AUPE Welfare Scheme - Hospitalisation (AWS-H)
Terms & Conditions

1. Coverage & Eligibility

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Scheme	**AWS-H (Basic) $2/month; $24/year**	**AWS-H (Plus) $7/month; $84/year)**	**AWS-H (Family) $7/month; $84/year per pax)**	**ACC Benefit**
Amount of cash pay-out when warded in a local hospital*	$40 per day	$100 per day	$100 per day	$20 per day
Maximum Limit	$10,000 lifetime limit	$36,500 lifetime limit	$36,500 lifetime limit	30 days per year and $10,000 lifetime limit
Eligible to	AUPE Union members only	AUPE Union/ ACC members	Parents, Spouse, and children of AUPE Union/ ACC members	ACC members only
Last Entry Age	Members and their family members need to be between 1 year to below 61 years of age to enroll into this scheme.			

**Actual pay-out is computed based on the number of days of ward charges stated in the final hospital invoice.*

⚠ ***Important : Waiting Period Notice***
All new or re-subscribed members are subject to a 90-day waiting period from the date of successful deduction of fees

2. Commencement Date

Your subscription to the scheme starts only after the successful deduction of the corresponding fees.

3. Renewal

If we do not receive any request to cancel the scheme, payment will automatically be continued for the following year.

4. Payment of fees

First payment of the fees is to be paid at point of subscribing to the scheme. Subsequent payment is collected once a year in December via GIRO.

If you joined the scheme anytime during the year, your first payment will be the number of months left in the year till December of the year multiplied by the monthly fee.

If deduction is not successful after up to 60 days, your subscription is deemed to have lapsed. You may re-subscribe to the scheme as a new subscriber and claims can only be made after 90 days of waiting period from date of successful deduction of the fees. Claims for any hospitalisation during the 90 days waiting period will not be accepted.

5. Upgrading of scheme

You may upgrade from AWS-H to AWS-HPlus anytime during the year. The fees will be prorated accordingly.

You can make a claim at the AWS-HPlus rate only after 90 days from effective date of change. For example:
You were on AWS-H from 1 Jan to 28 Feb. Your upgrade to AWS-HPlus took effect on 1 March and you can claim at the AWS-HPlus rate after 90 days, which is from 1 June onward.
For any hospitalisation stay between 1 Mar to 30 May (inclusive), your cash benefit will still be based on the basic tier, ie $40 per day.

Please note that this upgrade is irreversible.

6. Subscription to AWS-HFamily for non-members only

Only family members who are not AUPE Union members or ACC members may be subscribed to AWS-HFamily. All AUPE Union members and ACC members must sign up for the AUPE Welfare Scheme for Hospitalisation under their own names. (e.g. if individuals *A* and *B* are both AUPE Union or ACC members, *B* cannot be subscribed to AWS-HFamily as a family member of *A*, and vice versa. They must each sign up for either AWS-H or AWS-HPlus under their own names).

7. Claim conditions

AWS-H, AWS-HPlus and AWS-HFamily:

a) You have subscribed to this scheme for yourself or your family member(s) for at least 90 days;
b) You have no arrears in your fees payment at time of hospitalisation;
c) You or your family member(s) are below 68 years old at time of hospitalisation;
d) You or your family member(s) are warded in a Singapore registered hospital; and
e) Your claims are submitted within 90 days from date of discharge.

ACC Benefit:

a) You are an existing ACC member with at least 6 months' membership and up-to-date deductions for subscriptions and savings;
b) You are not in arrears of any loan repayments;
c) You are below 68 years old at time of hospitalisation;
d) You are warded in a Singapore registered hospital; and
e) Your claims are submitted within 90 days from date of discharge

8. Cancellation

You can cancel your subscription to the scheme by writing in to gsc@aupe.org.sg. The cancellation will take effect at the next calendar year and you will remain covered under the scheme until 31 December of the year. There will be no refund of fees that had been paid.

9. Cessation of Scheme upon 68 years old

The scheme will end upon the day that you turned 68 years old. There will not be further renewal.

10. Changes To These Terms and Conditions

We may, in our sole discretion, revise or change these Terms and Conditions (in whole or in part) from time to time and at any time without prior notice.