

BUPA Blues Cross, Bangkok
Personal Care

(All figures in Baht, valid from 30.11.2001) from 1. Jan 04

Hospitalisation	Saphire	Ruby	Emerald	Diamond	Upgrade & downgrade of plans can be done during the insured year. For upgrading: health condition on before changing is COVERED!!!
Maximum payable per disability	300,000	400,000	500,000	600,000	
Room and board incl. nursing service, max. per day	1,000	2,000	3,000	5,000	
ICU room and board incl. nursing service, max. per day	2,000	4,000	6,000	10,000	
Hospital general expenses incl. drugs, dressings, x-ray, laboratory tests, physical therapy, use of operation theatre and emergency treatment, max. per disability	15,000	20,000	30,000	50,000	
Emergency treatment (first visit within 24h of emergency and 15 days follow up)	2,000	3,000	4,000	5,000	
Ambulance, max. per disability	1,000	1,000	1,000	1,000	
Surgical fee per disability	20,000	30,000	50,000	70,000	
Inpatient physician's fees for hospital visits (one visit per day)	300	500	800	1,000	
Major medical	Pays 80% in excess of the basic inpatient benefits (excl. room and board) up to the max. payable				
Personal Accident (death/disability) (Motorbike: 50% only)	20,000	40,000	60,000	100,000	
Emergency assistance : evacuation	--	--	1,000,000	1,000,000	
Emergency assistance: repatriation	--	--	1,000,000	1,000,000	
Emergency assistance: repatriation of mortal remains	--	--	1,000,000	1,000,000	

Options

Outpatient benefit classic (doctor consultations, drugs, x-ray and laboratory tests), one visit/day, 7 visits/illness, max. 30 visits/year, per visit max.	400	500	100	1,500	OPD: can not add or change level of OPD during the insured year, only at renewal
Outpatient benefit plus (doctor consultations, drugs, x-ray and laboratory tests), one visit/day, 7 visits/illness, max. 30 visits/year, per visit max.	500	800	1,200	2,000	
Maternity (all eligible expenses and doctor fees incl. ante- and post-natal care)					
Normal childbirth, planned caesarean and assisted delivery	30,000	30,000	30,000	30,000	
Ectopic pregnancy and emergency caesarean section	60,000	60,000	60,000	60,000	
Miscarriage	15,000	15,000	15,000	15,000	

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	lifelong if joined before 61 years-1day
Insurance of children (under 15 years)	one parent has to be member
Direct settlement with hospital	yes

new, from 2004; premium depending on age and claim history

Waiting periods

Generally	4 weeks
Injuries due to covered accidents	none
Special diseases (e.g. tumor, cancer, hemorrhoids, 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 accident-benefits will be paid

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