

# Personal care plan

## Examples of exclusions

Specific exclusions from the coverage are specified in the health insurance policy. Aetna Health Insurance reserves the right to deny claims for the exclusions described below:

- Pre-existing condition or any medical expenses for any sickness that occurs within first 30 days from the effective date of the insurance policy.
- Treatment or corrective surgery for congenital anomalies or developmental disorders.
- Medical expenses incurred for the treatment of attempted suicide or self-inflicted injury.
- Acquired Immune Deficiency Syndrome (AIDS) including any related complications or sexually transmitted diseases.
- Any unconventional or alternative medical treatment.
- Health check-ups, hospital confinement, requests for surgery, or convalescences that are not medically necessitated.
- Pregnancy, childbirth, miscarriage (unless the insuring agreement for maternity is purchased), contraception, and sterilization.
- Visual acuity, laser eye treatment, LASIK, dental treatment and aesthetics treatment for issues such as acne and blemishes.
- Sickness or diseases occurring within 6 months from the effective date of the insurance policy, including tumors or cancers, polyps or cysts, hemorrhoids, hernias, pterygium, pinguecula or cataracts, tonsillectomy or adenoidectomy, stones, endometriosis, varicose veins, hallux valgus, galglions.

### 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 should understand the general terms and conditions, as well as the exclusions before purchasing.

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).



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**Personal health insurance  
for Long Stay Visa holders**  
Personal care plan

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# Personal care plan for Long Stay Visa holders

## Live a carefree life with our 24-hour worldwide coverage

- Coverage ranging from THB 400,000 - 600,000 for any injury or sickness per disability with no limit to the number of confinements per year.
- Coverage of hospital general expenses up to THB 50,000 for any injury or sickness per disability (depending on the selected plans).
- Major medical treatment benefit (depending on the selected plan).
- 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).
- Optional add-on coverage for personal accidents.
- Access to Aetna's extensive medical network of more than 450 hospitals and clinics nationwide.
- Available for purchase without life insurance.

**Remark:** Subject to the insurance policy's terms and conditions.

## Underwriting conditions

- Eligible for persons aged 50 to 65 years.
- Customers holding more than one effective Aetna Health Insurance policy will be offered the highest benefit for:
  - Medical treatment, capped at the maximum of THB 30 million for an injury or sickness per disability.
  - Personal accident, offered at the maximum of THB 1 million.

## Table of Benefits

Description	Benefit (THB)		
	Ruby 08	Emerald 08	Diamond 08
<b>Inpatient hospitalization benefits</b>			
Maximum benefit for an injury or sickness per disability* (including major medical treatment benefits)	400,000	500,000	600,000
<b>Room and board including fees for nursing services</b>			
Non-intensive care room, maximum payable per day	2,500	4,000	5,000
Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days per disability)	5,000	8,000	10,000
<b>Hospital general expenses</b>			
Hospital general expenses	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)	4,000	5,000	7,000
Ambulance, maximum per disability	1,000	1,000	1,000
<b>Surgeon's fees</b>			
Surgeon's fees including consultation fees (per surgical schedule)	40,000	50,000	70,000
<b>Physician's hospital visit fees</b>			
Physician's hospital visit fees, maximum payable per day	600	900	1,200
<b>Major medical treatment</b>			
Major medical treatment pays at 80% of the total cost for inpatient hospitalization (excluding room and board, and fees for nursing service), up to the maximum benefit by plan.			
<b>Personal accident</b>			
Personal accident (Or.bor.2)**	40,000	60,000	100,000
<b>Outpatient benefits</b>			
Outpatient benefits, maximum 1 visit per day and 30 visits per year			
- Long stay plan	1,350	1,350	1,350
- Classic plan	-	-	1,500
- Plus plan	-	-	2,000
- Deluxe plan	-	1,500	2,500
<b>Optional benefits</b>			
<b>Personal accident</b>			
Personal accident (Or.bor.2)**			
- PA 200 plan		200,000	
- PA 400 plan		400,000	
- PA 900 plan (for occupation class 1 and 2 only)		900,000	

### Remarks:

- \*Maximum benefit per disability includes inpatient hospitalization (room and board including fees for nursing services, hospital general expenses, surgeon's fees and physician's hospital visit fees) and major medical treatment benefit.
- \*\*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 medical condition occurring within 30 days from the initial effective date of the insurance policy will not be covered.
- Cost associated with tests such as PET scan, MRI, CT scan, Echocardiogram or Exercise stress test will normally be paid under outpatient benefits unless such tests have been approved in advance by Aetna, they will be paid under hospital general expenses benefits.
- Policyholders who purchase a health insurance policy before turning 60 years old and continuously renew the policy will be eligible for life time renewal. However, policyholders who purchase the policy after 60 years old will only be eligible to renew the policy till they turn 70 years old.