



Underwriting Conditions

- ✓ Eligible for persons aged 15 days to 65 years. Applicants who purchase their plan before 61 years old and continuously renew the plan will be eligible for lifetime renewal. Applicants who purchase their plan after 61 years old will be eligible to renew the policy until they are 70 years old.
- ✓ Applicants under 10 years old must apply policy together with parent(s).
- ✓ 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 Health Insurance: Yearly Basis
- ✓ Underwriting is subject to the company's rules.



Examples of Exclusions

- The Company will not pay the Inpatient and Outpatient benefits for pre-existing conditions during the first year from the effective date of your coverage. Pre-existing conditions are not covered under Major Medical benefits, regardless of the aforementioned period.
- Medical expenses incurred for
 - Sickness that occur within first 30 days form the effective date of the insurance policy
 - Sickness or disease that occur 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
- Medical expenses incurred for the treatment of attempted suicide or self-inflicted injury
- Acquired Immune Deficiency Syndrome (AIDS), including related complications or sexually transmitted diseases
- Any unconventional treatment, alternative medical treatment or experimental treatment
- Health check-ups, hospital confinement, requests for surgery or convalescences that are not medically necessary

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.
- It is the responsibility of the Insured to make premium payments. Insurance agencies and brokers only facilitate the service.
- Employee Care Plus is the marketing name of Personal Health and Accident Insurance Policy (Worksite).

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 Insured

Date/Month/Year Time

Payment channel

Mode of payment

Amount of premium

For more details of our health insurance plans, please contact

Name..... Surname

Lisence no.

Tel. Email

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ECP-BP-EN-01



Employee Care Plus

An exclusive health insurance plan for corporate employees and their families on Aetna group policies.

Aetna.co.th



Highlights



Exclusive coverage of inpatient and outpatient treatment (excluding major medical treatment) for pre-existing conditions after the first policy year



Cover up to THB 600,000



Room & Board benefit up to THB 5,000 with cover for 365 days



Top-up your cover with Major Medical benefits with 80% of the eligible expenses of the inpatient hospitalization benefits limit



Worldwide coverage excluding USA



Optional outpatient treatment (OPD), maternity, and personal accident cover



Extensive cashless medical network of over 490 hospitals and clinics nationwide



No requirement to buy additional life insurance plan



Lifetime renewal guarantee*



Obtain unlimited health and well-being advice from qualified doctors via vHealth service**

Remarks :

* Applicants who purchase a health insurance policy before 61 years old and continuously renew the policy will be eligible for lifetime renewal.

** vHealth Telemedicine Service is provided by Aetna Services (Thailand) Limited

Description		Benefit (Baht)		
		Plan 1	Plan 2	Plan 3
Maximum benefit for an injury or sickness Per Confinement*		400,000	500,000	600,000
1. Benefit for Inpatient Care				
Section 1	Room and board including service charges (inpatient) Per Confinement*			
	Non-intensive care room, maximum payable per day	2,000	3,000	5,000
	Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days Per Confinement*)	4,000	6,000	10,000
Section 2	Hospital medical expenses for diagnostic and therapeutic procedures, blood and blood components, nursing service, medicines, and parenteral nutrition, and medical supplies Per Confinement*			
2.1	Hospital medical expenses for diagnostic procedures	20,000	30,000	50,000
2.2	Hospital medical expenses for therapeutic procedures, blood and blood components, and nursing service			
2.3	Medicines and parenteral nutrition, and medical supplies			
2.4	Home medications and medical supplies 1			
Section 3	Physician evaluation and management services Per Confinement*	800	1,000	1,500
Section 4	Surgical and procedures treatment charges Per Confinement*			
4.1	Operating theater and procedure room	20,000	30,000	50,000
4.2	Medicines, parenteral nutrition, medical supplies, surgery and procedure equipment			
4.3	Surgeon’s fee including surgical assistants			
4.4	Anesthesiologist fee			
4.5	Organ transplantation fee	200,000	250,000	300,000
Section 5	Day Surgery	Included in Section 4		
2. Benefits for Non-Inpatient Care				
Section 6	Hospital medical expenses for diagnostic procedures before or after hospitalization relating to the condition diagnosed, or outpatient treatment after hospitalization Per Confinement*			
6.1	Hospital medical expenses for diagnostic procedures relating to the condition diagnosed within 30 days before and after hospitalization	Included in Section 2		
6.2	The expenses for OPD visit post hospitalization within 30 days (excluding hospital medical expenses for diagnostic procedures)			
Section 7	Medical expenses for an injury (OPD) within 24 hours Per accident	2,500	3,500	5,500
Section 8	Rehabilitation post hospitalization Per Confinement*	Included in Section 2		
Section 9	Hospital medical expenses for treatment of chronic kidney disease by hemodialysis Per Policy Year	10,000	15,000	15,000
Section 10	Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy Per Policy Year	400,000	500,000	600,000
Section 11	Medical expenses for treatment of cancer by chemotherapy Per Policy Year			
Section 12	Ambulance services, maximum payable per trip	2,000		
Section 13	Minor surgical expenses	Included in Section 4		
Additional Benefits				
Major Medical Treatment		Major Medical Treatment paid up to 80% of eligible expenses for inpatient hospitalization**, up to the maximum limit for each plan		
Fee for special nurse care at home, maximum payable per day (limited to 15 days Per Confinement*)		500		
Personal Accident (Or.Bor.2)***		100,000		
Optional Benefits				
The Insuring Agreement for Outpatient Medical Treatment, per visit (maximum benefit 1 visit per day, 30 visits per year)				
Classic		400	500	1,000
Plus		500	800	1,200
Deluxe		600	1,000	1,500
Maternity Benefits**** (insured is able to purchase one of any maternity benefit plans)		Plan 1	Plan 2	Plan 3
Normal delivery, assisted delivery or intentional cesarean delivery		40,000	60,000	90,000
Emergency cesarean section or ectopic pregnancy		80,000	120,000	180,000
Miscarriage		20,000	30,000	45,000
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		

* Per Confinement means 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 Center, at any time. The confinements for 2 times or more due to the same causes, disease or complication, with intervals of not more than 90 days from the most recent discharge from a Hospital or Medical Center shall be considered a Single Confinement.

** Except section 1, 4.5, 7, 9, 10, 11, 12

*** The Insuring Agreement for Personal Accident, Death, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech, or Permanent Disability Benefits (Or.Bor.2) (Covered 50% in case of Motorcycle Accident)

**** For maternity benefits, policyholders must make an advance payment for medical services.

Remarks

- Worldwide coverage (excluding the United States of America where the benefits will be paid for the injury from an accident only). Medical expenses for treatments of chronic kidney disease by hemodialysis and organ transplantation are covered in Thailand only.
- Maternity coverage will be provided following a waiting period of 280 days, except in the case of miscarriage, which will be covered following a waiting period of 90 days.