

# UltraCare Plans

## Table of Benefits



Overall Limits	Plus	Comprehensive	Select	Standard
Under the terms and conditions of the <b>plan</b> , we will pay necessary, <b>reasonable and customary</b> expenses up to an overall maximum, per <b>insured person</b> per <b>plan year</b> (unless a lifetime limit is specified):	THB 80,000,000	THB 80,000,000	THB 80,000,000	THB 34,000,000
<b>Section A – In-Patient and Daycare Treatment</b>				
<b>Accidents and emergencies</b> , intensive care and theatre costs	Covered in Full	Covered in Full	Covered in Full	Covered in Full
<b>Hospital</b> accommodation				
Nursing fees, medical expenses and ancillary charges				
Surgeons', <b>consultants'</b> , anaesthetists' and <b>medical practitioners'</b> fees				
Prescribed medicines and drugs				
Reconstructive surgery following an <b>accident</b> or following surgery for an eligible <b>medical condition</b>				
Prostheses: Artificial body parts surgically implanted to form permanent parts of an <b>insured person's</b> body				
MRI, PET and CT scans				
X-rays, pathology, <b>diagnostic tests</b> and <b>procedures</b>				
Oncology tests, drugs and <b>consultants'</b> fees including cover for chemotherapy and radiotherapy				
Physiotherapy by a registered <b>physiotherapist</b> , when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b>				
Parent accommodation, insured parent with an insured child under 18 years of age in <b>hospital</b>				
Accidental damage to <b>natural teeth</b>				
<b>Psychiatric treatment</b> up to 30 days available after 12 months continuous cover under the <b>plan</b>		Not Covered	Not Covered	Not Covered
<b>Section B – Out-Patient Treatment<sup>1</sup></b>				
<b>Primary</b> consultations and <b>treatment</b> to include <b>medical practitioners'</b> fees, prescribed medicines, drugs and dressings	Covered in Full	Covered up to THB 340,000	Covered up to THB 204,000	Not Covered
X-rays, pathology, <b>diagnostic tests</b> and <b>procedures</b>				
<b>Specialists'</b> and <b>consultants'</b> fees for consultations, prescribed medicines, drugs and dressings	Covered up to THB 136,000	*Complementary medicine and <b>treatment</b> , traditional Chinese medicine and physiotherapy up to a maximum sub-limit of THB 68,000	*Complementary medicine and <b>treatment</b> , traditional Chinese medicine and physiotherapy up to a maximum sub-limit of THB 51,000	
<b>Psychiatric treatment</b> available after 12 months continuous cover under the <b>plan</b>				
Complementary medicine and <b>treatment</b> by a <b>therapist</b> , when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b> . This <b>benefit</b> extends to osteopathic, chiropractic, homeopathic and acupuncture <b>treatment</b> *	Covered up to THB 136,000	Covered in Full	Covered in Full	
Traditional Chinese medicine*				
Physiotherapy by a registered <b>physiotherapist</b> , when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b> *	Covered in Full	Covered in Full	Covered in Full	
Oncology tests, drugs and <b>consultants'</b> fees including cover for chemotherapy and radiotherapy				
MRI, PET and CT scans				
<b>Out-patient</b> surgical operations	Covered in Full up to 90 days	Covered in Full up to 90 days	Covered in Full up to 90 days	
<b>Post-hospitalisation treatment</b>				
<b>Section C – Out-Patient Dental Treatment<sup>2</sup></b> (available after 6 months continuous cover)				
<b>Treatment</b> for the immediate relief of <b>dental</b> pain, accidental damage to <b>natural teeth</b> and the restoration of <b>natural teeth</b> including x-rays, fillings, extractions, root-canal <b>treatment</b> , gum <b>treatment</b> , semi-precious and replacement crowns	Covered up to 75% of THB 51,000	Covered up to 75% of THB 34,000	Not Covered	Not Covered
<b>Section D – Wellness Benefit</b>				
Adults (18+): <b>Routine health checks</b> including cancer screening, cardiovascular examinations, neurological examinations, vital sign tests (e.g. blood pressure, cholesterol checks) and vaccinations	Covered up to THB 34,000	Covered up to THB 27,200	Not Covered	Not Covered
Children (0-17): Well child tests and vaccinations				
<b>Section E – Chronic Medical Conditions</b>				
Stabilisation of <b>acute</b> exacerbations/episodes of <b>chronic medical conditions</b>	Covered within the limits in the in-patient, daycare and out-patient sections	Covered within the limits in the in-patient, daycare and out-patient sections	Covered within the limits in the in-patient, daycare and out-patient sections	Covered within the limits in the in-patient and daycare section and immediately following <b>in-patient</b> or <b>daycare treatment</b> for a period of 90 days after discharge
Maintenance, routine checkups, prescribed drugs and dressings and <b>palliative treatment</b>	Covered up to a lifetime limit of THB 4,080,000	Covered up to a lifetime limit of THB 3,400,000	Covered up to a lifetime limit of THB 2,720,000	Not Covered
Please note: In the event of a <b>chronic medical condition</b> being deemed <b>terminal</b> , cover under the Chronic Medical Conditions <b>benefit</b> will cease. <b>Terminal medical conditions</b> can only be covered under the Terminal Illness <b>benefit</b>				
<b>Section F – Terminal Illness</b>				
<b>Palliative treatment</b> and <b>hospice</b> care on diagnosis of a <b>terminal</b> condition	Covered up to a lifetime limit of THB 4,080,000	Covered up to a lifetime limit of THB 3,400,000	Covered up to a lifetime limit of THB 2,720,000	Not Covered

## Table of Benefits (continued)

Section G – Hormone Replacement Therapy	Plus	Comprehensive	Select	Standard
Hormone replacement therapy in respect of pre- and post-menopausal symptoms	Covered up to THB 10,200	Covered up to THB 10,200	Covered up to THB 10,200	Covered up to THB 10,200 immediately following <b>in-patient</b> or <b>daycare treatment</b> for a period of 90 days after discharge
<b>Section H – HIV/AIDS</b> (available after 4 years from the date that the <b>benefit</b> was first introduced on <b>your plan</b> )				
<b>Treatment</b> for HIV/AIDS and <b>related medical conditions</b>	Covered up to a lifetime limit of THB 3,400,000	Covered up to a lifetime limit of THB 3,400,000	Covered up to a lifetime limit of THB 3,400,000	Not Covered
<b>Section I – Emergency Local Ambulance</b>				
Costs of road ambulance transport required due to an <b>emergency</b> or <b>medical necessity</b> to the nearest available and appropriate local <b>hospital</b>	Covered in Full	Covered in Full	Covered in Full	Covered in Full
<b>Section J – Organ Transplant</b>				
<b>Treatment</b> for and in relation to an organ transplant of either; kidney, liver, heart, lung or heart and lung, in respect of the <b>insured person</b> as recipient and not the organ donor	Covered up to THB 17,000,000	Covered up to THB 17,000,000	Covered up to THB 17,000,000	Covered up to THB 17,000,000
<b>Section K – Nursing at Home</b>				
Primary care services of a <b>registered nurse</b> in the <b>insured person's</b> home immediately after, or instead of, <b>in-patient</b> or <b>daycare treatment</b>	Covered up to THB 340,000	Covered up to THB 170,000	Covered up to THB 170,000	Covered up to THB 102,000
Please note: The Nursing at Home <b>benefit</b> does not apply to <b>terminal medical conditions</b> . <b>Terminal medical conditions</b> can only be covered under the Terminal Illness <b>benefit</b>				
<b>Section L – Compassionate Emergency Visit</b>				
Costs incurred by an <b>insured person</b> for an economy class return airfare from the <b>country of residence</b> to visit a <b>close family member</b> , up to the attained age of 75 years, in the event of a <b>medical condition</b> that results in that <b>close family member</b> being placed on a <b>critical list</b> , or his/her death. Limited to one return journey per <b>insured person</b> per <b>plan year</b>	Covered in Full	Covered in Full	Covered in Full	Not Covered
<b>Section M – Hospital Cash Benefit</b>				
Cash payment payable for each night where <b>treatment</b> is received by an <b>insured person</b> as a <b>non-paying patient</b>	THB 17,000 per night, up to a maximum of THB 510,000	THB 17,000 per night, up to a maximum of THB 510,000	THB 17,000 per night, up to a maximum of THB 510,000	THB 17,000 per night, up to a maximum of THB 510,000
<b>Section N – Legal Expenses</b>				
Legal expenses incurred by an <b>insured person</b> with <b>our</b> prior written consent in pursuit of a claim against a third party who has caused <b>bodily injury</b> to, or the death of, an <b>insured person</b>	Covered up to THB 510,000	Covered up to THB 510,000	Covered up to THB 510,000	Covered up to THB 510,000
<b>Section O – Emergency Evacuation and Repatriation</b>				
The transportation costs of an <b>insured person</b> to the nearest centre where adequate medical facilities are available. Payment of this <b>benefit</b> , including <b>treatment</b> incurred, will be subject to the <b>insured person</b> suffering from a <b>medical condition</b> ; (a) that necessitates the <b>insured person</b> being placed on a <b>critical list</b> ** , or (b) for which, in <b>our</b> opinion, adequate <b>treatment</b> is not available in the location where such <b>treatment</b> is required and/or recovery would be substantially expedited thereby	Covered in Full	Covered in Full	Covered in Full	Covered in Full when relating to <b>in-patient</b> and <b>daycare treatment</b>
Economy class return airfare following an <b>emergency</b> medical evacuation, to <b>country of residence</b>	Covered in Full	Covered in Full	Covered in Full	Covered in Full when relating to <b>in-patient</b> and <b>daycare treatment</b>
**Travelling, accommodation and economy class return airfare expenses for <b>pre-authorized</b> costs of a <b>close business colleague</b> or the <b>insured person's dependants</b> having to accompany the <b>insured person</b> for an <b>emergency</b> medical evacuation. This <b>benefit</b> will only become available under the conditions detailed in clause (a) above				
<b>Section P – Repatriation of Mortal Remains</b>				
In the event of death, the costs of preparation and air transportation of the body, mortal remains or the ashes of an <b>insured person</b> , from the place of death to the <b>home country</b> , or the preparation and local burial or cremation of the mortal remains of the <b>insured person</b> , who dies outside of the <b>home country</b>	Covered in Full	Covered in Full	Covered in Full	Covered in Full
<b>Section Q – Emergency Medical Treatment Outside Area of Cover</b>				
<b>Emergency</b> medical <b>treatment</b> cover outside of geographic <b>area of cover</b>	Covered up to THB 2,380,000	Covered up to THB 2,060,000	Covered up to THB 1,360,000	Not Covered
<b>Deductibles</b>				
<sup>1</sup> <b>Out-patient</b> medical <b>treatment</b> standard <b>excess</b> (applied per <b>medical condition</b> , per <b>plan year</b> )	THB 1,800	THB 1,800	THB 1,800	THB 1,800
<sup>2</sup> <b>Out-patient dental treatment co-insurance</b> (applied per <b>claim</b> )	25%	25%	N/A	N/A