

4. Aetna Health Insurance (Thailand) Public Company Limited

4.1 Contact

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Max Care

Annual

Table of annual subscriptions (includes tax and stamp duty)

ตารางเบี้ยประกันภัย สำหรับรายบุคคล (รวมภาษี และอากรแสตมป์) อัตราเบี้ยประกันภัยต่อท่าน / ปี

ผู้ป่วยใน / Hospitalization only						
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3	แผน 4 / Plan 4	แผน 5 / Plan 5	แผน 6 / Plan 6
15 days - 5	26,064	39,336	51,996	62,592	72,132	83,400
6 - 10	10,932	17,328	22,908	27,540	36,228	42,012
11 - 15	7,380	12,648	17,028	21,048	27,348	31,956
16 - 20	5,940	11,988	15,996	19,872	26,712	32,004
21 - 25	7,212	12,384	16,356	20,112	28,308	33,672
26 - 30	8,028	12,780	16,908	20,856	28,548	34,608
31 - 35	8,352	13,704	18,084	22,332	30,516	36,936
36 - 40	9,384	15,084	19,920	24,576	33,900	40,872
41 - 45	10,380	17,004	22,380	27,708	35,436	42,912
46 - 50	12,144	20,700	27,180	33,684	41,880	50,796
51 - 55	14,448	25,128	33,012	40,896	49,860	60,012
56 - 60	17,532	30,888	40,476	50,184	61,092	73,668
61 - 65	22,824	37,968	49,716	61,584	78,684	95,688

ผู้ป่วยในและผู้ป่วยนอกแบบคลาสสิก / Hospitalization and major medical with OPD classic						
อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3	แผน 4 / Plan 4	แผน 5 / Plan 5	แผน 6 / Plan 6
15 days - 5	31,150	45,698	64,722	81,679	97,568	115,199
6 - 10	13,693	20,781	29,803	37,888	50,017	59,255
11 - 15	9,597	15,409	22,548	29,329	38,388	45,745
16 - 20	7,950	14,501	21,021	27,410	36,762	44,567
21 - 25	9,212	14,884	21,355	27,611	38,306	46,170
26 - 30	10,344	15,675	22,697	29,540	40,126	49,081
31 - 35	11,035	17,058	24,792	32,394	43,932	53,706
36 - 40	12,487	18,963	27,677	36,212	49,414	60,265
41 - 45	13,955	21,473	31,317	41,114	53,310	65,255
46 - 50	16,242	25,823	37,426	49,053	62,372	76,411
51 - 55	19,122	30,971	44,697	58,424	73,230	89,225
56 - 60	22,834	37,515	53,730	70,065	87,600	106,803
61 - 65	28,806	45,445	64,670	84,015	108,592	133,073

ผู้ป่วยในและผู้ป่วยนอกแบบพลัส / Hospitalization and major medical with OPD plus

อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3	แผน 4 / Plan 4	แผน 5 / Plan 5	แผน 6 / Plan 6
15 days - 5	32,426	49,512	67,259	88,028	103,931	121,562
6 - 10	14,385	22,848	31,190	41,329	53,471	62,697
11 - 15	10,141	17,067	23,650	32,088	41,137	48,506
16 - 20	8,453	16,008	22,026	29,922	39,275	47,079
21 - 25	9,712	16,383	22,355	30,110	40,806	48,669
26 - 30	10,923	17,411	23,855	32,434	43,021	51,975
31 - 35	11,706	19,070	26,134	35,748	47,286	57,060
36 - 40	13,263	21,290	29,228	40,090	53,293	64,143
41 - 45	14,849	24,154	33,104	45,582	57,779	69,723
46 - 50	17,267	28,897	39,475	54,176	67,495	81,534
51 - 55	20,291	34,476	47,034	64,266	79,073	95,067
56 - 60	24,159	41,491	56,381	76,692	94,227	113,430
61 - 65	30,301	49,931	67,661	91,492	116,069	140,550

ผู้ป่วยในและผู้ป่วยนอกแบบดีลักซ์ / Hospitalization and major medical with OPD deluxe

อายุ (ปี) / Age	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3	แผน 4 / Plan 4	แผน 5 / Plan 5	แผน 6 / Plan 6
15 days - 5	33,700	52,062	71,083	94,391	110,294	127,924
6 - 10	15,079	24,223	33,256	44,783	56,913	66,150
11 - 15	10,698	18,168	25,309	34,837	43,898	51,266
16 - 20	8,955	17,013	23,534	32,435	41,787	49,592
21 - 25	10,211	17,383	23,855	32,610	43,305	51,169
26 - 30	11,501	18,569	25,592	35,329	45,915	54,870
31 - 35	12,377	20,412	28,146	39,102	50,640	60,414
36 - 40	14,038	22,841	31,556	43,969	57,171	68,022
41 - 45	15,742	25,941	35,786	50,051	62,247	74,192
46 - 50	18,292	30,946	42,549	59,299	72,618	86,657
51 - 55	21,459	36,813	50,540	70,109	84,915	100,910
56 - 60	25,484	44,142	60,357	83,319	100,854	120,057
61 - 65	31,796	52,922	72,147	98,969	123,546	148,027

แผนความคุ้มครองเพิ่มเติม / Optional cover

สตรีครรภ์ / Maternity cover*	แผน 1 / Plan 1	แผน 2 / Plan 2	แผน 3 / Plan 3	แผน 4 / Plan 4
อายุไม่เกิน 30 ปี / up to 30	16,402	24,600	36,912	49,212
ตั้งแต่อายุ 31 ปี ขึ้นไป / 31 and over	21,303	31,956	47,940	63,912

ประกันอุบัติเหตุ / Personal accident cover (PA)

อายุ (ปี) / Age	วงเงินความคุ้มครอง / Sum insured	ชั้นอาชีพ 1 และ 2 / Class 1-2	ชั้นอาชีพ 3 และ 4 / Class 3-4
18 - 60	200,000	422	929
	400,000	831	1,858
	900,000	1,858	-
61 - 65	200,000	496	1,115
	400,000	991	2,229
	900,000	2,229	-

หมายเหตุ / Remarks :

- อัตราเบี้ยประกันข้างต้นเป็นอัตราที่รวมการจ่ายต่อปี ต่อท่าน / The subscription is the annual amount per person covered.
- การคำนวณอายุ คือตามวันที่เริ่มกรมธรรม์ / Age is calculated as the insured's age on the policy effective date.
- การขอรับความคุ้มครองเพิ่มเติมส่วนสตรีครรภ์ จะสามารถทำได้ต่อเมื่อสามีและภรรยาสมัครเข้ารับประกันสุขภาพพร้อมกัน / Maternity cover is only available if a couple join at the same time.
- ความคุ้มครองสตรีครรภ์ ผู้เอาประกันภัยต้องสำรองจ่ายล่วงหน้า / For Maternity Benefits, policy holders must make an advance payment for medical services.
- ผู้ซื้อควรทำความเข้าใจในรายละเอียดความคุ้มครองและเงื่อนไขก่อนตัดสินใจทำประกันภัยทุกครั้ง / Buyers should understand in detail coverage and conditions before making insurance decisions every time.



- ✔ Extensive cashless medical network of over 490 hospitals and clinics nationwide*
- ✔ No requirement to buy additional life insurance plan
- ✔ No claim bonus**
- ✔ Obtain unlimited health and well-being advice from qualified doctors via vHealth service***

Remarks

* You may be asked to disclose in case of investigating your pre-existing conditions by Aetna
 ** Subject to the insurance policy's terms and conditions
 *** vHealth Telemedicine Service is provided by Aetna Services (Thailand) Limited

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

Name: E-mail:

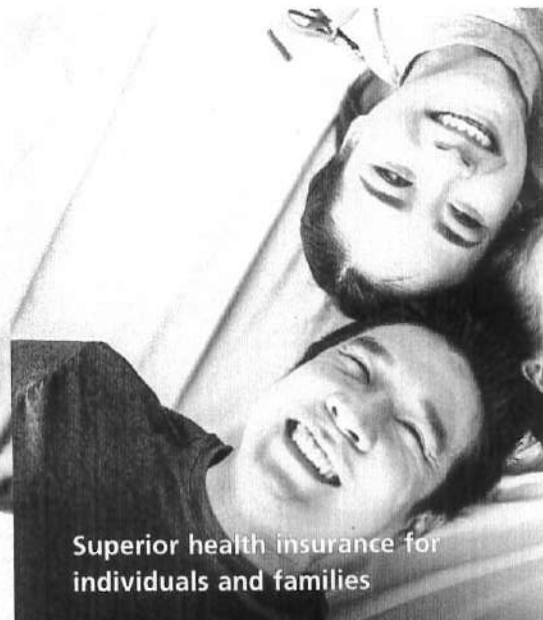
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MaxCare-BREN01



Superior health insurance for individuals and families

Max Care

Superior health insurance for individuals and families

-  Cover up to THB 5 million
-  Room & Board benefit up to THB 12,000 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
-  Lifetime renewal guarantee*
-  Optional outpatient treatment (OPD), maternity, and personal accident

* Applicants who purchase a health insurance policy before 60 years old and continuously renew the policy will be eligible for lifetime renewal.

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Table of benefits

Description	Benefit (Baht)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Maximum benefit for an injury or sickness Per Confinement*	300,000	400,000	500,000	600,000	1,000,000	5,000,000
Section 1 Inpatient Care						
Room and board including service charges (inpatient) Per Confinement*						
Non-intensive care room, maximum payable per day	1,400	2,500	4,000	5,000	8,000	12,000
Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days Per Confinement*)	2,800	5,000	8,000	10,000	16,000	24,000
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						
2.2 Hospital medical expenses for therapeutic procedures, blood and blood components, and nursing service	16,000	30,000	40,000	50,000	80,000	200,000
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*	300	600	900	1,200	1,800	4,500
Section 4 Surgical and procedures treatment charges Per Confinement*						
4.1 Operating theater and procedure room						
4.2 Medicines, parenteral nutrition, medical supplies, surgery and procedure equipment	22,000	40,000	50,000	70,000	100,000	250,000
4.3 Surgeon's fee including surgical assistants						
4.4 Anesthesiologist fee						
4.5 Organ transplantation fee	150,000	200,000	250,000	300,000	500,000	1,000,000
Section 5 Day Surgery	Included in Section 4					
Section 6 Outpatient Care						
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)	Included in Section 2					
Section 7 Medical expenses for an injury (OPD) within 24 hours Per accident	2,200	4,000	5,000	7,000	10,000	25,000
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	10,000	15,000	15,000	25,000	50,000
Section 10 Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy Per Policy Year	300,000	400,000	500,000	600,000	1,000,000	5,000,000
Section 11 Medical expenses for treatment of cancer by chemotherapy Per Policy Year						
Section 12 Ambulance services, maximum payable per trip	1,000					
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)***	20,000	40,000	60,000	100,000	100,000	100,000
Optional Benefits						
Emergency Agreement for Outpatient Medical Treatment (per visit) (maximum benefit: 3 visits per day, 10 visits per year)						
Classic	400	500	1,000	1,500	2,000	2,500
Plus	500	800	1,200	2,000	2,500	3,000
Deluxe	600	1,000	1,500	2,500	3,000	3,500
Maternity Benefits**** (insured is able to purchase one of any maternity benefit plans)						
Normal delivery, assisted delivery or intentional cesarean delivery	40,000		60,000	90,000	120,000	
Emergency cesarean section or ectopic pregnancy	80,000		120,000	180,000	240,000	
Misarrange	20,000		30,000	45,000	60,000	
Personal Accident (Or.Bor.2)****						
PA 200 plan				200,000		
PA 400 plan				400,000		
PA 800 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.
 ** Exemption 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.

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 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
- ✓ Acceptance is subject to underwriting assessment.

Examples of Exclusions

- Chronic diseases, injury or sickness (including complications, conditions) or ailments (injury) that has occurred before entering the insurance contract.
- Medical expenses incurred for:
 - Sickness that occur within 180 days from 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, Strabismus or Cataract, Transurethral or Adenoidectomy, Stones, Venous valve and Endometriosis.
- Medical expenses incurred for the treatment of attended suicide or self-inflicted injury.
- Alcohol Intoxication, Delirium, Syndrome (ABS), including related complications or sexually transmitted disease.
- Any experimental treatment, alternative medical treatment or experimental treatment.
- Health Check-up, Hospital confinement (requests for surgery or procedures) 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.
- Max Care is the marketing name of Personal Health and Accident Insurance Policy.

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.