

# Platinum 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

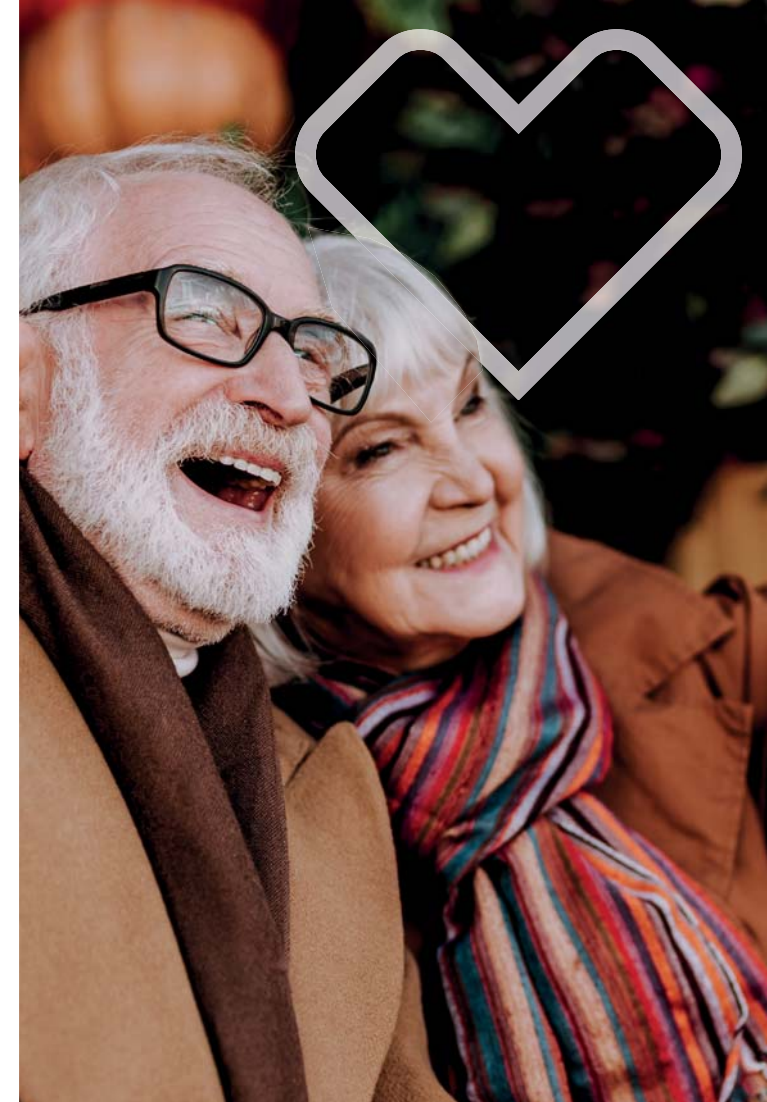
This document is not part of any insurance policy. Please refer to the general terms, conditions and exclusions in the health insurance policy. / Policyholders should understand the general terms and conditions, as well as the exclusions before purchasing.

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**  
Platinum plan

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# Platinum plan for Long Stay Visa holders

## Superior coverage and comprehensive benefits

- Inpatient hospitalization benefits up to THB 30 million for any injury or sickness per disability, with an unlimited number of confinements per year.
- Greater benefits with full coverage for actual medical expenses.<sup>(1)</sup>
- Benefits of up to THB 100,000 in case of death or total permanent disability caused by an accident.
- Extended coverage for annual health check-up.<sup>(2)</sup>
- Emergency medical assistance up to USD 1,000,000.<sup>(3)</sup>
- 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.

(1) Full cover for hospital general expenses, surgeon's fees and physician's hospital visit fees but not exceeding the maximum benefit specified in the policy schedule.

(2) To access up to the maximum limit per check-up set out in the policy schedule, policyholders must make an advance payment.

(3) Emergency medical assistance provides coverage for injury or sickness in accordance with the agreed terms and conditions if the policyholder is residing in Thailand and traveling no less than 150 kilometers away from his primary residence.

**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 insurance will be offered at the maximum of THB 1 million.

## Table of Benefits

Description	Benefit (THB)				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
<b>Inpatient hospitalization benefits</b>					
Maximum benefit for an injury or sickness per disability**	1,000,000	2,000,000	5,000,000	10,000,000	30,000,000
<b>Room and board including fees for nursing services</b>					
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
<b>Hospital general expenses</b>					
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, maximum per disability	2,000	2,000	2,000	2,000	2,000
Fee for special nurse care, maximum payable per day (limited to 15 days)	500	500	500	500	500
<b>Surgeon's fees</b>					
Surgeon's fees	Full cover*				
<b>Physician's hospital visit fees</b>					
Physician's hospital visit fees, maximum payable per day	Full cover*				
Specialist's consultation fees	10,000	10,000	10,000	15,000	20,000
<b>Emergency medical assistance</b>					
Emergency medical evacuation, repatriation and repatriation of mortal remains	USD 1,000,000				
<b>Annual health check-up***</b>					
Annual health check-up, one visit per year on reimbursement basis	500	700	1,000	5,000	10,000
<b>Personal accident</b>					
Personal accident (Or.bor.2)****	100,000	100,000	100,000	100,000	100,000
<b>Outpatient benefits</b>					
Outpatient benefits, maximum payable per year					
- OPD 40 plan	40,000				
- OPD 60 plan	60,000				
<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:

- \*Full cover for hospital general expenses, surgeon's fees and physician's hospital visit fees but not exceeding the maximum benefit specified in the policy schedule.
- \*\*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 fee)
- \*\*\*For annual health check-up, 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).
- 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.
- 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).
- 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.