

5. What happens when I require a longer hospital stay than other patients with the same medical condition?

Patients with unusually difficult treatment needs and those who require extended hospital stays are eligible to withdraw additional Medisave. The additional Medisave withdrawn will be calculated on a per day basis to a maximum of \$300 per day.

6. Will the new system take into account if I suffer from several medical conditions?

If you suffer from complications or have existing conditions (such as high blood pressure) which may significantly impact the level of treatment required, your medical condition may fall in a higher severity level. As such, you are able to withdraw more from your Medisave.

7. How do I know the severity level of my medical condition?

The final severity level of your medical condition will be decided at the end of your hospital stay. This is to ensure an accurate reflection of your medical condition, resources needed for your treatment during your stay, and any complications arising during the course of your stay to be taken into consideration.

8. Upon admission to the hospital, will I be able to know how much Medisave I can withdraw?

Financial counselling sessions will be arranged upon your admission to a hospital. The financial counsellor will assist and inform you on the estimated bill size and the estimated Medisave withdrawal, based on a preliminary assessment of your medical condition.

For the latest updates on Medisave, please visit the MOH website at www.moh.gov.sg.



Helping Your Child Cope With Exam Stress

In pursuit of academic excellence, parents inadvertently exert too much pressure on their children. This can be detrimental to their health. Dr Ken Ung, Consultant with the Department of Psychological Medicine, gives some tips on how you can help your children cope with exam pressure.

- ✂ Understand your child's studying style. Some children do not need constant monitoring. Adjust your level of supervision accordingly.
- ✂ All work and no play makes Jack a dull boy. Let your child continue his/her favourite activities. Going out for a meal, watching TV or listening to music can be useful ways to help keep the stress level manageable.
- ✂ Feed your child right! Don't let your child skip his/her meals, especially breakfast. Regular meals and healthy snacks help to keep their brains and minds alert and active.
- ✂ Introduce stress relaxation techniques. Some stressed-out children benefit from methods such as relaxing mental images, slow deep-breathing and tensing and loosening their tight muscles. Exercise can also be a good stress-buster too!
- ✂ Ensure that your child gets at least 7-8 hours of sleep daily.
- ✂ Watch what you say. Be encouraging and positive rather than critical. Don't overplay the importance of academic results as many experts believe that social and emotional competencies are just as important!
- ✂ Monitor and adjust the stress level to suit your child. Each child is different and has an optimum stress level. If he/she shows symptoms such as forgetfulness, illnesses, mood swings, marked irritability or any sudden change to normal behaviour, he/she is probably under too much stress.
- ✂ Lighten up and introduce humour to ease your child's tension.