

## 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.

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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 healthcare services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Assets Control (OFAC) license. Learn more on the US Treasury's website at: [www.treasury.gov/resource-center/sanctions](http://www.treasury.gov/resource-center/sanctions).

For more details of our health insurance plans, please contact

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# Health Insurance



## Beyond Personal Care Plan

Take care of you and your beloved ones with our health insurance.

Aetna Health Insurance (Thailand) Public Company Limited



[aetna.co.th](http://aetna.co.th)

# Beyond Personal Care Plan...

## Take care of you and your beloved ones with our health insurance

- Offer the coverage up to THB 5 million for an injury or sickness per disability, with no limit to number of confinements per year
- Provide room and board benefits up to THB 12,000 per day (depending on selected plans) during a hospital confinement
- Provide coverage of hospital general expenses up to THB 200,000 for an injury or sickness per disability (depending on selected plans)
- Provide major medical treatment benefit (depending on selected plans)
- Offer benefits up to THB 100,000 in case of death or total permanent disability caused by an accident
- 24-hour worldwide coverage for medical treatment in case of sickness or accident (excluding the United States of America where the benefits will be paid for the injury from an accident only)
- Be able to purchase additional coverage for out patient treatment (OPD), maternity, and personal accident insurance
- Worry free with Aetna extensive medical network of over 450 hospitals and clinics nationwide
- No need to purchase with life insurance

**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 30 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)			
	Superior		Ultimate	
<b>Inpatient Hospitalization Benefits</b>				
Maximum benefit for an injury or sickness per disability* (including Major Medical Treatment benefit)	1,000,000		5,000,000	
Room and Board including Fees for Nursing Services				
Non-intensive Care Room (maximum payable per day)	8,000		12,000	
Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days per disability)	16,000		24,000	
<b>Hospital General Expenses</b>				
Hospital General Expenses	80,000		200,000	
Emergency Accidental Outpatient Treatment (first visit within 24 hours after the accident and follow-up treatment within 15 days), included in Hospital General Expenses	10,000		25,000	
Ambulance (maximum per disability), included in Hospital General Expenses	1,000		1,000	
<b>Surgeon's fees</b>				
Surgeon's fees including Consultation fees (as per Surgical Schedule)	100,000		250,000	
<b>Physician's hospital visit fee</b>				
Physician's hospital visit fee (maximum payable per day)	1,800		4,500	
<b>Major Medical Treatment</b>				
Major Medical Treatment pays 80% of the actual costs for a sum exceeding the inpatient hospitalization benefits (excluding room and board and fees for nursing services), up to the maximum benefit by plan				
<b>Personal Accident</b>				
Personal Accident (Or.Bor.2)***	100,000		100,000	
<b>Optional Benefits</b>				
Maternity benefits** (Policyholder is able to purchase one of any maternity benefit plans)	Plan 1	Plan 2	Plan 3	Plan 4
Eligible for expenses related to pregnancy and childbirth (regardless the expenses related to a child).				
- Normal Delivery, Assisted Delivery or Intentional Cesarean Delivery	40,000	60,000	90,000	120,000
- Ectopic Pregnancy or Emergency Cesarean Section	80,000	120,000	180,000	240,000
- Miscarriage	20,000	30,000	45,000	60,000
<b>Additional Personal Accident</b>				
Personal Accident (Or.Bor.2)***				
- PA 200	200,000			
- PA 400	400,000			
- PA 900 (occupation class 1 and 2 only)	900,000			
<b>Outpatient Benefits</b>				
Outpatient Benefits (maximum 1 visit per day and 30 visits per year)				
- Classic	2,000		2,500	
- Plus	2,500		3,000	
- Deluxe	3,000		3,500	

### Remarks

- \*Maximum benefit for an injury or sickness per disability means inpatient hospitalization (room and board including fees for nursing services, hospital general expenses, surgeon's fees and physician's hospital visit fee) and major medical treatment benefit.
- \*\*For 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).
- For Major Medical Treatment benefit, the Company pays 80% of the actual costs for a sum exceeding the inpatient hospitalization benefits including hospital general expenses, surgeon's fees and physician's hospital visit fee.
- 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.
- 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.