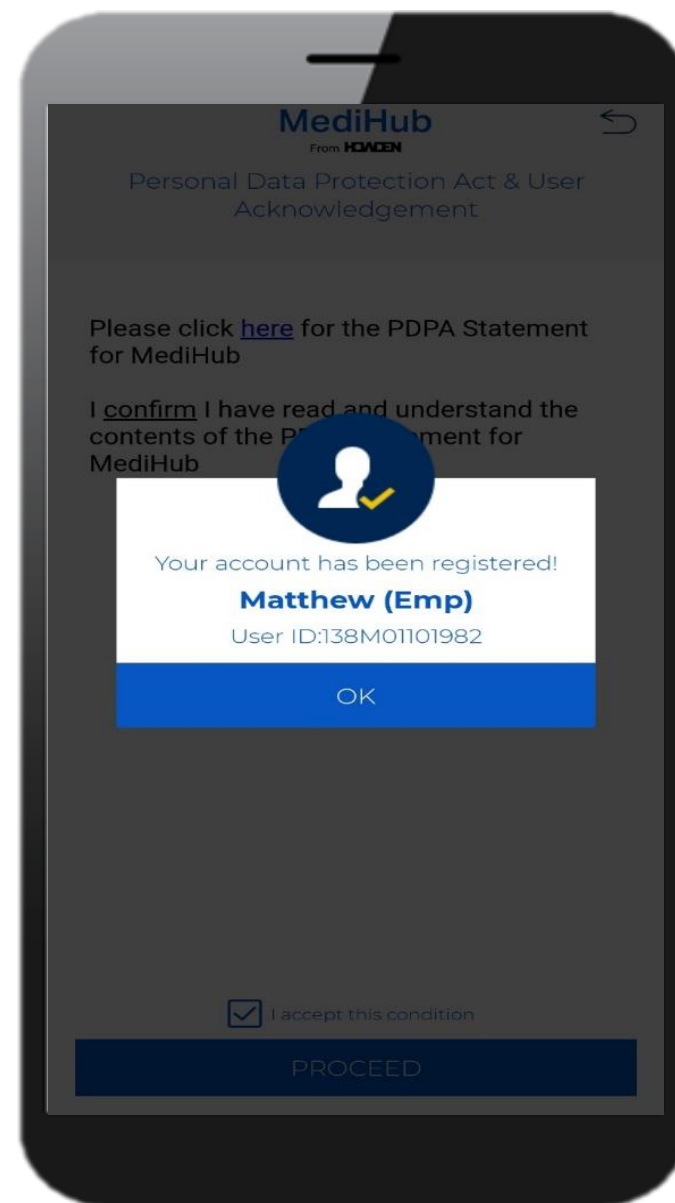
The image shows the MediHub OTP verification screen. At the top, it says "MediHub From HOWDEN". Below this is a label "One Time Password" and a text prompt "Please Enter your OTP". Below the prompt is a "RESEND OTP" button. At the bottom, there are "BACK" and "SUBMIT" buttons.

4. Enter the OTP that has been sent via SMS. Once done, the above message will appear. Tap on "OK" to proceed.

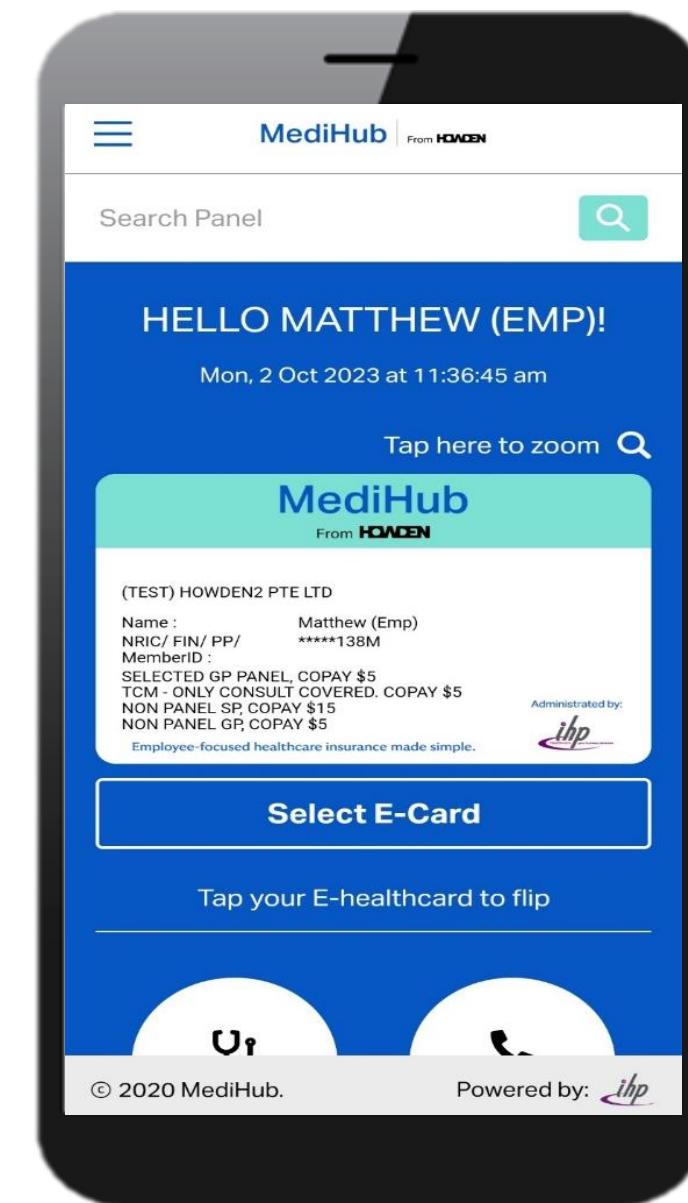
MediHub App Registration - Student



5. Tap on “**I accept this condition**”, followed by “**Proceed**”.



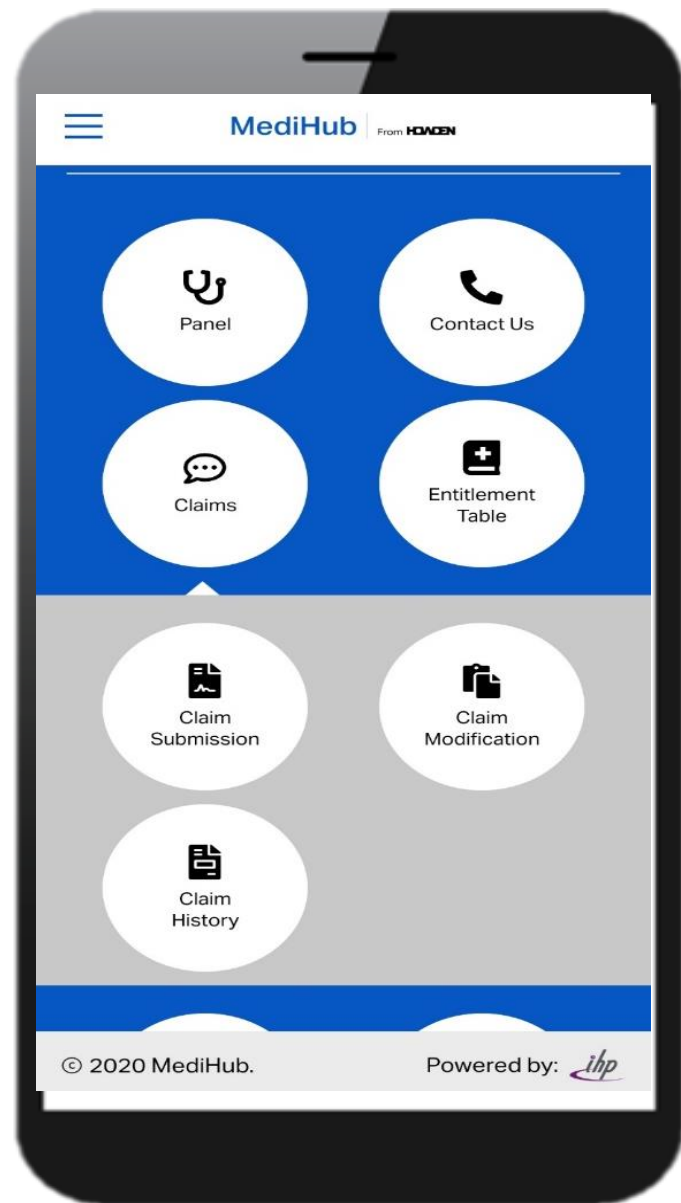
6. Pop out screen showing account has been successfully registered. Tap on “**OK**”.



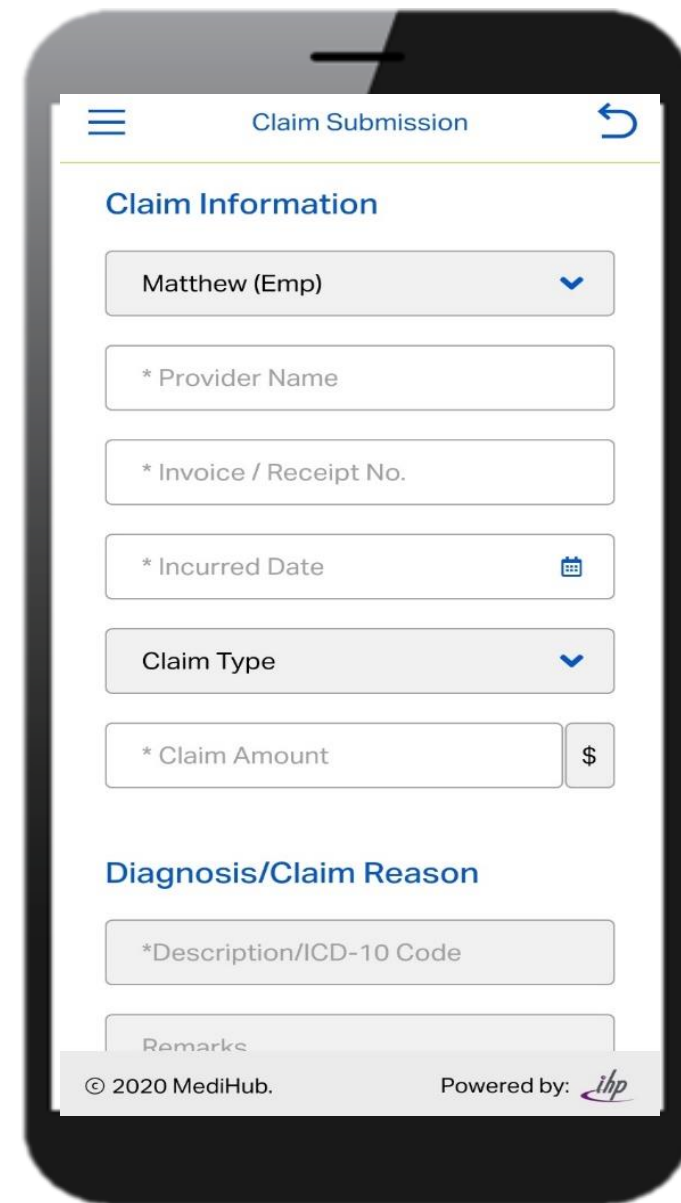
7. You can now tap on the different icons to enjoy MediHub suite of services.

MediHub App - Claims Module

MediHub Claims Submission



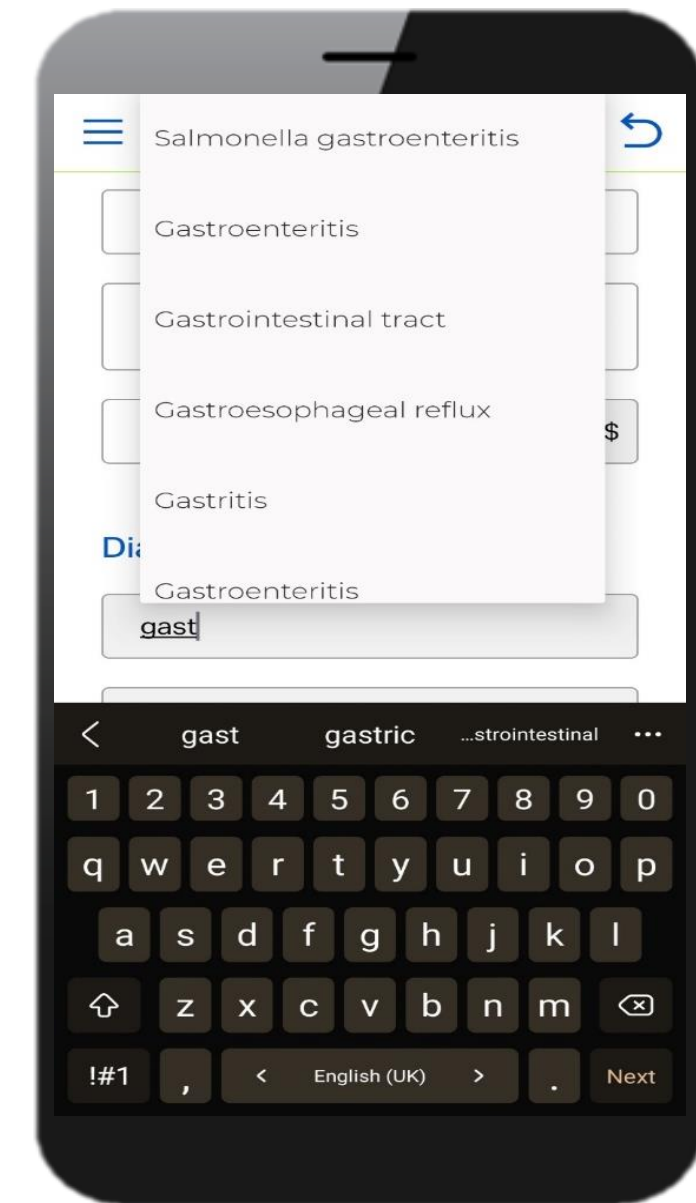
1. Tap on Claims, followed by Claims Submission



2. Input Relevant details and remember to attach receipt

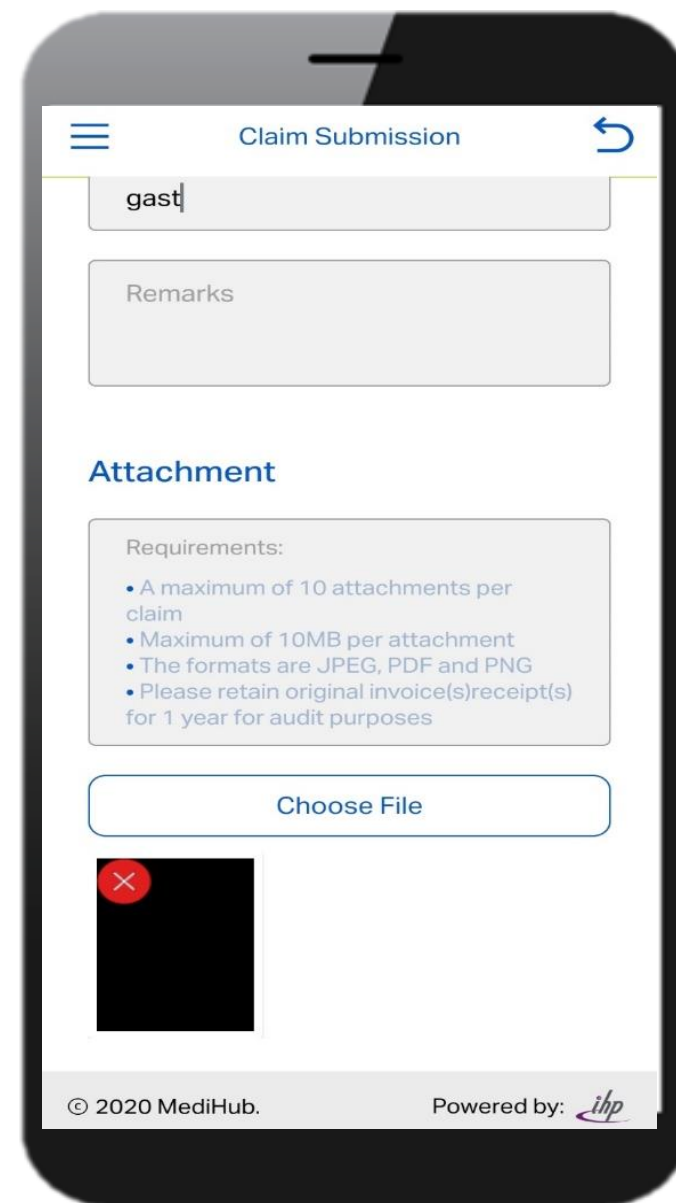


3. Under "Claim Type", there are various options to choose from, depending on your entitlement

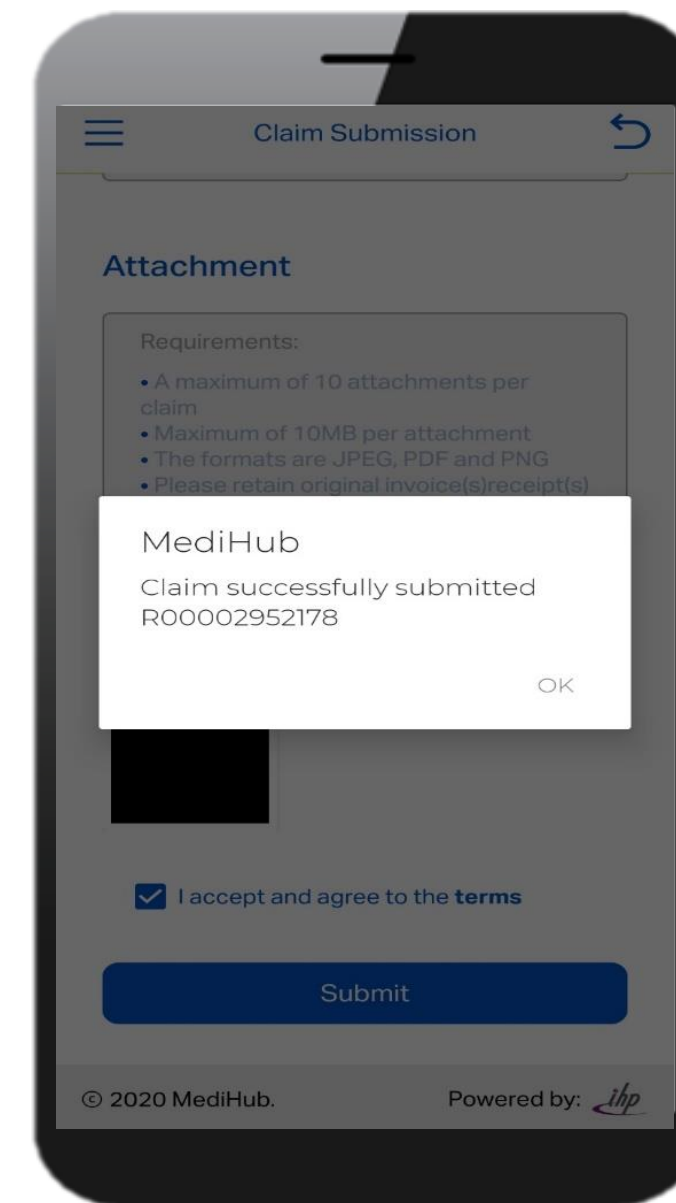


4. Enter "Diagnosis"

MediHub Claims Submission

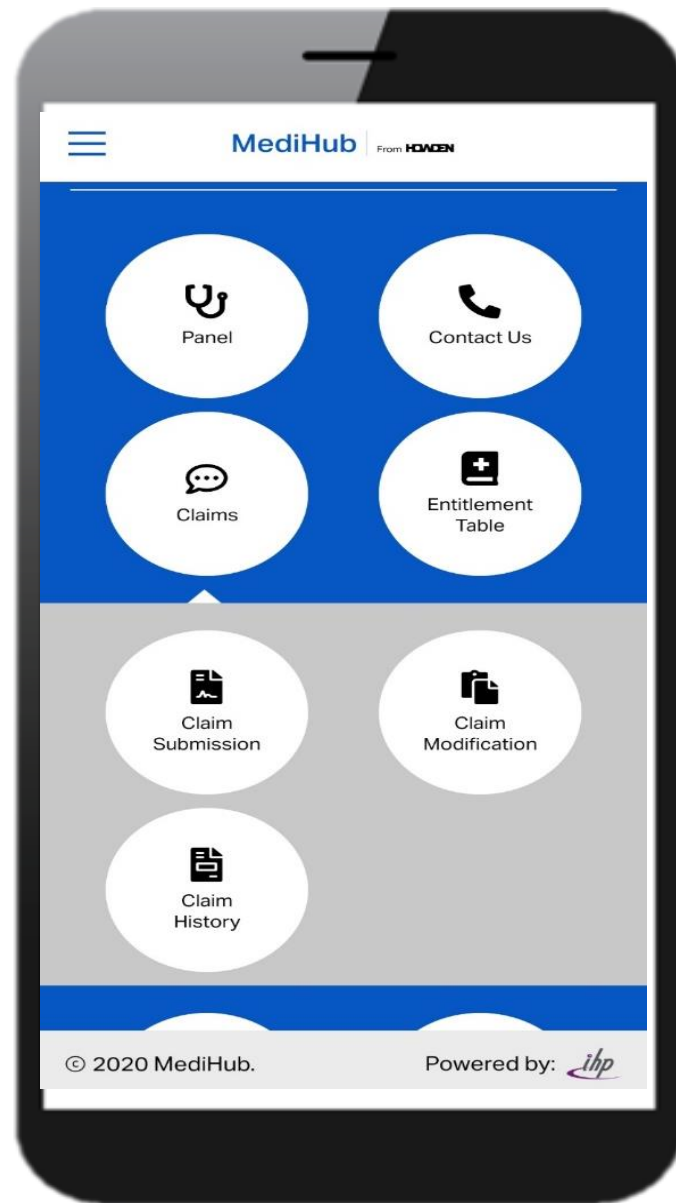


5. Choose file you saved from Gallery or use “Camera” to take picture of the receipts and supporting documents.

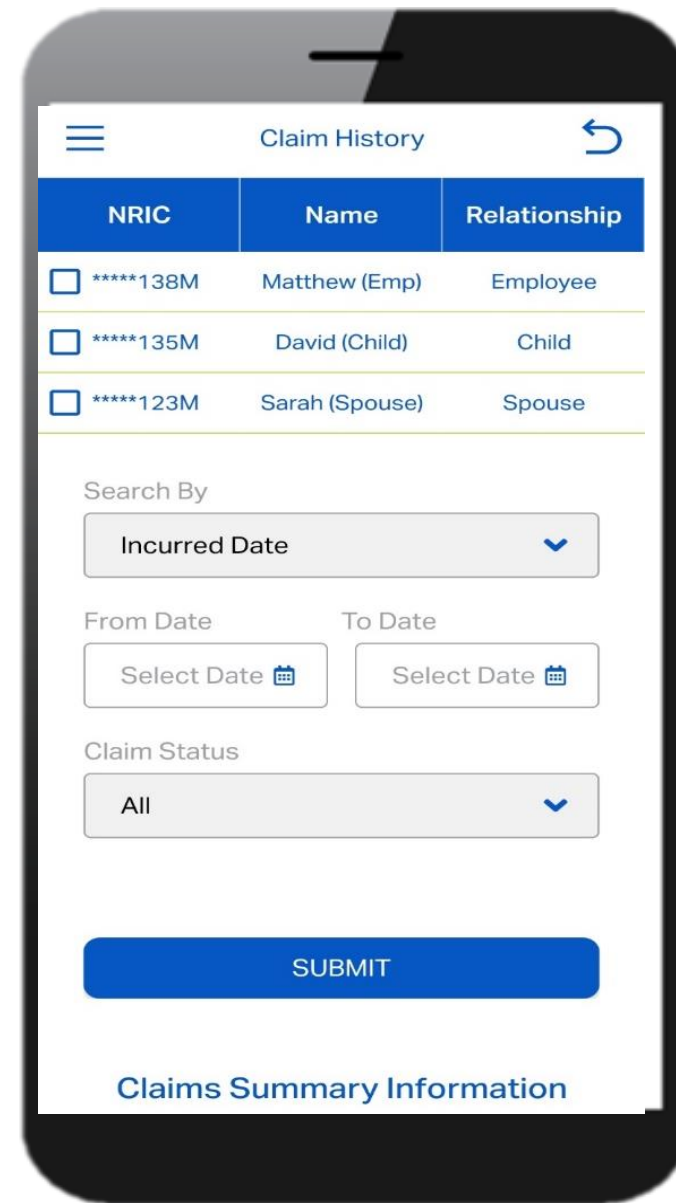


6. Tap on “Submit” and the claim reference number will appear.

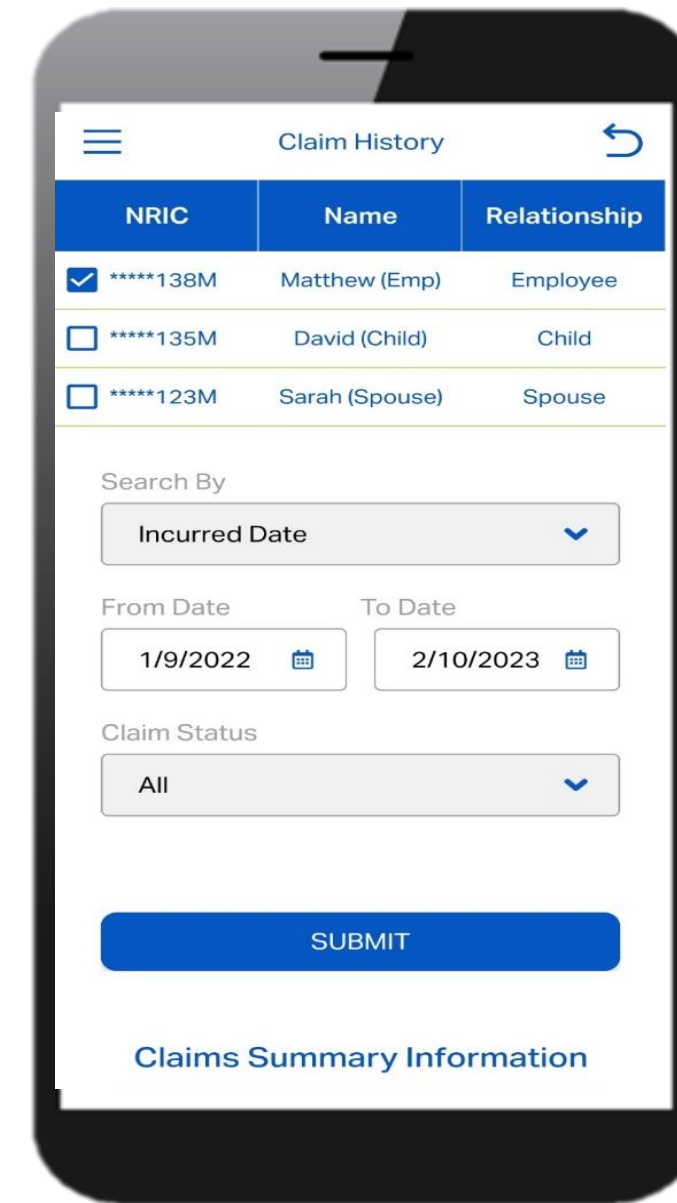
MediHub Claims History



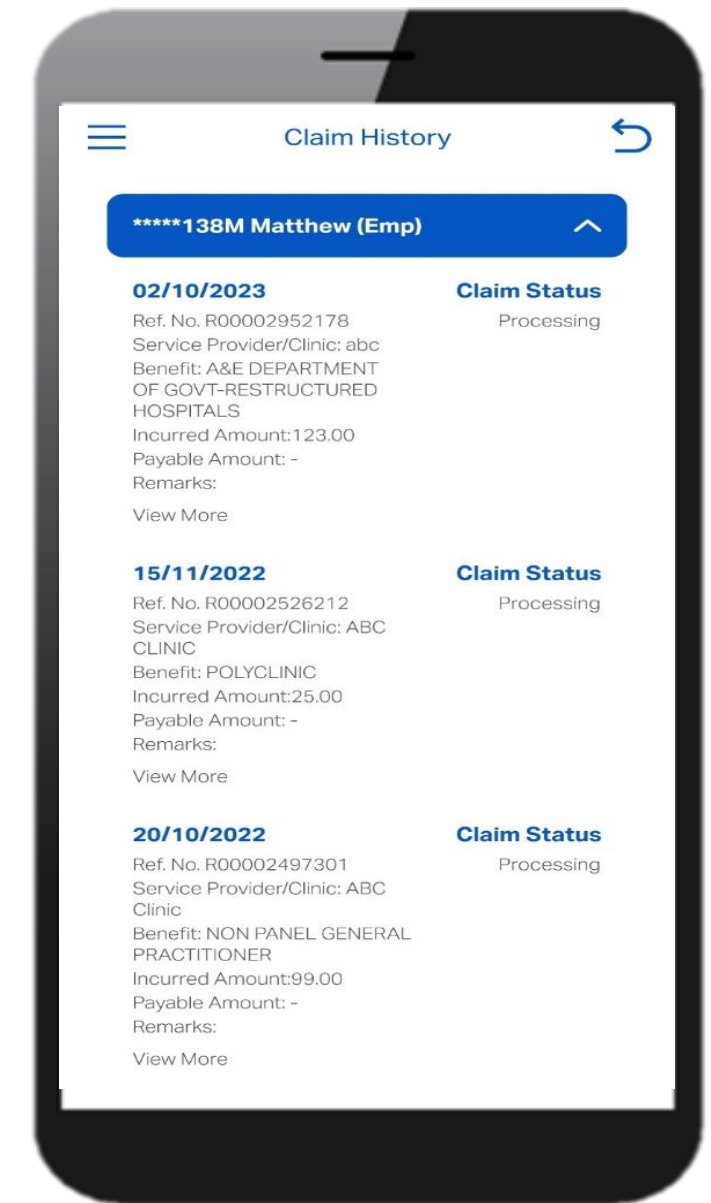
1. Tap on “**Claims**”, followed by “**Claims History**”



2. Select the claimant's name

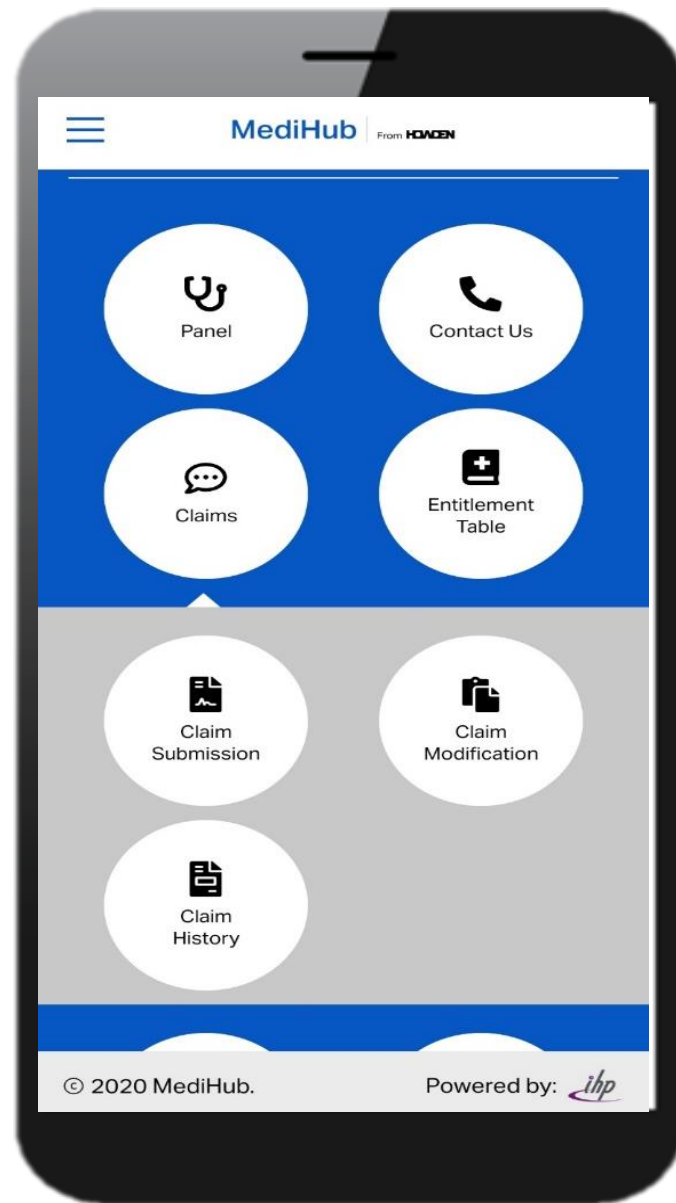


3. Select type of date & claim status.
Input time period and tap on “**Submit**”

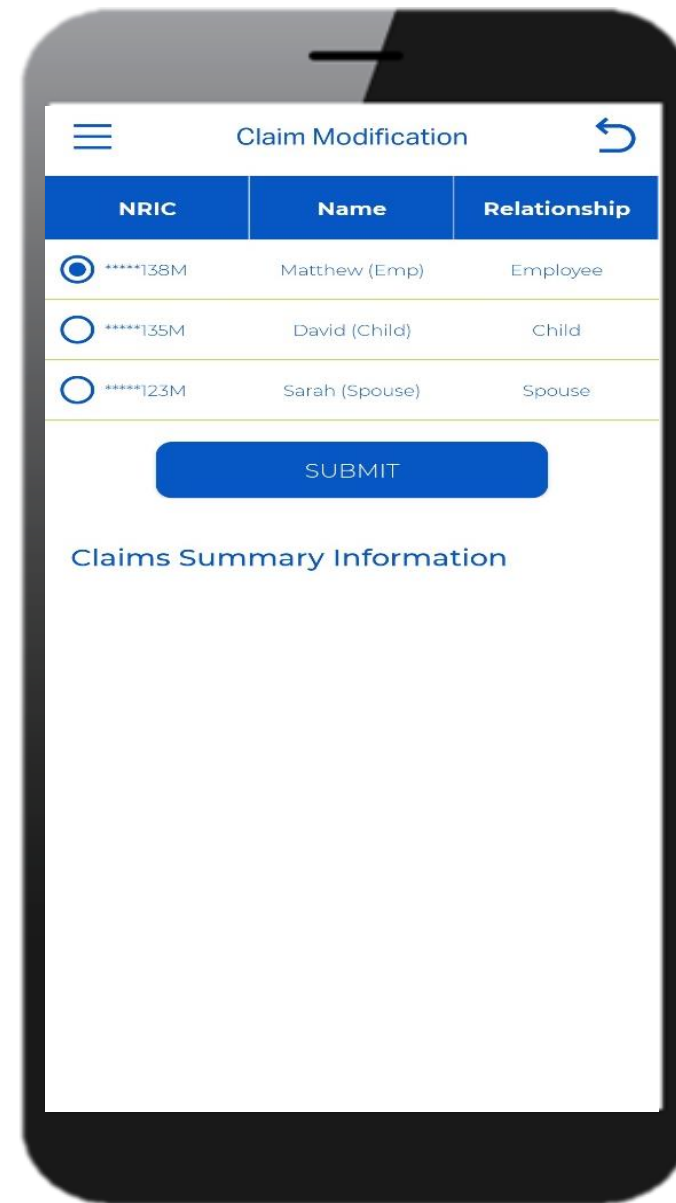


4. List of claims based on the time range selected will appear.

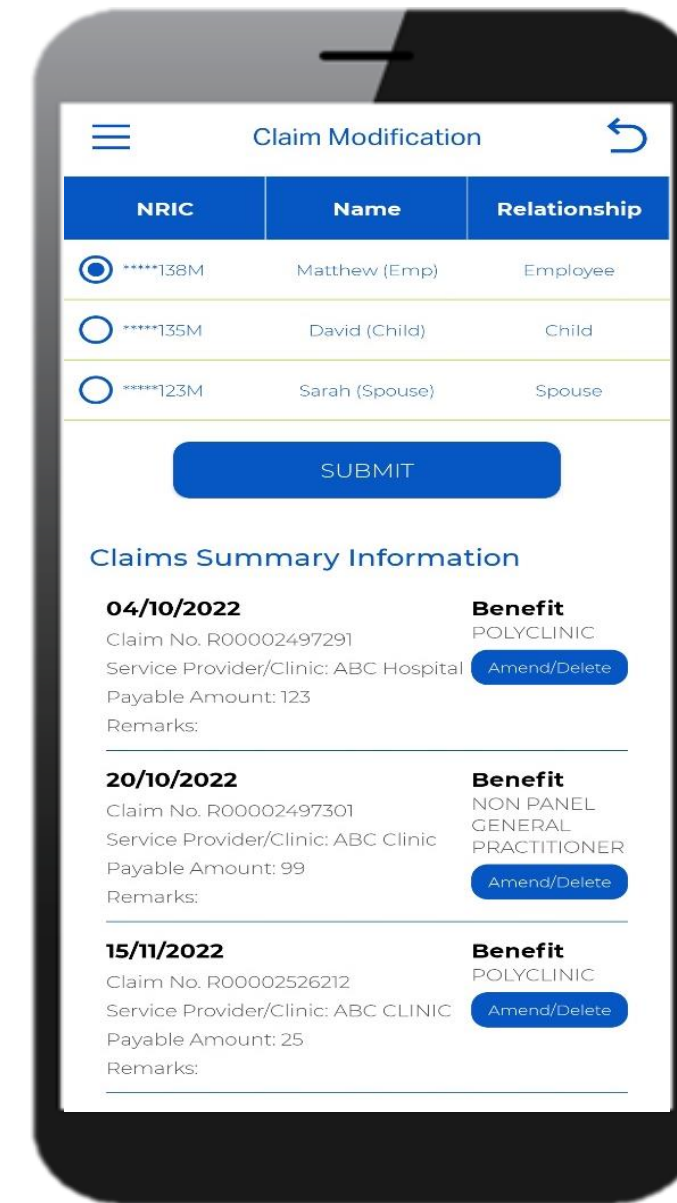
MediHub Claims Modification



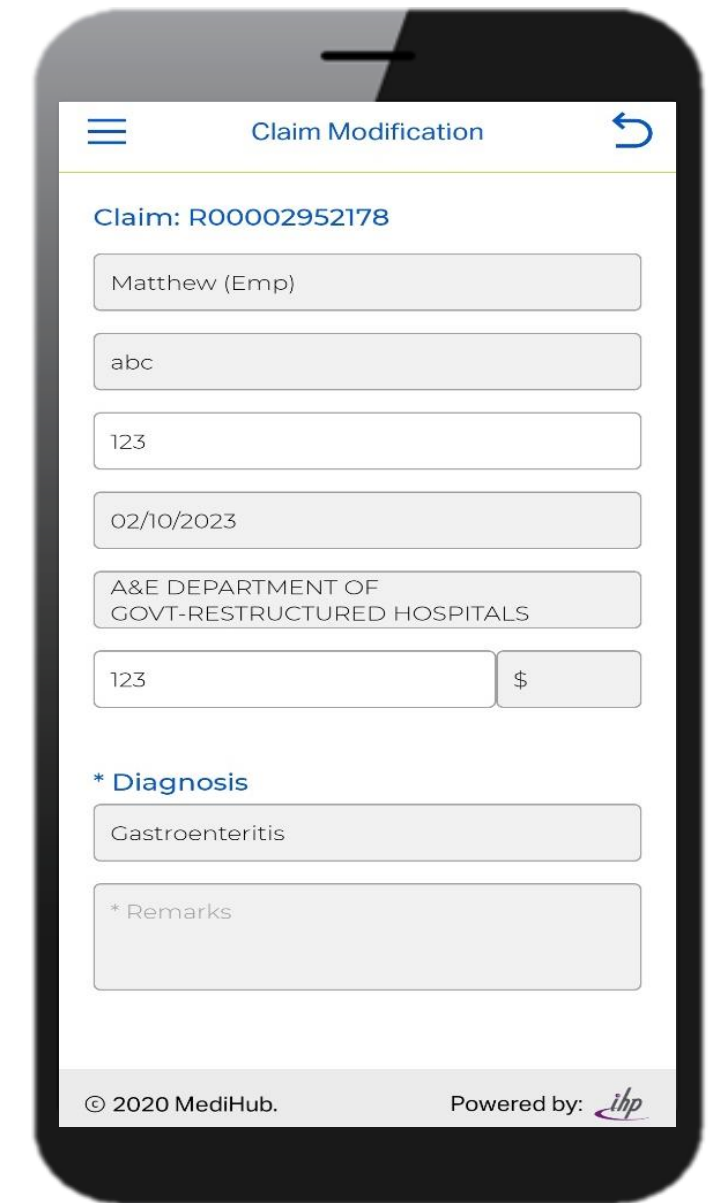
1. Tap on “**Claims**”, followed by “**Claims Modification**”



2. Select the claimant's name

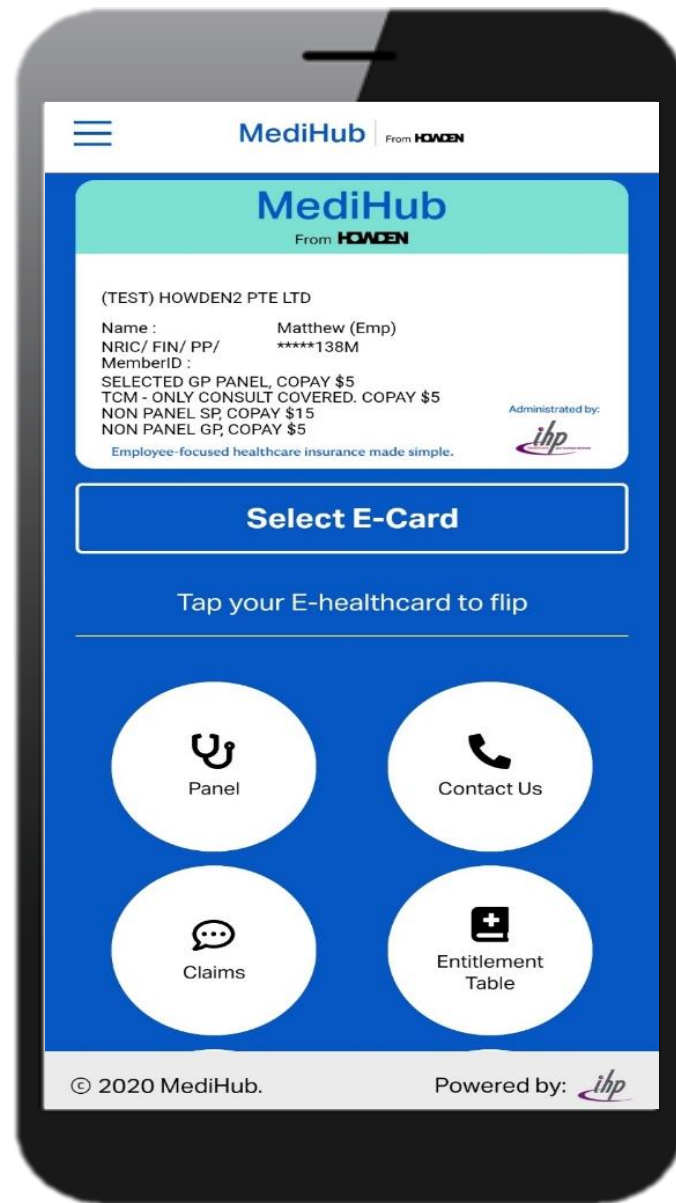


3. Select type of date & claim status. Input time period and tap on “**Submit**”

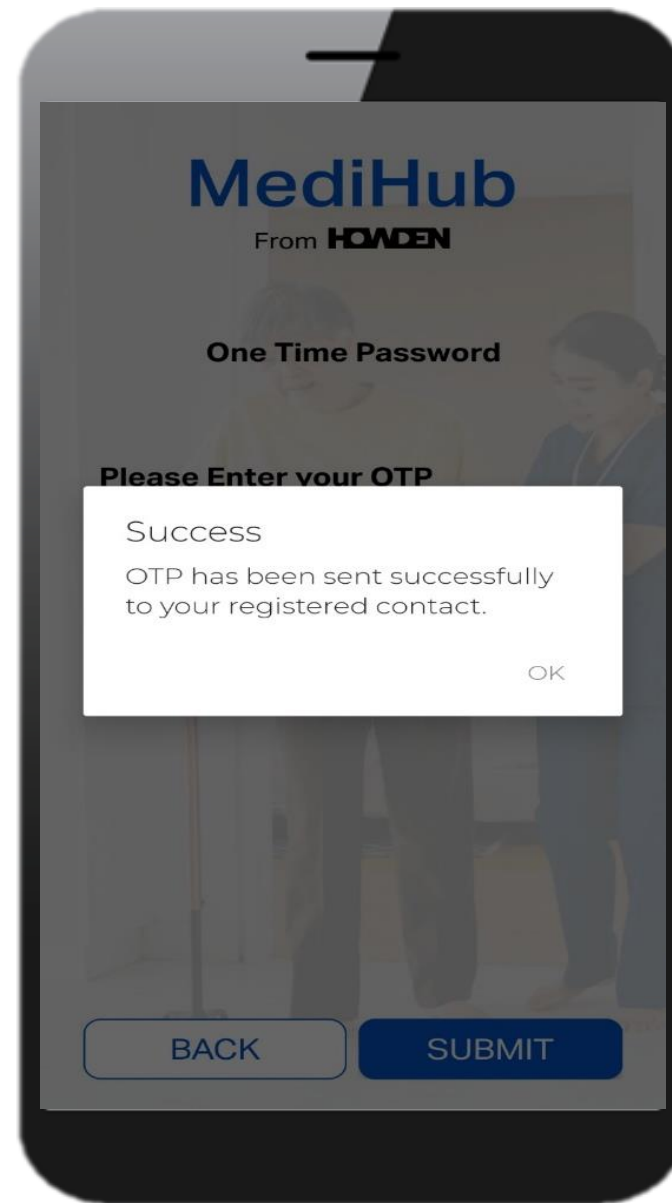


4. List of claims based on the time range selected will appear.

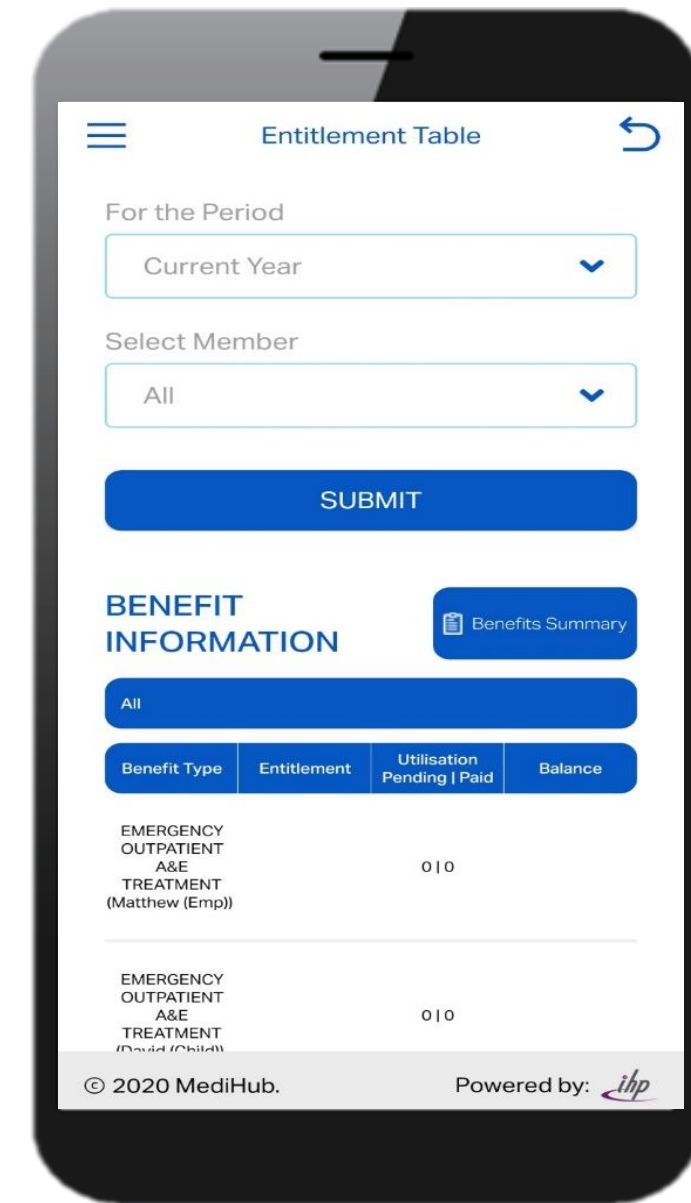
MediHub Entitlement Table



1. Tap on “Entitlement Table”



2. Input the OTP received via SMS



3. Select the year and member's name, followed by “Submit”

MediHub App vs Portal

MediHub App vs Portal

Services	App	Portal
Access to MediHub E-card	Yes	No
Access to MediHub List of Corporate Partners	Yes	No
Update of Employee's Mobile Number*	No	Yes
Download of complete MediHub Panel Listing in Excel	No	Yes

**Update through "Online Resource" tab on Portal or contact MediHub 24 Hours Helpline for assistance.*

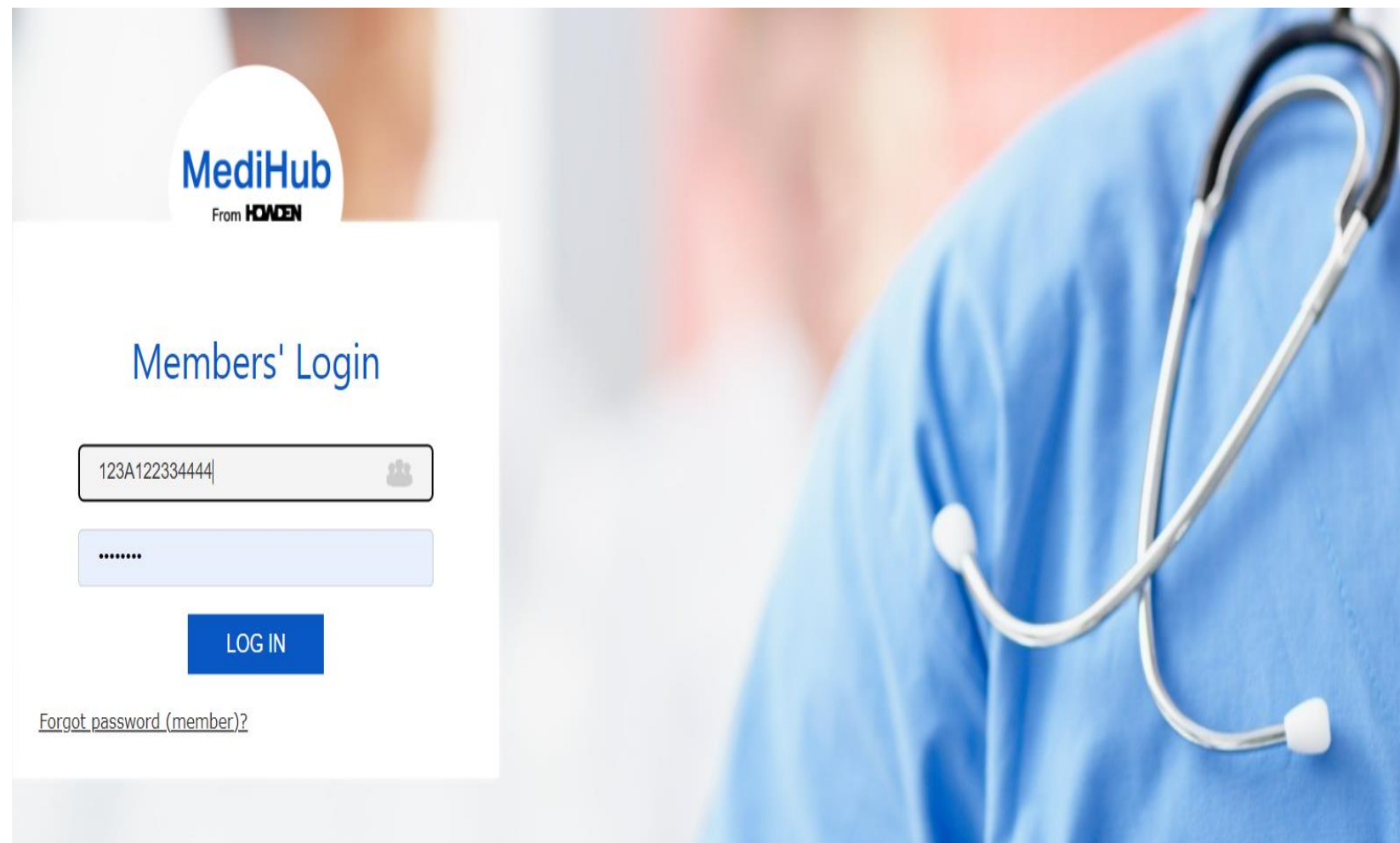
All Other MediHub Features
are available on both app and portal:

Student Group Insurance Programme

MediHub Portal

MediHub portal registration

1. Login to https://eclaim.ihp.com.sg/eclaim/howden_Login.asp

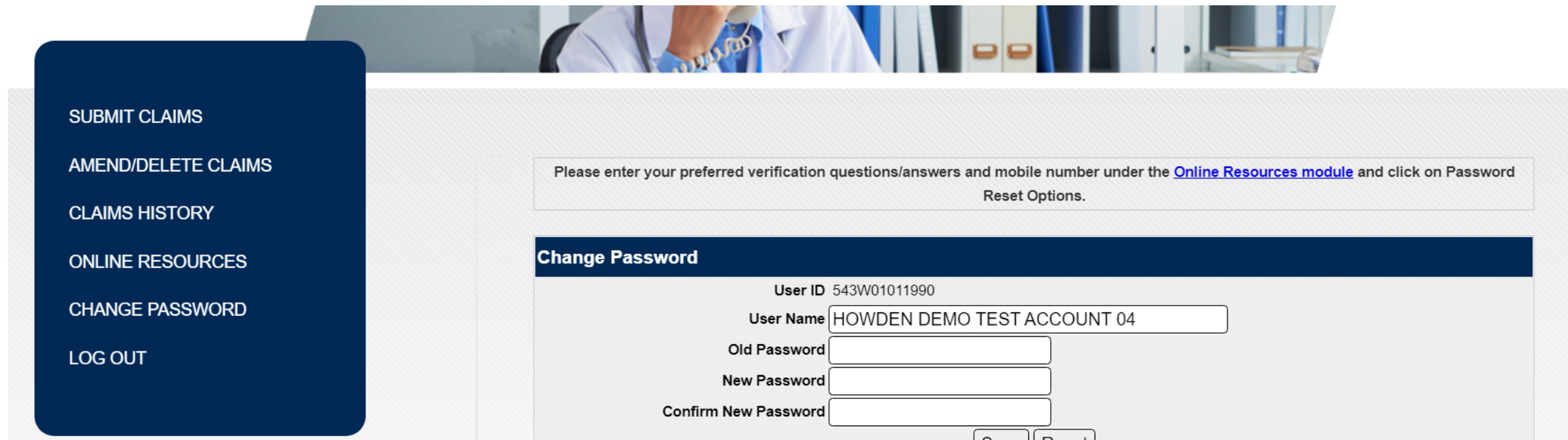


MediHub Portal - Claims Module

Student Group Insurance Programme

MediHub claims submission

1. Click "Submit Claims" on the left side of the portal



SubMIT CLAIMS
AMEND/DELETE CLAIMS
CLAIMS HISTORY
ONLINE RESOURCES
CHANGE PASSWORD
LOG OUT

Please enter your preferred verification questions/answers and mobile number under the [Online Resources module](#) and click on Password Reset Options.

Change Password

User ID 543W01011990

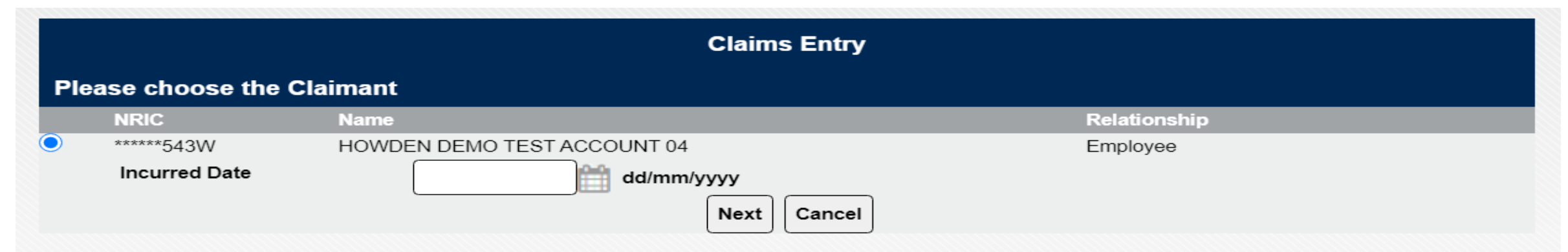
User Name HOWDEN DEMO TEST ACCOUNT 04

Old Password

New Password

Confirm New Password


2. Choose the claimant and input incurred date of claim, followed by "Next"



Claims Entry

Please choose the Claimant

NRIC	Name	Relationship
<input checked="" type="radio"/> *****543W	HOWDEN DEMO TEST ACCOUNT 04	Employee

Incurred Date  dd/mm/yyyy

MediHub claims submission

2. Accept the PDPA statement by ticking on the check box followed by "I Agree" tab.



Please click [here](#) for the PDPA Statement for MediHub

I [confirm](#) I have read and understand the contents of the PDPA Statement for MediHub

I have read and agreed to the above.

I Agree



www.howdensingapore.com

This document or any portion of the information it contains may not be copied or reproduced in any form without the permission of Howden.

Howden Insurance Brokers (S.) Pte. Limited is a licensed insurance intermediary regulated by the Monetary Authority of Singapore and registered in Singapore under company registration no. 196800039M. Registered address: 79 Robinson Road, #13-01, Singapore 068893.