

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.

For more details of our health insurance plans, please contact

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Health Insurance



Personal Care Plan

Live a worry free life with our 24 - hour worldwide coverage

Aetna Health Insurance (Thailand) Public Company Limited



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Personal Care Plan...

Live a worry-free life with our 24-hour worldwide coverage

- Provide various plans with the coverage ranging from THB 300,000 – 600,000
- Offer the coverage for an injury or sickness per disability, with no limit to number of confinements per year
- Provide coverage of hospital general expenses up to THB 50,000 for an injury or sickness per disability (depending on selected plans)
- Provide major medical treatment benefit up to THB 600,000 (depending on selected plans)
- 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 outpatient 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)			
	Sapphire 08	Ruby 08	Emerald 08	Diamond 08
Inpatient Hospitalization Benefits				
Maximum benefit for an injury or sickness per disability* (including Major Medical Treatment benefit)	300,000	400,000	500,000	600,000
Room and Board including Fees for Nursing Services				
Non-intensive Care Room (maximum payable per day)	1,400	2,500	4,000	5,000
Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days per disability)	2,800	5,000	8,000	10,000
Hospital General Expenses				
Hospital General Expenses	16,000	30,000	40,000	50,000
Emergency Accidental Outpatient Treatment (first visit within 24 hours after the accident and follow-up treatment within 15 days), included in Hospital General Expenses	2,200	4,000	5,000	7,000
Ambulance (maximum per disability), included in Hospital General Expenses	1,000	1,000	1,000	1,000
Surgeon's fees				
Surgeon's fees including Consultation fees (as per Surgical Schedule)	22,000	40,000	50,000	70,000
Physician's hospital visit fee				
Physician's hospital visit fee (maximum payable per day)	300	600	900	1,200
Major Medical Treatment				
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				
Personal Accident				
Personal Accident (Or.Bor.2)***	20,000	40,000	60,000	100,000
Optional Benefits				
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
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		
Outpatient Benefits				
Outpatient Benefits (maximum 1 visit per day and 30 visits per year)				
- Classic	400	500	1,000	1,500
- Plus	500	800	1,200	2,000
- Deluxe	600	1,000	1,500	2,500

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 motor cycle 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.