



Underwriting Conditions

- ✓ Eligible for persons aged 15 days to 65 years. Applicants who purchase their plan before 60 years old and continuously renew the plan will be eligible for lifetime renewal. Applicants who purchase their plan after 60 years old will be eligible to renew the policy until they are 70 years old.
- ✓ Applicants under 10 years old must apply for policy together with parent(s).
- ✓ Applicants are only permitted to hold one Aetna insurance policy to which a deductible is applicable.
- ✓ For insured members who hold more than one insurance policy with Aetna Health Insurance, the maximum payable for medical treatment of any illness will be THB 30 million. The maximum payable for personal accident insurance will be THB 1 million across all Aetna policies.
- ✓ Term of health insurance: Yearly Basis.
- ✓ Acceptance is subject to underwriting assessment.



Examples of Exclusions

- Chronic diseases, injury or sickness (including complications), conditions or abnormalities that have occurred before entering into the insurance contract shall not be covered.
- Medical expenses incurred for
 - Sickness that occurs within first 30 days from the effective date of the insurance policy.
 - Sickness or disease that occurs within 120 days of policy inception in the case of Tumor Cyst or Cancer, Hemorrhoids, Hernias, Pterygium or Cataract, Tonsillectomy or Adenoidectomy, Stones, Varicose veins and Endometriosis.

Remarks

- This document is not part of the insurance policy.
- The applicant is advised to always study details of coverage and conditions carefully before deciding to buy insurance. After receiving the insurance policy, the insured is advised to study the terms and conditions of the policy contract.
- It is the responsibility of the Insured to make premium payments. Insurance agencies and brokers only facilitate the service.
- Care Plus is the marketing name of Personal Health and Accident Insurance Policy (Top-Up).

Should coverage provided by any insurance policy 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

Name and surname of applicant

Date/Month/Year Time

Payment channel

Mode of payment

Amount of premium

For more details of our health insurance plans, please contact

Name..... Surname

License no.

Tel. Email

Aetna Health Insurance (Thailand) Public Company Limited

Aetna Health Insurance (Thailand) Public Company Limited
 98 Sathorn Square Office Tower, 14th-15th Floor,
 North Sathorn Road, Silom, Bangrak, Bangkok 10500
 Tel. 0 2677 0000 Fax : 0 2230 6500



CarePlus-BR-EN-01



Care Plus

Boost your existing health insurance with our affordable top-up plans.

Aetna.co.th



Highlights



Worldwide coverage excluding USA



Cover up to THB 600,000



Room & Board benefit up to THB 4,000 per day (365 days)



Affordable top up plan to increase your health insurance cover



Extensive cashless medical network of over 490 hospitals and clinics nationwide*



No requirement to buy additional life insurance plan



Lifetime renewal guarantee**



Tax savings on premiums paid, up to THB 25,000***

Remarks :

* You may be asked to make advance payment if investigation for pre-existing conditions is required.

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*** Rules of tax deduction rights are as specified by the Revenue Department.

Description		Benefits (Baht)			
		Plan 1	Plan 2	Plan 3	Plan 3
Maximum benefit for an injury or sickness per confinement*		300,000	400,000	500,000	600,000
1. Benefit for Inpatient Care					
Section 1	Room and board including service charges (inpatient)				
	Non-intensive care room, maximum payable per day	1,000	2,000	3,000	4,000
	Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days)	2,000	4,000	6,000	8,000
Section 2	Medical expenses (Inpatient)	80% of eligible expenses			
Section 3	Emergency ambulance services, maximum payable per trip	1,000			
Additional Benefits					
Personal Accident (Or.Bor.2)**		1,000			
Deductible***					
Deductible per confinement*		20,000			

* Each hospitalization as Inpatient for medical treatment(s), or each major surgery treatment without the hospitalization as inpatient (day surgery), in a hospital or medical facility. In this regard, hospitalizations as Inpatient for treatments, or major surgery treatments without hospitalization as inpatient (day surgery) in a hospital or medical facility, regardless of how many times, due to the same injury or sickness which has not been cured, including related or continuous complications, within 90 days from the date of last discharge from the hospital or medical facility will be considered as a single confinement.

** Applicable to the Insuring Agreement for Personal Accident, Death, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability Benefits (Or.Bor.2). 50% coverage in case of motorcycle accident.

*** Deductible is applicable to an inclusion of inpatient coverage (all 1-3 Sections). It excludes personal accident (Or.Bor.2) coverage. Eligible medical expenses will be payable after the deductible has been met.

Remarks

Worldwide coverage (excluding the United States of America where the benefits will be paid for the injury from an accident only).