



NEW PERSONAL CARE

Table of Benefits



Bupa Health Insurance – Ladprao Branch

BENEFITS DESCRIPTIONS	PLANS			
	Sapphire08	Ruby08	Emerald08	Diamond08
<i>INPATIENT and DAY CASE</i>				
Room and board including nursing service (Maximum payable per day)	1,400	2,500	4,000	5,000
ICU room and board including nursing and service charges - Maximum 15 days	2,800	5,000	8,000	10,000
<i>Hospital General Expenses</i>				
Hospital general expenses including drugs, dressings, X-ray, laboratory tests, physical therapy and use of operating theatre and emergency treatment. (Maximum payable per disability)	16,000	30,000	40,000	50,000
Emergency treatment – first visit within 24 hours of emergency and fifteen days follow up (Included in hospital general expenses)	2,200	4,000	5,000	7,000
Ambulance – maximum per disability. (Included in hospital general expenses)	1,000	1,000	1,000	1,000
<i>Surgical Fee</i>				
Surgical fee per disability (pays percentage of benefit in accordance with complexity of the procedure as per policy schedule.)	22,000	40,000	50,000	70,000
<i>Physicians Fee</i>				
In-patient physician's fees for doctor visits (one visit per day)	300	600	900	1,200
<i>Major Medical</i>				
<i>Major medical pays 80% in excess of the basic inpatient benefits (excluding room and board) up to the maximum shown below</i>				
<i>Maximum Payable-Inpatient benefit</i>				
Overall maximum inpatient benefit payable per disability under the plan	300,000	400,000	500,000	600,000
<i>Personal Accident</i>				
Personal Accident – lump sum payment in the event of death or dismemberment	20,000	40,000	60,000	100,000
<i>OPTIONAL BENEFITS</i>				
<i>Outpatient (per visit)</i>				
<i>Includes doctor consultation, drugs, X-ray and laboratory test (maximum benefit per visit/1visit per day/maximum of 30 visits per year)</i>				
Outpatient Classic	400	500	1,000	1,500
Outpatient Plus	500	800	1,200	2,000
Outpatient Deluxe	600	1,000	1,500	2,500
<i>Maternity</i>				
<i>All eligible hospital expenses and doctor fees including ante - natal and post - natal care</i>				
- Normal childbirth, planned caesarian and assisted delivery e.g. Forceps	30,000			
- Ectopic pregnancy and emergency caesarian section	60,000			
- Miscarriage	15,000			
<i>Additional PA Cover</i>				
<i>Personal Accident - additional lump sum payment in the event of death or dismemberment</i>				
- PA 200	200,000			
- PA 400	400,000			
- PA 900 (Occupation Class 1 and 2 only)	900,000			

For more details, please contact :

Bupa Health Insurance (Thailand) Public Company Limited

Tel.0-2938-5454 Big C Extra Ladprao (between Ladprao Soi 7-9), G floor Opposite to supermarket

Email : Ladprao@bupa.co.th



Remarks

Health Insurance

- This table of benefits should be read in conjunction with your policy documentation.
- No benefit will be paid for sickness occurring during the first 30 days of coverage.
- For the purposes of calculating major medical the basic plan comprises only those eligible charges related to hospital general expenses (excluding ambulance charges), the surgical schedule and the physician's visits.
- Inpatient expenses are payable for any one disability. This means expenses relating to treatment for a condition or symptoms arising from the same cause including all complications. If the same disability should reoccur 90 days must elapse from the last treatment date for that disability to be considered a new disability.
- Expensive tests such as MRI and CT scans and stress ECGs will normally be paid under the outpatient benefit unless such tests have been authorised in advance. If pre-authorized they will be reimbursed under the Hospital General Expenses benefit heading.
- Cover is world-wide. However, in the United States, BUPA will only cover those medical expenses, which are the result of an accident.
- Members may join up to and including the age of 65 years.
- Renewal for Personal Care members is guaranteed up to and including the age of 70 years. If a Personal Care member joins at the age of 60 or before and is continuously insured, renewal is guaranteed for life.
- If you have more than one policy with BUPA Health Insurance the maximum amount insured for any one disability is 5 million baht.

Maternity

- Under the optional maternity cover benefit is only payable provided the birth takes place 280 days after the commencement of the policy.
- Miscarriage is not covered during the first 90 days of the policy.

Personal Accident

- If you have more than one BUPA policy the cumulative maximum amount of the sum insured is 1 million baht.
- For the additional PA option of 900,000 baht BUPA will only cover members who are in Class 1 and 2 occupations. Please contact your sales adviser
- to check eligibility.

Major Exclusions

Health Insurance

Although you will be covered for the major costs of treatment, there are certain things that BUPA Health Insurance has to exclude. Full details of these can be found in your policy document. Some of the conditions which we cannot pay for, are shown below:

- Pre-existing conditions.
- Treatment which is not recommended by a doctor.
- Pregnancy delivery and miscarriage unless maternity cover is purchased. Birth control and treatment of infertility.
- Hormone replacement therapy.
- Treatment for congenital abnormalities.
- Expenses recoverable from a third party including Workmen Compensation Act and Victim's Act.
- Treatment arising from a self inflicted injury, suicide attempt, alcoholism, drug abuse or sexually transmitted diseases.
- Routine and annual health checks, eye sight examination, eye sight laser treatment such as LASIK, dental and cosmetic treatment (acne, melasma etc.)
- AIDS and HIV related illnesses.
- Appliances such as spectacles, lenses, hearing aids or wheelchairs.
- Alternative treatment such as acupuncture, chiropracter.
- Transplant surgery and supportive treatment of renal failure.
- Injury due to the dangerous sports.
- The following diseases and conditions are not covered during the first 6 months of cover: Tumor or cancer, polyps, cysts or benign tumors, hemorrhoids, hernias, pterygium pinguecula and cataract, tonsillectomy or adenoidectomy, stones, varicose veins, hallux valgus, ganglion and endometriosis.

Personal Accident

BUPA Health Insurance will cover you for loss of life, loss of sight, hearing and speech and dismemberment arising from injury due to external causes. However you will not be covered for losses arising from the following :-

- Dangerous sports.
- Flying in a non-commercial aircraft or whilst serving as a crew member in any aircraft.
- Suicide or self inflicted injury.
- Bacterial infections.
- War.
- For losses arising whilst driving or riding as a passenger on a motorcycle only 50% of the benefit will be paid and not more than 200,000 baht.
- Personal Accident optional will not cover children aged lower than 18 years.
- Miscarriage resulting from an accident.
- Taking part in a brawl.
- Radioactivity.

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