



PLATINUM PLAN

Bupa Health Insurance Table of Benefits

BENEFITS DESCRIPTION	INPATIENT BENEFIT LIMIT (BAHT)		
INPATIENT AND DAY CASE BENEFITS			
Overall maximum per disability	1,000,000	2,000,000	5,000,000
ROOM AND BOARD			
Room and board including nursing charge (maximum payable per day in a standard single room)	8,000	10,000	12,000
ICU room and board including nursing charge (maximum payable per day)	16,000	16,000	16,000
HOSPITAL GENERAL EXPENSES			
Hospital general expenses including drugs, dressings, x-ray, laboratory tests, physical therapy and use of operating theatre and emergency treatment. Overall maximum payable per disability.	Full Cover	Full Cover	Full Cover
Emergency treatment - first visit within 24 hours of emergency and 15 days follow up.	10,000	15,000	20,000
Ambulance – maximum per disability.	2,000	2,000	2,000
SURGICAL FEE			
Surgical fee per disability	Full Cover	Full Cover	Full Cover
PHYSICIAN’S FEES			
Physician’s fees for inpatient hospital visits (one visit per day)	Full Cover	Full Cover	Full Cover
Specialist’s consultation fee	10,000	10,000	10,000
EMERGENCY MEDICAL ASSISTANCE			
Evacuation, repatriation and repatriation of mortal remains	US \$1,000,000	US \$1,000,000	US \$1,000,000
ANNUAL CHECK UP			
Annual check up (one visit per year) on reimbursement basis only and only at one of BUPA’s network hospitals	500	700	1,000
PERSONAL ACCIDENT			
Personal accident	100,000	100,000	100,000

OPTIONAL BENEFIT	
<i>OPTIONAL OUTPATIENT BENEFIT</i>	<i>ALL PLANS</i>
Including doctor consultation, x-ray and laboratory tests (maximum payable per year)	
OPD 25	25,000
OPD 30	30,000
OPD 50	50,000
Outpatient chiropractor and physical therapy (included in the overall OPD limit)	3,000
<i>OPTIONAL MATERNITY</i>	
Maternity pays eligible hospital expenses and doctor fees including ante-natal and post natal care.	
Normal childbirth, assisted and forceps delivery and elected caesarian.	40,000
Ectopic pregnancy and emergency caesarian.	80,000
Miscarriage	20,000
<i>ADDITIONAL PA COVER</i>	
Personal Accident – additional lump sum payment in the event of death or dismemberment	
PA 200	200,000
PA 400	400,000
PA 900 (Occupation Class 1 and 2 only)	900,000

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.
- 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-authorised 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 only.
- Renewal is guaranteed up to and including the age of 70 years. However, if you join before the age of 60 years and are continuously insured, renewal is guaranteed for life.
- Children under the age of 15 years cannot be enrolled without a parent unless their parent is already a member of a BUPA Health Insurance plan.

- Outpatient chiropractor and physical therapy is payable only for the treatment of back joint or soft tissue injury. The benefit is only payable when a licensed practitioner provides treatment.
- If you have more than one policy with BUPA Health Insurance the maximum amount insured for any one disability is 5 million baht.

Emergency Assistance

- The emergency medical assistance provides cover if you are 150 km. or more from your place of residence.
- Cover is only available for persons resident in Thailand.
- For cover at your place of residence we can obtain independent quotations for you to suit your particular circumstances.

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 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.
- Investigations or treatment for the following diseases or conditions during the first 6 months of cover in the first policy year: tumors or cancers, polyps, cysts or benign tumors, hemorrhoids, hernias, pterygium pinguecula and cataract, tonsillectomy or adenoidectomy, stones, varicose veins, hallux valgus, ganglion and endometriosis.
- Treatment which is not recommended by a doctor.
- Birth control and treatment for infertility.
- Hormone replacement therapy.
- Treatment for congenital abnormalities.
- Mental illness and stress related conditions.
- Expenses recoverable from a third party.
- Treatment arising from a self inflicted injury, suicide attempt, alcoholism, drug abuse or sexually transmitted diseases.
- Eye examinations, eye laser treatment and cosmetic surgery.
- Dental treatment unless the optional dental policy is purchased.
- HIV, AIDS and HIV related diseases.
- Appliances such as spectacles, lenses, hearing aids or wheelchairs.
- Transplant surgery and supportive treatment of renal failure.
- Treatment for injury resulting from dangerous sport.

Personal Accident

BUPA 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.
- Being under the influence of drugs or alcohol.
- Suicide or self inflicted injury.
- 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.
- Bacterial infections.
- Miscarriage resulting from an accident.
- Taking part in a brawl.
- Criminal acts.
- War
- Radioactivity.
- Personal Accident optional will not cover children aged lower than 18 years.