

The benefits provided by each health plan

The following table of benefits sets out the cover provided by each plan type. The plan type for the **policy** is as specified on the certificate of insurance. The **company** will pay only for the **treatment** or services stated in the table of benefits relating to the plan type specified on the certificate of insurance.

Where there is a lifetime benefit limit, this is the maximum amount the **company** will pay in respect of that particular benefit during lifetime of the **covered person**.

Certain benefits in the table of benefits specify a **waiting period**. A **covered person** must be covered by the same plan for the full duration of the specified **waiting period** before he or she can claim for that benefit. No benefit is payable for any **treatment** costs incurred during the **waiting period**.




The limits shown in the table of benefits are the maximum amounts we will pay, after the application of any **excess** and **co-insurance**.

Each benefit limit in the table of benefits is expressed in Thai Baht, and this is the currency the **company** will apply to the **policy**.

The table of benefits should be read in conjunction with the 'Definitions' and 'General exclusions' sections in this document. Please note that a **covered person** must obtain pre-authorization for the following benefits: cancer **treatment** of any kind, **hospice** and palliative care, **renal dialysis**, psychiatric **treatment**, emergency evacuation, home nursing, rehabilitation, and maternity care.

Where the term 'Full refund' appears, this means full refund of **reasonable and customary** medical charges, less any **excess** applicable to the **policy**, and subject to any **co-insurance**, any annual benefit limits, any **session** limits specified in the table of benefits, any exclusions specified on the **certificate of insurance**, or any limits in other benefits elsewhere in the table of benefits applying to the claim. This includes any restrictions or exclusions under the 'Terminal illnesses' and '**Chronic conditions**' benefits.






















Key  Full refund within annual plan benefit limit  Partial or limited cover  Not covered

Cover	Bronze	Silver	Gold
Total annual benefit limit per covered person Maximum limit that can be claimed during any one policy year	 THB 48,000,000	 THB 80,000,000	 THB 160,000,000

In-patient treatment

Including follow-up **out-patient treatment** (up to maximum of 90 days following discharge from hospital for **covered persons** with a Bronze plan).

Important note: **You** must obtain pre-authorization for all benefits included in this section.

Accommodation charges, medical specialist fees, nursing care, drugs and surgical dressings, theatre charges & intensive care, X-rays, diagnostic tests & physiotherapy	 Full refund	 Full refund	 Full refund
Organ, bone marrow & tissue transplants Donor's costs are not covered.	 Full refund	 Full refund	 Full refund
Donor's costs during transplant Medical costs associated with the donor as an in-patient.	 THB 800,000 per transplant	 THB 800,000 per transplant	 THB 800,000 per transplant
Reconstructive surgery A surgical operation required to restore a covered person's appearance after an accident , or after surgery for breast cancer, provided the original treatment for the accident or breast cancer surgery was covered by the policy and the surgery takes place within two years of the accident or the original breast cancer surgery.	 Full refund	 Full refund	 Full refund
Surgically-implanted artificial body parts	 Full refund	 Full refund	 Full refund
External prosthetic devices fitted during surgery	 THB 16,000 per device	 THB 32,000 per device	 THB 48,000 per device
Medical aids & devices Fitted immediately following in-patient or emergency ward treatment .	 THB 8,000 per medical condition	 THB 16,000 per medical condition	 THB 32,000 per medical condition

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In-patient treatment (continued)

Including follow-up **out-patient treatment** (up to maximum of 90 days following discharge from hospital for **covered persons** with a Bronze plan).

Important note: **You** must obtain pre-authorization for all benefits included in this section.





































Emergency dental treatment For accidental injury to natural teeth (within 15 days of the accident).	 Full refund	 Full refund	 Full refund
Parent accommodation For one parent (who is a covered person) to stay with the child, who is under 18 and insured, at the hospital .	 Full refund	 Full refund	 Full refund
Medically necessary travel by private local road ambulance to a hospital.	 Full refund	 Full refund	 Full refund
Hospital cash benefit Payable for each night spent in a hospital when a covered person receives treatment, up to a maximum of 60 nights.	 THB 1,280 per night	 THB 2,560 per night	 THB 8,000 per night
Rehabilitation Treatment , aimed at restoring form and/or function to the state it was in immediately before suffering an acute illness or injury , received immediately following in-patient treatment in a rehabilitation hospital or unit. A specialist's referral letter for the rehabilitation treatment is required.	 Full refund (up to 7 days per medical condition)	 Full refund (up to 15 days per medical condition)	 Full refund (up to 30 days per medical condition)

Cancer treatment

Treatment for cancer	 Full refund	 Full refund	 Full refund
Cancer genome benefit The cost of test(s) to sequence the genes of cancer cells.	 THB 192,000 per policy year	 THB 192,000 per policy year	 THB 192,000 per policy year
Cash benefit upon diagnosis of cancer (6-month waiting period) Cancers such as breast cancer, bowel cancer, lung cancer, bowel cancer & cancers of the blood (also known as leukaemia). The following are not covered: <ul style="list-style-type: none"> • Non-melanoma skin cancer unless it has spread to lymph nodes or organs. • Prostate cancer. There is a lifetime limit of one claim per covered person .	 Not Covered	 Not Covered	 THB 160,000
Wigs benefit	 THB 4,800 lifetime limit	 THB 4,800 lifetime limit	 THB 4,800 lifetime limit
Counselling Treatment , excluding any prescribed drugs, received by a registered psychologist or counsellor when the covered person is first diagnosed with cancer (up to a maximum of 10 consultations).	 THB 16,000 lifetime limit	 THB 16,000 lifetime limit	 THB 16,000 lifetime limit
Dietician Up to a maximum of 2 consultations.	 THB 3,200 lifetime limit	 THB 3,200 lifetime limit	 THB 3,200 lifetime limit































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Terminal illness			
Hospice & palliative care Including all treatment & care received after the covered person has been in a persistent vegetative state for a period of eight consecutive weeks due to an illness or injury .	 THB 800,000 lifetime limit	 THB 1,600,000 lifetime limit	 THB 3,200,000 lifetime limit
Renal Dialysis			
Short-term renal dialysis Kidney dialysis of up to 4 weeks if this is needed immediately before or after a kidney transplant operation covered by the policy or if this is needed temporarily for sudden kidney failure resulting from a disease or injury , covered by the policy .	 Full refund	 Full refund	 Full refund
Psychiatric treatment A waiting period of 24 months applies.	THB 1,600,000 life-time limit	THB 2,400,000 life-time limit	THB 3,200,000 life-time limit
In-patient treatment Up to 30 days in a recognised psychiatric unit of a hospital .	 Full refund	 Full refund	 Full refund
Out-patient psychiatric treatment Up to a maximum of 10 consultations.	 For post-hospital treatment only	 Full refund	 Full refund
Out-patient treatment			
Emergency ward treatment	 For accidents only	 Full refund	 Full refund
Surgical procedures	 Full refund	 Full refund	 Full refund
GP & specialist consultations, prescribed drugs & dressings, pathology, scans, radiology & diagnostic tests	 For post-hospital treatment only	 Full refund	 Full refund
Advanced diagnostic tests Includes cover for one consultation regarding the results.	 Full refund	 Full refund	 Full refund
Pre-operative tests When they relate to any surgery or in-patient treatment that the company is paying for under the terms of this policy .	 Full refund	 Full refund	 Full refund
Physiotherapy For an acute condition, up to a maximum of 10 sessions. A doctor's referral letter is required if more sessions are required after the initial 10 sessions.	 THB 32,000, for post-hospital treatment only	 Full refund	 Full refund
Chiropractic, osteopathy, chiropody, podiatry, homeopathy or acupuncture treatment Cover is limited to the maximum number of sessions shown per policy year .	 For post-hospital treatment only (10 sessions)	 Full refund (10 sessions)	 Full refund (15 sessions)
Hormone replacement therapy Hormone replacement therapy (HRT) received when the covered person is diagnosed with premature ovarian failure i.e. loss of ovarian function, before the age of 40 and where the HRT has been prescribed by a medical doctor . Treatment is only covered for a maximum of 12 months from the date of diagnosis.	 Not Covered	 Full refund (up to 12 months from diagnosis)	 Full refund (up to 18 months from diagnosis)

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Out-patient treatment (continued)			
Traditional Chinese medicine Cover is limited to the maximum number of sessions shown opposite per policy year .	 Not Covered	 THB 1,600 per session (15 sessions)	 THB 1,600 per session (20 sessions)
Chronic conditions Monitoring and maintenance by a medical doctor only.	 Not Covered	 Full refund	 Full refund
Home nursing Up to 12 weeks per medical condition.	 Full refund	 Full refund	 Full refund
Adult health check-up (including optical exam) A waiting period of 6 months applies.	 Not Covered	 THB 9,600 per policy year	 THB 24,000 per policy year
Medically necessary vaccinations	 Not covered	 THB 4,800 per policy year	 THB 8,000 per policy year
Child health check-up Routine vaccinations and developmental check-ups. The 12 month waiting period does not apply to children born to a person covered by the Gold plan for at least 12 months, provided they are added to the same policy within the first 28 days of life.	 Not covered	 THB 6,400 per policy year	 THB 12,800 per policy year
Emergency dental treatment For accidental injury to natural teeth, provided treatment is received within 72 hours of the accident. This benefit excludes cover for injuries arising from biting.	 Not covered	 THB 16,000 per policy year	 THB 32,000 per policy year
Routine dental treatment Screening twice per year (e.g. the assessment of diseased, missing & filled teeth, including x-rays where necessary) preventative scaling, polishing & sealing twice per year, fillings (standard amalgam or composite fillings only), extractions and root canal treatment . A waiting period of 6 months applies.	 Not covered	 Not covered	 THB 48,000 per policy year
HIV & AIDS			
Treatment of HIV &/or HIV-related illness Virus must have been contracted after the date of entry to the plan. Cover is limited to 5 years & a waiting period of 24 months applies.	 THB 160,000 for in-patient treatment only	 THB 2,400,000 per policy year	 THB 3,200,000 per policy year
Congenital conditions			
Treatment aimed to cure a congenital condition Includes cover for congenital conditions whether that condition has been diagnosed as chronic or not, palliative treatment and care for a congenital condition that is diagnosed as terminal, and treatment for any related medical conditions, provided that the covered person had no signs or symptoms of the congenital condition prior to his or her date of entry, and that the congenital abnormality was diagnosed after his or her date of entry.	 Cover for in-patient & post-hospital treatment, up to a lifetime limit of THB 640,000	 THB 1,280,000 lifetime limit	 THB 2,560,000 lifetime limit














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Pregnancy & childbirth benefits			
Complications of pregnancy as an in-patient This benefit excludes all childbirth costs. A waiting period of 280 days applies.	 THB 153,600 per policy year	 THB 480,000 per policy year	 Full refund
Childbirth necessitating an emergency caesarean section Surgeons' fees, anaesthetists' fees, theatre fees, and any necessary additional nights of accommodation. A waiting period of 280 days applies.	 Not covered	 Not covered	 Full refund
Routine maternity care, childbirth costs & out-patient complications of pregnancy treatment A waiting period of 280 days applies.	 Not covered	 Not covered	 THB 480,000 per pregnancy
In-patient cover for newborn treatment Cover for the first 90 days of life. The limit shown opposite applies per pregnancy, not per child. A waiting period of 280 days applies.	 Not covered	 THB 320,000 per pregnancy	 THB 3,200,000 per pregnancy
Emergency evacuation benefit			
Emergency medical evacuation If a covered person (or any child covered by the newborn benefit within its first 90 days of life) has a life-threatening or limb-threatening condition covered by the policy , which requires immediate treatment that cannot be adequately provided locally, the assistance service will arrange for the covered person to be moved by air and/or by surface transportation, to the nearest hospital within the covered person's area of cover where appropriate medical treatment is available. The company will pay for the reasonable and customary cost of the evacuation. Other costs, such as hotel accommodation, are not covered under this benefit. Emergency evacuation or repatriation to the USA is not covered. The assistance service retains the absolute right to decide whether the covered person's medical condition is eligible for evacuation, where the covered person shall be evacuated to, and the means and method of the evacuation.	 Full refund	 Full refund	 Full refund
Economy return airfare The cost of an economy return airfare to the covered person's country of residence following his or her emergency evacuation.	 Full refund	 Full refund	 Full refund
Travelling expenses of a companion If it is not possible for a companion to accompany the covered person on the evacuation flight, the company will pay for the companion's economy airfare on a scheduled flight (if the companion is required to stay with the covered person while he or she receives in-patient treatment , the company will pay towards the companion's hotel accommodation).	 Full refund	 Full refund	 Full refund
Hotel accommodation expenses of a companion If your companion is staying with you while you are hospitalised following your evacuation, we will pay towards the costs of their hotel accommodation up to 15 nights.	 THB 2,300 per night	 THB 3,000 per night	 THB 8,000 per night

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Emergency evacuation benefit (continued)			
<p>Economy compassionate home travel</p> <p>If a close family member dies during the policy year, the company will pay for a covered person's return economy airfare to attend the funeral, provided that the travel takes place within 28 days of the death of the close family member (the waiting period for this benefit is 12 months, and there is a lifetime limit of one claim per covered person).</p>	 Full refund	 Full refund	 Full refund
<p>Repatriation of mortal remains</p> <p>The cost of repatriation of mortal remains, transported to the covered person's home country or country of residence, if he or she dies if outside his or her home country (unless a claim is made under the 'Burial or cremation' benefit).</p>	 Full refund	 Full refund	 Full refund
<p>Burial or cremation</p> <p>The cost of burial or cremation at the place where the covered person has died (unless a claim is made under the 'Repatriation of mortal remains' benefit).</p>	 THB 51,200	 THB 51,200	 THB 51,200
Personal accident benefit			
<p>Personal accident benefit (adults)</p> <p>Please see the 'Personal accident benefit' section of this document (pp. 12-14) for full information of the benefit and percentage benefit payments for each type of injury.</p>	 THB 500,000 per policy year	 THB 500,000 per policy year	 THB 500,000 per policy year
<p>Personal accident benefit (children)</p> <p>Please see the 'Personal accident benefit' section of this document (pp. 12-14) for full information of the benefit and percentage benefit payments for each type of injury.</p>	 THB 250,000 per policy year	 THB 250,000 per policy year	 THB 250,000 per policy year