

Examples of Exclusions

Specific exclusions from the coverage are specified in the health insurance policy. Examples of exclusion, 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



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 30 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 450 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 traveling a minimum distance of 150 kilometers away from his own residence in Thailand, where 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 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) | | | | |
|---|---------------|-----------|-----------|------------|------------|
| | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 |
| Inpatient Hospitalization Benefits | | | | | |
| Maximum benefit for an injury or sickness per disability**** | 1,000,000 | 2,000,000 | 5,000,000 | 10,000,000 | 30,000,000 |
| Room and Board including Fees for Nursing Services | | | | | |
| Non-intensive Care Room (maximum payable per day) | 8,000 | 10,000 | 12,000 | 15,000 | 20,000 |
| Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days per disability) | 16,000 | 16,000 | 16,000 | 30,000 | 40,000 |
| 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 | 30,000 | 50,000 |
| Ambulance | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 |
| Fees for special Nurse care (maximum payable per day, limit of 15 days) | 500 | 500 | 500 | 500 | 500 |
| 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 | 15,000 | 20,000 |
| Emergency Medical Assistance | | | | | |
| Emergency medical evacuation, repatriation and repatriation of mortal remains | USD 1,000,000 | | | | |
| Annual Health Check-up** | | | | | |
| Annual Health Check-up (one visit per year on reimbursement basis) | 500 | 700 | 1,000 | 5,000 | 10,000 |
| Personal Accident | | | | | |
| Personal Accident (PA2)*** | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 |
| Optional Benefits | | | | | |
| Maternity benefits** (Policyholder is able to purchase one of any maternity benefit plans) | | | | | |
| 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 (PA2)*** | | | | | |
| - PA 200 | 200,000 | | | | |
| - PA 400 | 400,000 | | | | |
| - PA 900 (occupation class 1 and 2 only) | 900,000 | | | | |
| Outpatient Benefits | | | | | |
| Outpatient Benefits (maximum payable per year) | | | | | |
| - OPD 28 | 28,000 | | | | |
| - OPD 40 | 40,000 | | | | |
| - OPD 60 | 60,000 | | | | |

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 (PA2) 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).
- ****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.
- 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.