



## THAILAND HEALTHCARE PLAN SUMMARY OF BENEFITS

BENEFITS (THB)	PREMIER LITE 1	PREMIER LITE 2
Maximum Coverage for any one disability (or series of disabilities arising from one event)	2,500,000	5,000,000
Life time limit	10,000,000	20,000,000
DEDUCTIBLE (see Premium table for deductible options of 40,000 / 100,000 or 200,000)	Optional	Optional
SUBSTANDARD RISKS	Considered on application	Considered on application
SPORTS COVER (for recreational sports, inc. Skiing & SCUBA)	Yes	Yes
GUARANTEED RENEWABILITY (Premium subject to change)	Lifetime	Lifetime
<b>HOSPITAL, OUTPATIENT &amp; EMERGENCY MEDICAL</b>		
COVERS NORMAL, USUAL AND CUSTOMERY CHARGES FOR:	<b>PREMIER LITE 1</b>	<b>PREMIER LITE 2</b>
<b>Room and Board</b>	Semi private or 4,000	Semi private or 8,000
<b>Operating Theatre</b>	100%	100%
<b>Surgeon's Fee:</b> includes pre-surgical assessment and normal post-surgical care in the treatment country for each disability	100%	100%
<b>Organ Transplant:</b> fees for kidney, heart/lung, liver and bone marrow transplants (benefits may include costs for donor) to a total of	500,000	1,000,000
Anesthetist's Fee	100%	100%
<b>Private Nurse Fee:</b> when certified necessary by the attending physician (at home for up to 30 days immediately after hospitalization)	100%	100%
<b>Miscellaneous Inpatient Charges:</b> for required Diagnostic Laboratory Fee; X-rays; Professional Fees; Prescribed medicine; Blood and Plasma; Wheel Chair Rentals; Surgical Appliances, Devices, Standard Prosthetics (as approved by Company)	100%	100%
<b>Intensive Care Unit, and Coronary Care Unit</b>	100%	100%
<b>Emergency Room Charges</b>	100%	100%
<b>Emergency Local Ambulance Service</b>	100%	100%
<b>World-wide Emergency Assistance:</b> 24 hours a Day / 7 Days a week	100%	100%
<b>Emergency Medical Evacuation</b>	500,000	1,000,000
Note: 1. Overseas Financial payment direct to providers can be arranged where claims exceed THB 100,000 2. Provided the whole family is covered under one policy, the new born child of an insured person is eligible for free medical benefits under the same plan as the insured person including congenital cover, 15 days after date of birth.		
<b>OPTIONAL PLAN</b>		
COVERS NORMAL, USUAL AND CUSTOMARY CHARGES FOR ELIGIBLE EXPENSES	<b>PREMIER LITE OPTIONAL</b>	
Dental Benefit: pays 80% to	80,000	
Vision Benefit: pays 80% of eye exams and prescription lens annually for each insured	20,000	
Personal Accident Benefits: Covers loss of life, loss of one or both hands or feet, loss of vision in one or both eyes, or permanent and total disability caused directly and solely by accident (child benefit limits are THB 100,000) Additional rate 1.50 / 1,000.-	400,000	