

BENEFITS SCHEDULE

MyHEALTH

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**LMG
Insurance.**
A Liberty Mutual Company



Please print only if necessary

BENEFITS SCHEDULE

The Benefits Schedule provides a summary of the cover provided per period of insurance unless stated otherwise. Terms in italics refer to defined terms. The meaning to these defined terms can be found in the definitions section of the policy terms and conditions. All limits and monetary amounts shall in all instances be in THB฿.

HOSPITAL AND SURGERY PLANS

One of these Hospital and Surgery plans must be selected to form the basis of your cover.

ANNUAL LIMIT	ESSENTIAL	EXTENSIVE	ELITE
The overall limit per person per period of insurance	฿3,275,000 or ฿16,375,000	฿32,750,000	฿65,500,000

HOSPITAL BENEFITS

Pre-authorisation is required for the following services:

Hospital room and board	Standard private room		
Surgeon's fees	Fully Covered		
General hospital costs	Fully Covered		
Physician visit for non-surgical	Fully Covered		
Specialist fee	Fully Covered		
Intensive Care	Fully Covered		
Surgical Implants	Fully Covered		
Hospital treatment of mental and nervous conditions	Fully Covered Up to 10 days	Fully Covered Up to 20 days	Fully Covered Up to 30 days

PRE-HOSPITALISATION BENEFITS

Pre-hospitalisation benefits before admission for a covered confinement	฿16,375 Up to 60 days before a covered confinement	฿32,750 Up to 60 days before a covered confinement	Fully Covered Up to 60 days before a covered confinement
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POST-HOSPITALISATION BENEFITS

Post-hospitalisation benefits after discharge from a covered confinement	฿16,375 Up to 60 days after a covered confinement	฿32,750 Up to 60 days after a covered confinement	Fully Covered Up to 60 days after a covered confinement
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ORGAN TRANSPLANTATION

Organ transplantation (including donor costs)	฿1,637,500	฿4,912,500	฿8,187,500
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PRIVATE NURSING, HOME NURSING

Private nursing in hospital, certified necessary by attending physician	Fully Covered		
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EXTERNAL PROSTHESIS

External prosthesis and any services associated with selection, fitting or repair	฿16,375	฿32,750	฿65,500
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HOSPITAL AND SURGERY PLANS

SURGERY PERFORMED WHILE A DAY-PATIENT, IN A CLINIC, OR IN A PHYSICIAN'S OFFICE Pre-authorisation is required for this benefit.	ESSENTIAL	EXTENSIVE	ELITE
<p>Professional fees including one post-surgical follow up.</p> <p>Also covers the following on the day of, and directly related to, the surgery or endoscopic examination: hospital room and board, theatre fees, dressings, medicines and drugs, pathology fees, and surgical implants.</p> <p>This benefit does not cover the following unless Outpatient Benefits are purchased: laryngoscopy, nasopharyngoscopy, otoscopy; any surgery on the skin and subcutaneous tissue for illness other than surgery following a confirmed diagnosis of cancer.</p>	Fully Covered		
CANCER TREATMENT The following services, when directly related to cancer, shall be covered following a confirmed diagnosis of cancer.			
Hospital treatment of cancer	Hospital Benefits section applies		
Specialist consultations; diagnostic scans and tests; medicines and drugs; chemotherapy and radiotherapy related to active cancer treatment	Fully Covered		
KIDNEY DIALYSIS			
Kidney dialysis received while admitted to hospital or out of hospital	฿163,750	฿1,637,500	Fully Covered
HIV/AIDS			
All-inclusive lifetime limit for services rendered in connection with HIV/AIDS including antiretroviral treatment, treatment of primary HIV, testing and monitoring, or treatment of AIDS. Please refer to waiting period in terms and conditions	฿327,500 lifetime benefit		
EMERGENCY DENTAL TREATMENT			
Emergency dental treatment to repair damage to sound natural teeth within 14 days of accident	Fully Covered		
LOCAL TRANSPORT BY AMBULANCE			
Transport by ambulance to and from hospital prescribed by an attending physician	Fully Covered		
HOSPICE OR PALLIATIVE TREATMENT			
Hospice or palliative treatment	No Cover	฿1,637,500 lifetime benefit	
SPECIAL LIMITS APPLYING TO CERTAIN DISABILITIES Subject to the benefits and sub-limits stated elsewhere in this benefits schedule, the maximum we will pay for losses directly or indirectly arising from the following disabilities is as stated below.			
Complications of pregnancy	No Cover	Fully Covered	
Neonatal disabilities lifetime per person Please refer to waiting period in terms and conditions	No Cover	฿1,637,500 lifetime benefit	\$3,275,000 lifetime benefit
Congenital conditions lifetime per person	No Cover	฿1,637,500 lifetime benefit	\$3,275,000 lifetime benefit
PERSONAL ACCIDENT			
Annual Limit	฿100,000		
AREA OF COVER			
The plan provides the following areas of cover: 1. Worldwide 2. Worldwide excluding USA 3. ASEAN excluding Singapore	Services rendered outside of the area of cover are covered up to ฿1,637,500 per period of insurance only if they are directly caused by sudden illness or injury occurring during the first 30 travel days of any trip outside the area of cover.		
ANNUAL DEDUCTIBLE			
Only applies to the Hospital and Surgery Plan	Nil ฿16,375 ฿32,750 ฿81,875 ฿163,750 ฿327,500		

OUTPATIENT PLANS

The following Outpatient modules are optional and can be combined with any Hospital and Surgery Module

ANNUAL LIMIT FOR OUTPATIENT BENEFITS	ESSENTIAL	EXTENSIVE	ELITE
Annual cumulative limit for all benefits shown in the Outpatient Benefits section	฿163,750	Up to overall limit	
OUTPATIENT CO-INSURANCE			
Co-insurance applies to all services under the outpatient module if rendered at a non-panel network provider.	Choice of Nil or 20% co-insurance (full reimbursement at panel clinic/hospital)		
Co-insurance does not apply to medical checkups and vaccinations			
GENERAL PRACTITIONER & SPECIALIST CONSULTATION FEES			
General Practitioner consultation fees	Fully Covered		
Specialist consultation fees	Fully Covered		
Physiotherapy A referral for physiotherapy must be submitted at the same time as your claim. Treatment is limited to 10 sessions per referral after which a new referral and medical report from your attending physician must be submitted	Fully Covered		
OUTPATIENT PSYCHIATRIC			
Physician consultation fees, diagnostic scans and tests, medicines and drugs prescribed by a physician for mental and nervous conditions	No Cover	฿114,625 lifetime benefit	฿163,750 lifetime benefit
MEDICINES AND DRUGS			
Medicines and drugs	Fully Covered		
DIAGNOSTIC SCANS AND TESTS			
Diagnostic scans and tests	Fully Covered		
MEDICAL APPLIANCES AND MOBILITY AIDS			
Purchase or rental of mobility aids	฿16,375	฿65,500	฿114,625
Slings and bandages	Up to two mobility aids per disability	Up to two mobility aids per disability	Up to two mobility aids per disability
Purchase or rental of medical appliances			
COMPLEMENTARY MEDICINE AND TRADITIONAL CHINESE MEDICINE			
Combined limit for all benefits listed in the Complementary Medicine and Traditional Chinese Medicine section	฿16,375	฿32,750	฿65,500
Consultation fees for the following complementary medicine practitioners, upon referral: Chiropractor, dietician, homeopath, osteopath, podiatrist, speech therapist A referral from your attending physician must be submitted at the same time as your claim.	Fully Covered Up to the combined limit		
Consultation fees and medicine/consumables dispensed or used by the following practitioners in the course of treatment: Acupuncturist, bone setter, Chinese medicine practitioner No referral required.	฿1,637 per visit One consultation per day Up to the combined limit	฿2,456 per visit One consultation per day Up to the combined limit	฿3,275 per visit One consultation per day Up to the combined limit
FOLLOW UP CANCER CARE			
These services shall be covered following the completion of active cancer treatment: Medicines and drugs prescribed to prevent a recurrence of cancer and related specialist consultations.	Fully Covered		
MEDICAL CHECKUP AND VACCINATIONS			
Medical checkup No referral required.	No Cover	฿13,100	฿19,650
Vaccinations No referral required.	No Cover	฿3,275	฿9,825

DENTAL AND OPTICAL BENEFIT

Available to anyone who has selected a Hospital and Surgery module

	ESSENTIAL	EXTENSIVE	ELITE
Minor dental treatment	€22,925		
Major dental treatment, including orthodontic	No Cover	€49,125	
Please refer to waiting period in terms and conditions			
Eye examinations, prescription contact lenses and prescription lenses	No Cover		€9,825

MATERNITY MODULE

Available to women between 19 to 45 years of age who have selected an Extensive or Elite Hospital and Surgery on a nil deductible basis, plus an optional Outpatient module.

MATERNITY	ESSENTIAL	EXTENSIVE	ELITE
The following prenatal and post-natal services up to 45 days following birth: Physician consultation fees, diagnostic scans and tests, medicines and drugs, midwifery and doula services, vitamins and supplements, complementary therapies (without referral).	€163,750 per pregnancy	€327,500 per pregnancy	€491,250 per pregnancy
Delivery, including elective and emergency caesarean sections and up to seven (7) days of nursery care.			
Complications of pregnancy following assisted conception.			
Therapeutic abortions.			
Please refer to waiting period in terms and conditions			
ADDITIONAL OUTPATIENT MATERNITY			
Physician consultation fees, diagnostic scans and tests, medicines and drugs prescribed by a physician or licensed midwifery practice or clinic for routine pre-natal and post-natal services up to 45 days following birth	No Cover	No Cover	€163,750 Included in Outpatient Module per pregnancy
Waiting period applies			

REPATRIATION, EVACUATION AND ASSISTANCE SERVICES PROVIDED BY APRIL ASSISTANCE.

In the event of an emergency, the Member may call-collect our dedicated assistance hotline 24 hours a day, 365 days a year to request the following services. All limits and monetary amounts are stated in US\$ and cover is subject to our policy terms and conditions. For more details, please refer to the Emergency Assistance Program scope of services.

IN THE EVENT OF ACCIDENT OR SUDDEN SEVERE ILLNESS OF THE MEMBER (To a combined limit of THB ฿32,750,000):

Included in every plan

Emergency medical evacuation and medically required repatriation	Fully Covered
Return of the member to the country of residence after recovery	Return economy class airline ticket
Compassionate visit (if the member is unaccompanied and hospitalisation is reasonably expected to be more than 7 days)	฿32,750
Supply and delivery of medication not available locally	Fully Covered
Return of member's family members	One-way economy class airline ticket
Return of dependants	One-way economy class airline ticket
Round the clock telephone access	Trained multilingual personnel including a medical team will be on-hand to assist

IN THE EVENT OF THE DEATH OF THE MEMBER (To a combined limit of THB ฿491,250):

Repatriation of mortal remains	Fully Covered
Presence of a person to accompany the deceased	Return economy class airline ticket or 1st class railway ticket & hotel accommodation up to ฿6,550 per night for a maximum of 10 nights
Return of member's family members	One-way economy class airline ticket

IF PERSONAL EFFECTS ARE LOST OR STOLEN ABROAD:

Sending urgent messages	Included
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IN THE EVENT OF THE DEATH OR CRITICAL ILLNESS OF A FAMILY MEMBER:

Compassionate Home Travel (subject to APRIL's prior agreement)	Return economy class airline ticket or 1st class railway ticket
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OTHER TRAVEL ASSISTANCE SERVICES

APRIL Assistance will provide the following travel-related information:	Visa and inoculation requirements for foreign countries Lost luggage and passport assistance while the member is traveling outside his/her Home Country or Usual Country of Residence
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MEDICAL ASSISTANCE

Medical Referral Service	Access to a global network of appointed and credentialed doctors, specialists and hospitals
Hospital Admission including Admission Deposits	In the event of an emergency admission, we will make arrangements to issue a hospital letter of guarantee
Tele-medicine Consultation and Evaluation of the Member's Condition	APRIL Assistance's duty doctors will provide help over the phone
Medical Monitoring	APRIL Assistance will monitor a Member's condition if hospitalised abroad

Underwritten by:

Liberty Insurance Co Ltd

14th, 15th, 17th and 19th Floor, Jasmine City Building
2 Soi Sukhumvit 23, Sukhumvit Road, Klongtoey Nua
Wattana, Bangkok 10110
Tel. (662) 661 6000 Fax. (662) 639-3907

Arranged and administered by:

APRIL Assistance (Thailand) Co Ltd.

518/3 Maneeya Center North
10th Floor Pleonchit Road, Lumpini, Pathumwan
Bangkok 10330, Thailand
Tel: +66 2022 9170 | Fax: +66 2 022 9112
Email: contact.th@april.com



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