



UltraCare

International medical insurance
for you and your family

[Aetna.co.th/en](https://www.aetna.co.th/en)

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 **aetna™**

Strength to deliver on our promises

Aetna International is an award-winning provider of international health and wellness benefits, with offices across Africa, Europe, the Middle East, Greater China, Southeast Asia and the U.S. For more than five decades, we've leveraged our deep market knowledge to deliver comprehensive health care solutions. Expatriates, local nationals and business travelers count on us for:

- World-class private medical insurance and wellness solutions
- Thought leadership and innovation
- Certainty from working with a financially-strong organisation



16

Countries where we have employees



165+

Year heritage



1,600

Aetna International employees



165,000

Medical providers in our network outside of the U.S.



900,000

Aetna International members worldwide



300,000

Insured members in Thailand



You'll have reason to smile when it comes to taking care of your health

We think that international health insurance should do more than just give you peace of mind for your life at home and abroad. As well as providing first-class service and affordable international medical cover, our insurance plans are packed with useful healthcare benefits for the small things like paying for prescription drugs, right up to the big things like surgery, cancer care and medical evacuation.

With UltraCare:

You pay only for what you need

We like to give our customers options. That's why our UltraCare plans come with a range of benefits, excess options and add-on plans to suit your individual needs and budget.

Your children are covered, too

Insuring the whole family can be expensive, so we've provided a way for you to afford the cover you need. For UltraCare Standard, Select, Comprehensive and Elite, pay for your first child, and we'll insure your second, third and fourth child for free up to age 18.

For the Thailand UltraCare plan, we will cover every other child free.

Your family comes first

We'll make sure that you have the support of your loved ones if you need to be evacuated for life-saving medical treatment. We will pay for your dependants to accompany you for a medical evacuation, their travel to and from hospital, their accommodation, plus a return flight.

We will also pay for your return journey from within your area of cover, to visit a close family member should they fall critically ill or to attend their burial or cremation if they die.

You get the most appropriate care no matter what

Rest assured, if you can't receive adequate treatment locally and if it's medically necessary, we will evacuate you to an appropriate facility within your area of cover, whether your condition is critical or not.

You get quality care with less hassle

We have 165,000 direct settlement medical providers in our global network outside of the US. In Thailand, you can enjoy direct billing at over 80 providers across various specialties, clinics, and public and private hospitals.

Your safety matters too

With Aetna Security Assistance, you will receive timely security alerts on transportation disruptions, natural disasters and civil unrest. Our security alert service provides advice on more than 160 countries and more than 285 cities.

You could earn up to a 25% no-claims discount

Once you have an UltraCare plan, for every plan year that you don't claim we'll reward you with a no-claims discount on the following plan year's premium. The maximum discount you can earn is 25% for four or more consecutive claim-free plan years.

We're on your doorstep

Wherever you are, you can guarantee that we're never far away. We have offices in major cities around the world that allow us to deliver geographically and culturally appropriate services, while preserving the advantages of global governance.

UltraCare at-a-glance

	Thailand UltraCare	UltraCare Standard	UltraCare Select	UltraCare Comprehensive	UltraCare Elite
Overall plan limit	THB 10,000,000	THB 60,000,000	THB 100,000,000	THB 160,000,000	THB 200,000,000
Cancer care ¹	Paid in full ²	Paid in full ²	Paid in full ²	Paid in full ²	Paid in full ²
In-patient and daycare treatment	Paid in full ⁴	Paid in full ²	Paid in full ²	Paid in full ²	Paid in full ²
Out-patient post-hospitalisation treatment ³ (up to 90 days)	Paid in full ²	Paid in full ²	Paid in full ²	Paid in full ²	Paid in full ²
Out-patient surgical procedures	Paid in full ²	Paid in full ²	Paid in full ²	Paid in full ²	Paid in full ²
Local ambulance	Paid in full ²	Paid in full ²	Paid in full ²	Paid in full ²	Paid in full ²
Medical evacuation and repatriation	Paid up to THB 3,400,000	Paid in full when needed for in-patient, daycare or any cancer treatment ²	Paid in full ²	Paid in full ²	Paid in full ²
Hospital cash benefit (up to 30 nights)	THB 6,000 (Each night)	THB 18,000 (Each night)	THB 18,000 (Each night)	THB 18,000 (Each night)	THB 18,000 (Each night)
Aetna Security Assistance travel safety services	Available	Available	Available	Available	Available
Out-patient consultations, treatment and tests	Paid up to THB 60,000	Not covered	Paid up to THB 200,000	Paid up to THB 400,000	Paid in full ²
Maintenance of chronic medical conditions (lifetime limit)	Paid up to THB 2,720,000	Not covered	Paid up to THB 3,000,000	Paid up to THB 6,000,000	Paid up to THB 12,000,000
HIV or AIDS L	Paid up to THB 3,400,000	Not covered	Paid up to THB 3,400,000	Paid up to THB 3,400,000	Paid up to THB 3,400,000
Emergency treatment outside area of cover L W	Not covered	Not covered	Paid up to THB 1,600,000	Paid up to THB 2,800,000	Paid up to THB 4,000,000
Out-patient psychiatric treatment	Not covered	Not covered	Paid up to THB 40,000	Paid up to THB 80,000	Paid up to THB 400,000
In-patient psychiatric treatment (up to 30 days) W	Not covered	Not covered	Not covered	Paid up to THB 400,000	Paid in full ²
Congenital abnormalities W	Not covered	Not covered	Not covered	Paid up to THB 1,400,000	Paid up to THB 2,000,000
Routine health checks L	Not covered	Not covered	Not covered	Paid up to THB 28,000	Paid up to THB 40,000
Out-patient dental treatment W	Not covered	Not covered	Not covered	Paid up to 75% of THB 40,000	Paid up to THB 60,000
Dental checkups	Not covered	Not covered	Not covered	Paid up to THB 4,000	Paid up to THB 8,000
Sight examination and hearing examination	Not covered	Not covered	Not covered	Not covered	Paid up to THB 4,000
Out-patient treatment excess	No excess ⁴	THB 1,800 ⁵	THB 1,800 ⁶	THB 1,800 ⁶	No excess ⁵

¹ All cancer related out-patient and in-patient treatment is covered up to the overall plan limit

THB = Thai Baht

² Paid in full up to the overall plan limit

L = Paid up to the lifetime limit

³ Post-hospitalisation out-patient physiotherapy is subject to a benefit limit on UltraCare Thailand, Standard, Select and Comprehensive

W = Waiting period applies

⁴ THB 68,000 excess applicable to inpatient treatment outside of Thailand (no excess within Thailand)

⁵ A range of higher excess options are available

⁶ Nil excess or a range of higher excess options are available

For a full description of cover including waiting periods, please refer to the UltraCare Table of benefits available at <http://bit.ly/aetnaUC>.

International medical insurance that provides a variety of choices

We're all about choices. It starts with providing you with a choice of five UltraCare plans with worldwide cover excluding the USA. It then extends to a choice of higher excesses to enjoy savings of up to 40% on your premium and the option of add-on plans to complement your healthcare cover.

Choose add-on plans

Maternity add-on plan

Including cover for:

- Pregnancy and childbirth
- Complications in pregnancy and childbirth
- Birth defects
- Newborn child accommodation

Cover becomes available for treatment received 12 months after the start date of this plan.

Personal accident add-on plan

Including worldwide cover for:

- Accidental death, permanent total and partial disablement
- Benefit limits up to THB 5,000,000

Cover for managerial, clerical and administrative occupations only.

Embedded overseas assistance

Aetna Assistance

In the event of a medical emergency, our team of medical directors, clinicians, care managers and operations experts will:

- Quickly communicate with your doctors to determine the best treatment options
- Help you make informed decisions about available care
- Make arrangements for care and medical evacuations where necessary, to help ensure that you enjoy the best possible health outcomes

Aetna Security Assistance

- Expert safety advice and assistance at the end of the phone
- 24/7 access to information on 280+ countries and territories and 160+ cities at your fingertips
- Travel safety briefings tailored to your needs
- Email and text alerts providing up-to-the-minute information on civil unrest, natural hazards and travel disruptions
- Daily news delivered straight to your inbox



Smile, you're in safe hands with Aetna

With a global network of offices and partners, Aetna works at a local, regional and international level to connect you with first-class medical support, wherever and whenever you need it.



Round the clock medical assistance, 365 days a year

The test of any international medical insurance plan is how well the people behind it respond in an emergency. When you call Aetna Assistance, you can rely on our team of well-trained, multi-lingual co-ordinators, duty doctors and nurses.

Not only will we seek the most adequate facilities for your needs, but we will arrange admittance to hospital, approval and payment of treatment, and evacuation by road or air ambulance if medically necessary.

But it doesn't end there. Throughout your time in hospital, we're on hand to support you through your treatment. We will liaise with your doctor to make sure that you're receiving the most appropriate care at all times to aid your recovery. Leaving you with only one thing to concern yourself with — getting better.

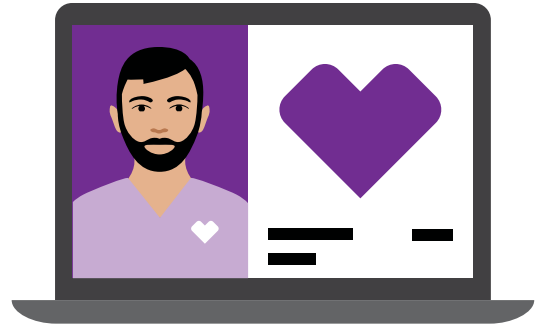


Prompt payment of your medical bills

If you are admitted to hospital or you receive daycare treatment, we will take care of your eligible hospital bills directly with the medical provider. You don't have to worry about paying large bills up front, all you have to do is pay an excess if your plan has one.

Where we don't have direct billing arrangements, we offer a prompt claims reimbursement service. Our local claims team ensures an efficient claims reimbursement process.

For all out-patient treatment, you pay the provider upfront, then claim the costs back from us.



Virtual healthcare and wellbeing support with vHealth

vHealth is a virtual health service that allows you to consult an experienced and qualified doctor by phone or video call — while at home, work or even on your travels.

Using vHealth, you can:

- Schedule virtual appointments at your convenience from 9am-6pm, Monday to Friday (except public holidays)
- Receive your health certificates, prescriptions, and referral letters via the vHealth application
- Seek advice on non-emergency health matters and everyday wellbeing
- Tap on our concierge service to assist with booking doctor appointments, organizing medical diagnostic tests, and specialist referrals
- Access your own secure medical information, including a useful consultation playback facility
- Have your prescribed medication delivered directly to your doorstep in Bangkok and selected locations.

What you need to know

Moratorium underwriting

We normally underwrite our plans on a 24-month moratorium basis. This means that any pre-existing medical conditions that have existed in the 24 months before your plan starts, will not be covered until you have been free of symptoms and treatment for 24 months after the start date of your plan.

Transferring from another insurer

If you already have a health insurance plan with another insurance provider, we may be able to continue your cover with the same underwriting terms. Please be aware that our plan terms, conditions and benefits may be different to those offered by other insurers.

For a full description of pre-existing medical conditions and an explanation of our underwriting terms, please see our UltraCare plan guides available at <http://bit.ly/aetnaUC>.

Get a quote

<http://bit.ly/aetnaUC>

Contact your broker or
Call us on +66 2667 0000 ext 5573

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Health information programmes provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of cover. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna International plans, refer to www.AetnaInternational.com.

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Important: This is a non-US (United States) insurance product that does not comply with the US Patient Protection and Affordable Care Act (PPACA). This product may not qualify as minimum essential coverage (MEC), and therefore may not satisfy the requirements, if applicable to you and your dependants, of the Individual Shared Responsibility Provision (individual mandate) of PPACA. Failure to maintain MEC can result in US tax exposure. You may wish to consult with your legal, tax or other professional advisor for further information. This is only applicable to certain eligible US taxpayers.

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Warning: The buyer should understand the details of coverage and conditions before purchasing any insurance.

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