

**BUPA Health Care, Thailand
Platinum**

(All figures in Baht, valid from 31.10.2001)

Benefits	Plan	Plan	Plan
Maximum payable per disability	1,000,000	2,000,000	5,000,000
Room and board incl. nursing services, max. per day	8,000	10,000	12,000
ICU room and board incl. nursing services, max. per day	16,000		
Miscellaneous hospital services incl. drugs, dressings, x-ray, laboratory tests, physical therapy and use of operating room	Paid in full		
Emergency treatment (first visit within 24h of emergency and 15 days follow up)	10,000	15,000	20,000
Ambulance, max. per disability	2,000		
Surgical fee per disability	Paid in full		
Inpatient physician's fee (one visit per day)	Paid in full		
Specialist consultation fee	10,000		
Personal Accident (death/disability)	100,000		
Emergency assistance (evacuation, repatriation and repatriation of mortal remains)	Paid in full		

Optional

Outpatient Benefit	
OPD 25: Incl. doctor consultation, drugs, x-ray and laboratory tests, max. per year	25,000
OPD 30: Incl. doctor consultation, drugs, x-ray and laboratory tests, max. per year	30,000
OPD 50: Incl. doctor consultation, drugs, x-ray and laboratory tests, max. per year	50,000
Maternity	
All eligible hospital expenses and doctor fees incl. ante- and post-natal care	40,000
Normal childbirth, planned caesarian and assisted delivery	80,000
Miscarriage	20,000

Remarks

Pre-existing conditions	not covered
Worldwide cover	yes
Dangerous sports	not covered
Riding as a passenger on a motorcycle	only 50% covered
Renewal guarantee	up to 70 y. of age
Insurance of children (under 15 years)	one parent has to be member
Direct settlement with hospital	yes

Waiting periods

Generally	30 days
Injuries due to covered accidents	none
Spec. diseases (e.g. tumor, cancer, hemorrh., hernias, cataract, tonsillectomy, stones)	6 months
Maternity cover (optional)	280 days
Miscarriage (optional)	90 days

Exclusions:

- Inpatient expenses are payable for any one disability. If the same disability reoccurs, 90 days must have elapsed from the last date of treatment that this disability is considered a new disability.
- Pre-existing conditions
- Treatment not recommended by a doctor
- Birth control and treatment of infertility
- Hormone replacement therapy
- Treatment of congenital abnormalities
- Expenses recoverable from a third party
- Treatment arising from self-inflicted injury, suicide attempt, alcoholism, drug abuse or sexually transmitted diseases

- Routine and annual health checks, eye sight examination, eye laser and cosmetic treatment
- HIV / AIDS and HIV related illnesses
- Appliances such as spectacles, lenses, hearing aids and wheelchairs
- Outpatient physical therapy and alternative treatment (e.g. acupuncture, chiropractor)
- Transplant surgery and supportive treatment of renal failure
- Injury due to dangerous sports

Personal Accident:

- Injury due to dangerous sports
- Flying in a non-commercial aircraft or while serving as a crew in any aircraft
- Suicide or self-inflicted injury
- Bacterial infection
- Miscarriage resulting from an accident
- Taking part in a crawl or a war
- Radioactivity
- For losses arising while driving as a passenger on a motorcycle only 50% of the benefit will be paid

Please refer to the policy wording for the full benefit covers and definitions.