



redefining / insurance

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## International Exclusive Table of Benefits

Benefits				
<b>Please note:</b> benefit values are per person each year unless otherwise specified and are reduced each time you claim only by the net amount (less any deductible or co-insurance) we have actually paid				
Plan	Plan 1	Plan 2	Plan 3	Plan 4
Area of cover	Worldwide / Worldwide excluding USA / Asia			
Yearly maximum up to	93,000,000 Baht	74,000,000 Baht	58,000,000 Baht	48,000,000 Baht
Outside area of cover	Emergency treatment only	Emergency treatment only	Emergency treatment only	Emergency treatment only
Level of Cover	100% of Reasonable and Customary (R&C) charges			
<b>In-patient and daycare treatment</b> (including surgery, consultations, organ transplants, consumables, surgical implants etc.)				
Daily accommodation charges	Included – single room			
Parent accommodation up to	4,800 Baht per night			
Cash benefit	7,500 Baht per night	4,800 Baht per night	3,200 Baht per night	3,200 Baht per night
In-patient direct billing	Included			
Applicable in-patient direct billing network	International directory of hospitals			
<b>Out-patient treatment</b>				
General Practitioner and Specialists consultation charges (including diagnostic procedures, prescribed drugs, dressings etc.)	Included	Included	No Benefit	No Benefit
Computerized Tomography, Magnetic Resonance Imaging (MRI), Positron Emission Tomography (PET), and Gait Scan	Included	Included	Included	No Benefit
Radiotherapy, Chemotherapy, Kidney Dialysis	Included	Included	Included	Included
Surgical procedures received as an outpatient	Included	Included	Included	Included
Courses of chiropractic treatment, acupuncture, homeopathy and osteopathy up to	37,000 Baht	37,000 Baht	No Benefit	No Benefit
Traditional Chinese medicine up to	1,900 Baht per visit. Up to 20 visits per year	1,900 Baht per visit. Up to 20 visits per year	No Benefit	No Benefit
Courses of physiotherapy	Included	Included	No Benefit	No Benefit
<b>Other benefits</b>				
Health screen up to (Annual deductible does not apply to this benefit)	32,000 Baht Available only after 365 days of membership	No Benefit	No Benefit	No Benefit
Pre-existing conditions up to	Years 1 & 2: 75,000 Baht Available only after 270 days of membership	Years 1 & 2: 75,000 Baht Available only after 270 days of membership	No Benefit	No Benefit
	Subsequent years: 150,000 Baht	Subsequent years: 150,000 Baht		
Maintenance of non pre-existing chronic conditions	Included			
Oral and maxillofacial surgery	Included			No Benefit
Ambulance transport	Included			
International Emergency Medical Assistance (Annual deductible does not apply to this benefit)	Included			
Psychiatric treatment up to	250,000 Baht	150,000 Baht	100,000 Baht	No Benefit
Accidental damage to teeth	Included			
Pre and post-natal complications	Included – available only after 365 days membership			No Benefit
New Born Accommodation	Included			No Benefit
Pregnancy and delivery up to (Annual deductible does not apply to this benefit)	440,000 Baht Available only after 280 days of membership	No Benefit		
Vaccination up to	48,000 Baht	38,000 Baht	No Benefit	No Benefit
Routine dental care up to (Annual deductible does not apply to this benefit)	80% of eligible expenses incurred up to 38,000 Baht	No Benefit		
Routine optical care up to (Annual deductible does not apply to this benefit)	9,000 Baht	No Benefit		
Hospice and palliative care up to	1,200,000 Baht in a member's lifetime Available only after 365 days of membership	960,000 Baht in a member's lifetime Available only after 365 days of membership	No Benefit	No Benefit
Personal Accident (PA.2)	200,000 Baht	200,000 Baht	200,000 Baht	200,000 Baht
<b>Optional:</b> Annual Deductible (available to all four plans)	<input type="checkbox"/> 160,000 Baht at 25% premium discount <input type="checkbox"/> 48,000 Baht at 12.5% premium discount <input type="checkbox"/> 16,000 Baht at 5% premium discount			

# International Exclusive Table of Premium

(DISCOUNTED RATE VALID FROM 1 JULY 2016)

(Bath / Person / Year)

(Stamp Duty Included)

Age	Plan 1			Plan 2			Plan 3			Plan 4		
	WW	WW x US	Asia	WW	WW x US	Asia	WW	WW x US	Asia	WW	WW x US	Asia
0	176,045	82,857	74,648	98,338	54,824	49,340	73,217	42,679	41,630	72,535	42,288	41,265
1	176,045	82,857	74,648	98,338	54,824	49,340	73,217	42,679	41,630	72,535	42,288	41,265
2	176,045	82,857	74,648	98,338	54,824	49,340	73,217	42,679	41,630	72,535	42,288	41,265
3	176,045	82,857	74,648	98,338	54,824	49,340	73,217	42,679	41,630	72,535	42,288	41,265
4	176,045	82,857	74,648	98,338	54,824	49,340	73,217	42,679	41,630	72,535	42,288	41,265
5	176,045	82,857	74,648	98,338	54,824	49,340	73,217	42,679	41,630	72,535	42,288	41,265
6	147,878	69,600	62,704	82,605	46,052	41,446	61,503	34,166	33,329	60,930	33,862	33,026
7	147,878	69,600	62,704	82,605	46,052	41,446	61,503	34,166	33,329	60,930	33,862	33,026
8	147,878	69,600	62,704	82,605	46,052	41,446	61,503	34,166	33,329	60,930	33,862	33,026
9	147,878	69,600	62,704	82,605	46,052	41,446	61,503	34,166	33,329	60,930	33,862	33,026
10	147,878	69,600	62,704	82,605	46,052	41,446	61,503	34,166	33,329	60,930	33,862	33,026
11	155,102	75,173	67,710	84,054	46,888	42,209	62,779	34,166	33,329	62,189	33,862	33,026
12	162,251	80,775	72,756	85,490	47,677	42,893	64,056	34,166	33,329	63,448	33,862	33,026
13	169,464	86,352	77,790	86,965	48,466	43,648	65,365	34,166	33,329	64,757	33,862	33,026
14	176,650	91,953	82,797	88,401	49,290	44,365	66,676	34,166	33,329	66,053	33,862	33,026
15	183,878	97,528	87,805	89,838	50,078	45,084	67,953	34,166	33,329	67,313	33,862	33,026
16	191,051	103,129	92,893	91,310	50,915	45,839	69,274	34,166	33,329	68,608	33,862	33,026
17	198,238	108,706	97,885	92,760	51,669	46,557	70,552	34,166	33,329	69,879	33,862	33,026
18	205,425	114,269	102,933	94,196	52,494	47,275	71,829	34,166	33,329	71,139	33,862	33,026
19	212,600	118,231	106,447	99,344	55,264	49,938	74,955	34,605	33,659	74,239	34,298	33,367
20	219,746	122,181	109,999	104,479	58,031	52,565	78,049	35,003	34,000	77,301	34,687	33,694
21	226,973	126,090	113,540	109,628	60,764	55,227	81,176	35,442	34,297	80,402	35,122	33,997
22	234,146	130,016	117,094	114,811	63,580	57,889	84,270	35,849	34,638	83,455	35,522	34,323
23	241,294	133,925	120,609	119,959	66,348	60,552	87,397	36,280	34,970	86,554	35,957	34,663
24	248,481	137,876	124,123	125,095	69,080	63,215	90,457	36,720	35,277	89,582	36,393	34,954
25	255,617	141,827	127,663	130,242	71,850	65,876	93,584	37,127	35,639	92,684	36,794	35,328
26	262,803	145,749	131,217	135,392	74,617	68,503	96,678	37,556	35,949	95,747	37,217	35,618
27	269,935	149,660	134,769	140,574	77,385	71,164	99,805	37,996	36,246	98,835	37,655	35,922
28	277,164	153,611	138,286	145,711	80,166	73,828	102,897	38,437	36,621	101,899	38,090	36,284
29	284,311	157,521	141,827	150,859	82,933	76,491	106,025	38,844	36,919	104,998	38,490	36,588
30	289,872	160,719	144,692	155,219	85,419	78,835	108,204	39,979	37,996	107,167	39,614	37,655
31	295,407	163,863	147,559	159,494	87,929	81,167	110,461	41,091	39,043	109,396	40,717	38,684
32	300,971	167,087	150,428	163,852	90,414	83,511	112,639	42,203	40,121	111,551	41,818	39,749
33	306,533	170,245	153,294	168,163	92,900	85,845	114,866	43,347	41,190	113,756	42,947	40,814
34	312,067	173,427	156,160	172,488	95,421	88,189	117,088	44,460	42,270	115,946	44,047	41,879
35	317,629	176,573	159,014	176,797	97,895	90,521	119,270	45,561	43,313	118,114	45,149	42,909
36	323,164	179,796	161,880	181,120	100,380	92,863	121,493	46,705	44,348	120,307	46,276	43,952
37	328,686	182,952	164,748	185,469	102,902	95,197	123,704	47,818	45,428	122,512	47,377	45,017
38	335,544	185,806	167,297	192,417	106,824	98,838	127,712	50,140	47,651	126,473	49,667	47,208
39	342,322	188,711	169,914	199,392	110,782	102,466	131,710	52,451	49,865	130,430	51,968	49,400
40	349,112	191,581	172,503	206,379	114,741	106,140	135,716	54,776	52,056	134,392	54,269	51,569
41	355,889	194,448	175,079	213,352	118,662	109,769	139,712	57,098	54,269	138,351	56,556	53,772
42	362,707	197,352	177,654	220,336	122,586	113,408	143,709	59,420	56,459	142,312	58,859	55,928
43	369,485	200,220	180,284	227,276	126,532	117,073	147,716	61,732	58,684	146,272	61,159	58,133
44	376,262	203,127	182,861	234,297	130,455	120,711	151,715	64,056	60,895	150,230	63,448	60,324
45	383,039	205,979	185,450	241,236	134,378	124,342	155,754	66,380	63,087	154,227	65,748	62,491
46	389,817	208,847	188,027	248,258	138,336	128,018	159,716	68,735	65,300	158,165	68,075	64,683
47	396,633	211,753	190,615	255,194	142,260	131,645	163,757	71,048	67,491	162,149	70,375	66,852
48	403,410	214,620	193,231	262,216	146,181	135,283	167,754	73,369	69,737	166,120	72,677	69,080
49	410,202	217,488	195,821	269,154	150,176	138,879	171,763	75,692	71,929	170,081	74,966	71,246
50	417,019	220,393	198,398	276,141	154,098	142,553	175,759	78,015	74,107	174,040	77,266	73,403
51	423,795	223,260	200,987	283,113	158,021	146,181	179,765	80,329	76,332	178,001	79,567	75,608
52	430,613	226,127	203,603	290,099	161,979	149,822	183,762	82,651	78,511	181,961	81,857	77,763
53	437,627	229,471	206,509	295,200	164,345	152,049	190,787	86,758	82,420	188,912	85,925	81,626
54	444,697	232,733	209,455	300,314	166,691	154,238	197,854	90,853	86,317	195,912	89,983	85,489
55	451,750	236,010	212,440	305,425	169,106	156,430	204,846	94,960	90,215	202,827	94,051	89,351
56	458,818	239,311	215,387	310,572	171,474	158,634	211,901	99,066	94,122	209,826	98,108	93,216
57	465,874	242,589	218,373	315,674	173,854	160,861	218,937	103,127	98,021	216,778	102,130	97,078
58	503,803	261,744	235,601	344,240	185,691	172,299	235,175	109,692	98,758	232,860	108,620	97,806
59	539,593	280,598	252,589	370,287	199,828	185,327	252,924	118,256	106,498	250,432	117,109	105,460
60	573,652	298,671	268,814	398,252	215,014	199,323	271,991	127,538	114,832	269,313	126,301	113,719
61	614,647	320,297	288,339	428,257	231,305	214,328	292,370	137,456	123,738	289,479	136,123	122,536
62	658,549	343,537	309,199	460,383	248,752	230,373	314,257	148,092	133,330	311,155	146,646	132,031
63	705,635	368,479	331,633	494,850	267,435	247,608	337,730	159,520	143,611	334,383	157,959	142,215
64	755,995	395,101	355,637	531,840	287,507	266,103	362,841	171,794	154,676	359,257	170,105	153,162
65	809,976	423,717	381,387	571,409	309,020	285,881	389,781	184,973	166,509	385,924	183,160	164,884
66	867,725	454,340	408,947	613,864	332,118	307,110	418,660	199,098	179,260	414,516	197,136	177,504
67	929,658	487,183	438,486	659,347	356,799	329,858	449,597	214,290	192,879	445,143	212,188	190,983
68	995,953	522,327	470,115	708,058	383,351	354,241	482,757	230,563	207,532	477,963	228,296	205,491
69	1,066,923	559,979	504,055	760,303	411,741	380,334	518,262	247,980	223,241	513,108	245,541	221,042
70	1,120,272	588,462	529,672	800,815	433,795	400,586	545,798	261,708	235,539	540,380	259,128	233,225
71	1,178,889	619,734	557,799	843,376	457,034	421,847	574,686	276,098	248,487	568,974	273,371	246,037
72	1,240,388	652,576	587,327	888,059	481,326	444,195	605,017	291,193	262,139	598,995	288,315	259,553
73	1,304,953	686,993	618,319	934,930	506,901	467,649	636,890	307,101	276,429	630,555	304,058	273,697
74	1,372,648	723,190	650,925	984,196	533,736	492,294	670,346	323,813	291,458	663,677	320,602	288,581
75	1,443,751	761,121	685,064	1,035,851	561,914	518,093	705,412	341,363	307,234	698,398	337,980	304,191
76	1,518,357	800,980	720,971	1,090,075	591,565	545,257	742,239	359,825	323,880	734,848	356,255	320,674
77	1,596,633	842,858	758,610	1,147,032	622,534	573,718	780,905	379,126	341,263	773,131	375,364	337,881
78	1,678,743	886,760	798,113	1,206,758	655,166	603,546	821,452	399,493	359,584	813,277	395,538	356,024
79	1,764,893	932,883	839,636	1,269,428	689,351	634,						