

Examples of Exclusions

Specific exclusions from the coverage are specified in the health insurance policy. Examples of exclusions, which Aetna Health Insurance shall reserve its right not to pay out benefits, are described below.

- Pre-existing condition or any medical expenses for a sickness that happens in the course of 30 days from the initial effective date of the insurance policy
- Treatment or correction of surgery for congenital anomalies or development disorders
- Medical expenses incurred from the treatment for attempted suicide or self-inflicted injury
- Acquired Immune Deficiency Syndrome (AIDS) including a complication or sexually transmitted diseases
- Any medical treatment that is not conventional treatment, including alternative treatments
- Health check-up or a hospital confinement or a request for surgery, convalescence which is not under medical necessity or medical standard
- Pregnancy, childbirth, miscarriage (unless the insuring agreement for maternity is purchased), contraception, sterilization
- Visual acuity, laser eye treatment, LASIK, dental treatment and aesthetics treatment such as acne, blemish
- Sickness or diseases which happens within 6 months from the first day the Insurance Policy becomes effective including Tumors or Cancers, Polyps or Cysts, Hemorrhoids, Hernias, Pterygium, Pinguecula or Cataract, Tonsillectomy or Adenoidectomy, Stones, Endometriosis, Varicose Veins, Hallux Valgus, Ganglions

Remarks

- This document is not part of any insurance policy. Please refer to the general terms, conditions and exclusions in the health insurance policy.
- Policyholders could read general terms, conditions and exclusions in the health insurance policy.
- Policyholders should understand general terms and conditions before purchasing.

Aetna Health Insurance (Thailand) Public Company Limited

98, Sathorn Square Office Tower, 14th-15th Floor,
North Sathorn Road, Silom, Bangrak, Bangkok 10500
Tel. 0 2677 0000 Fax : 0 2230 6500
Aetna Call Center 0 2232 8666 (Service 24/7 hours)

Whenever coverage provided by any insurance policy would be in violation of any United States (US), United Nations (UN) or European Union (EU) economic or trade sanctions, such coverage shall be null and void. For example, we cannot pay for health care services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Asset Control (OFAC) license. Learn more on the US Treasury's website at: www.treasury.gov/resource-center/sanctions.

For more details of our health insurance plans, please contact

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Health Insurance



Platinum Plan

Offer superior coverage with greater personal benefits

Aetna Health Insurance (Thailand) Public Company Limited

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Platinum Plan...

Offer superior coverage with greater personal benefits

- Offer the inpatient hospitalization benefits up to THB 5 million for an injury or sickness per disability, with no limit to number of confinements per year
- Greater benefits with full coverage for actual medical expenses⁽¹⁾
- Offer benefits up to THB 100,000 in case of death or total permanent disability caused by an accident
- An extended coverage for annual health check-up⁽²⁾
- Special offer with emergency medical assistance up to USD 1,000,000⁽³⁾
- Be able to purchase additional coverage for outpatient treatment (OPD), maternity, and personal accident insurance
- Worry free with Aetna extensive medical network of over 400 hospitals and clinics nationwide
- No need to purchase with life insurance

- (1) full cover for hospital general expenses, surgeon's fees, physician's hospital visit fee and specialist's consultation fees, but not exceeding the maximum benefit specified in the Policy Schedule
- (2) up to a maximum limit per check-up set out in the Policy Schedule and policyholders must make an advance payment
- (3) the emergency medical assistance provides coverage for the policyholders residing in Thailand only and when travelling a minimum distance of 150 kilometers away from his own residence in Thailand, whereby the injury or sickness is in accordance with the agreed terms and conditions of services.

Remark : subject to the insurance policy's terms and conditions

Underwriting Conditions

- Eligible for persons aged 15 days to 65 years
- For the customers holding more than one insurance policy provided by Aetna Health Insurance, the highest benefit for medical treatment will be offered at the maximum of THB 5 million for an injury or sickness per disability, considered from all effective insurance policies possessed by each customer.
- For the customers holding more than one insurance policy provided by Aetna Health Insurance, the highest benefit for personal accident insurance will be offered at the maximum of THB 1 million, considered from all effective insurance policies possessed by each customer.

Table of Benefits

Description	Benefit (THB)		
	Plan 1	Plan 2	Plan 3
Inpatient Hospitalization Benefits			
Maximum benefit for an injury or sickness per disability	1,000,000	2,000,000	5,000,000
Room and Board including Fees for Nursing Services			
Non-intensive Care Room (maximum payable per day)	8,000	10,000	12,000
Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days per disability)	16,000	16,000	16,000
Hospital General Expenses			
Hospital General Expenses	Full cover*		
Emergency Accidental Outpatient Treatment (first visit within 24 hours after the accident and follow-up treatment within 15 days)	10,000	15,000	20,000
Ambulance	2,000	2,000	2,000
Surgeon's fees			
Surgeon's fees	Full cover*		
Physician's hospital visit fee and Specialist's consultation fees			
Physician's hospital visit fee (maximum payable per day)	Full cover*		
Specialist's consultation fees	10,000	10,000	10,000
Emergency Medical Assistance			
Emergency medical evacuation, repatriation and repatriation of mortal remains	USD1,000,000	USD1,000,000	USD1,000,000
Annual Health Check-up**			
Annual Health Check-up (one visit per year on reimbursement basis)	500	700	1,000
Personal Accident			
Personal Accident (Or.Bor.2)***	100,000	100,000	100,000
Optional Benefits			
Outpatient Benefits			
Outpatient Benefits (maximum payable per year)			
- OPD 28	28,000		
- OPD 35	35,000		
- OPD 60	60,000		
Maternity Benefits**			
The benefits are eligible for the expenses related to pregnancy and childbirth (excluding the expenses related to a child)			
- Normal Delivery, Assisted Delivery or Intentional Cesarean Delivery	40,000		
- Ectopic Pregnancy or Emergency Cesarean Section	80,000		
- Miscarriage	20,000		
Additional Personal Accident			
Personal Accident (Or.Bor.2)***			
- PA 200	200,000		
- PA 400	400,000		
- PA 900 (occupation class 1 and 2 only)	900,000		

Remarks

- *Full cover for hospital general expenses, surgeon's fees, physician's hospital visit fee and specialist's consultation fees, but not exceeding the maximum benefit specified in the Policy Schedule
- **For Annual Health Check-up and Maternity Benefits, policyholders must make an advance payment for medical services.
- ***Personal Accident insurance (Or.Bor.2) provides benefits in case of death, dismemberment, loss of sight, loss of hearing, loss of speech, and total permanent disability (50% of the sum assured for personal accident coverage while riding a motorcycle whether as a rider or passenger).
- Medical expenses for a sickness that happens in the course of 30 days from the initial effective date of the insurance policy will not be covered.
- Costs associated with tests such as PET Scan, MRI, CT Scan, Echocardiogram or Exercise Stress Test (EST) will normally be paid under the Outpatient Benefits unless such tests have been prior approved by Aetna, they will be paid under the Inpatient Hospitalization Benefits : Hospital General Expenses.
- Worldwide coverage excluding in the United States of America where the benefits will be paid for the injury from an accident only.
- Policyholder who purchases a health insurance policy before 60 years old and continuously renew the policy will be eligible for lifetime renewal. However, policyholder who purchases the policy after 60 years old will be eligible to renew the policy till 70 years old.
- For Maternity Benefits, policyholder who will be covered must have been insured for at least 280 consecutive days before the childbirth and at least 90 consecutive days for a miscarriage.