

To: All New Full-time Graduate Education Students

Insurance Schemes for Full-Time Graduate Education Students (AY 2025)

Welcome to National Institute of Education and thank you for making us a part of your journey towards success.

NTU administers 3 different insurance schemes for full-time Graduate Education students in NTU and NIE:

1. Medical Scheme
2. Group Hospitalisation & Surgical Insurance Scheme (GHSI)
3. Group Personal Accident Insurance Scheme (GPAI)

Please see below table to understand which scheme is compulsory or optional.
(this information is accurate as of the date of issuance)

Scheme	Singaporean	International Students and Singapore Permanent Resident
Medical Scheme	Compulsory	Compulsory
Group Hospitalization & Surgical Insurance Scheme (GHSI)	Can opt out	Compulsory
Group Personal Accident Insurance Scheme (GPAI)	Can opt out	Can opt out

To opt out of the optional schemes, please exercise your option online during E-matriculation.
Students who do not opt out will be billed by NIE.

For more details on the various schemes, please refer to the following website:
<https://www.ntu.edu.sg/life-at-ntu/student-life/onestop/insurance-coverage>

Please contact us should you need any clarification:

NIE Student Services Centre (SSC)
Email address: studentservices@nie.edu.sg
Phone number: 6219-6082/ 62196081