

**NSI Health Care, Bangkok  
Maxi and Ultra Care**

(All figures in Baht, valid from 01 Feb 2004)

<b>Benefits</b>	<b>Maxi Care</b>	<b>Ultra Care</b>
Maximum coverage per disability (or series of disabilities arising from one event)	5,000,000	20,000,000
Lifetime limit	20,000,000	80,000,000
<b>Room and board</b>	Semi-privat or 8'000/day	Privat or 16'000/day
<b>Operating theater</b>	Paid in full	Paid in full
<b>Surgeon's fee</b> (incl. pre-surgical assessment and normal post-surgical care)	Paid in full	Paid in full
<b>Organ transplant</b> (kidney, heart/lung, liver and bone marrow transplants to a total of anaesthetist's fee)	1'000'000	2'000'000
<b>Privat nurse fee</b> (when necessary)	Paid in full	Paid in full
<b>Maternity</b> (surgical delivery; normal delivery; miscarriage)	100'000; 60'000; 20'000	150'000; 90'000; 40'000
<b>Inpatient psychiatric/mental disorders</b> (max. per disability; max. per lifetime)	50'000; 200'000	100'000; 400'000
<b>Miscellaneous inpatient charges</b> (diagnostic laboratory fee, x-rays, professional fee, prescribed medicines, blood and plasma, wheelchair rentals, surgical appliances, devices, standard prosthetics)	Paid in full	Paid in full
<b>Intensive and coronary care unit</b>	Paid in full	Paid in full
<b>Outpatient benefit</b> (physician and specialists' fees for office visit, physiotherapist, chiropractor and acupuncturist when referred by physician, diagnostic laboratory fees, x-rays, prescribed medicines, outpatient surgery, surgical appliances, dressings, chemotherapy and radiation)	Paid in full	Paid in full
<b>Emergency room charges</b>	Paid in full	Paid in full
Emergency local ambulance service	Paid in full	Paid in full
Emergency medical evacuation	1'000'000	1'000'000

**Additional Benefits Plan**

<b>1. Dental Plan</b> - pays 80% to	80'000 (optional)	80'000 (included)
<b>2. Vision Plan</b> - pays 80% of eye and prescription lenses/year	20'000 (optional)	20'000 (included)
<b>3. Personal Accident (death/disability)</b> - covers loss of life, loss of one or both hands or feet, loss of vision, permanent and total disability caused directly and solely by accident	200'000 (included) to additional 20'000'000 (optional)	400'000 (included) additional 20'000'000 (optional)
<b>4. Travel Plan</b> - covers expenses worldwide when travelling outside your country of residence on trips lasting up to 60 days	Optional	<b>Included</b>
Medical expenses (covers illness or injury incl. emergency evacuation (up to 1'000'000) with max. of 12'000/day for hospital room and board which is doubled when room fee also includes all professional services)	2'000'000	2'000'000
"Get you home" (covers additional costs of your own travel accomodation necessarily incurred as a result of covered disability to get you back home)	Paid in full	Paid in full
Baggage loss (covers up to 10'000 per item, pair or set limit per year)	20'000	20'000
Baggage delay (covers purchase of essential clothing and toiletries if your baggage is delayed on arrival at your destination for over 12h)	50'000	50'000
Personal money (covers burglary and armed robbery of cash, bank notes and traveler's checks to a max. of)	20'000	20'000
Hospital cash income (pays 1'200/day for each day hospitalised over 24h due to delay or strikes, 1'000/day for 12+h delays to max.)	18'000/confinement 100'000	18'000/confinement 100'000
Personal liability (excl. vehicle liability) max. per year	5,000,000	5,000,000

**Remarks**

Pre-existing conditions	not covered unless accepted by company
Worldwide cover	yes
Recreation sports incl. skiing and scuba	yes, except hazardous avocations
Choice of medical care providers	yes
Guaranteed renewal	yes
Coverage of born children during policy year	newborn older than 15 days free during policy year
Overseas financial payment direct to providers	yes, if claims exceed 100'00 Baht

**Waiting periods**

General	30 days
Injuries due to covered accident	none
Maternity benefit	12 months
Miscarriage	90 days

**Exclusions:**

- Pre-existing conditions not declared to and accepted by the company
- Amounts in excess of normal, usual and customary charges for the geographical area where incurred
- Contraceptive devices, treatment for impotence or infertility
- Vaccinations, non-prescription medicine or vitamins
- Routine medical check-up incl. dental, vision and hearing, absent a vision or dental benefit plan
- Conditions due to war, riot, civil commotion or participating in any criminal act
- Organised league or professional sports unless declared to and accepted by the company
- Self-inflicted injury, suicide attempt, abuse of alcohol or drugs, drug addiction or sexually transmitted disease
- Elective cosmetic or reconstructive surgery
- HIV / AIDS and HIV-related illness
- Injury due to hazardous avocations (e.g. motorcycling (except for daily transport), skydiving, hang-gliding, flying (other than as fare passenger), cave or climbing with robes, bungee-jumping, non-sport diving, SCUBA diving not under supervision of a PADI dive master, hiking above 5'000 meters)

Please refer to the policy wording for the full benefit , cover, premium and exclusions text