

BENEFITS DESCRIPTION	INPATIENT BENEFIT LIMIT (BAHT)
INPATIENT AND DAY CASE BENEFITS	
Overall maximum per disability	1,000,000
ROOM AND BOARD	
Room and board including nursing charge (maximum payable per day in a standard single room)	8,000
ICU room and board including nursing charge (maximum payable per day)	16,000
HOSPITAL GERNERAL EXPENSES	
Hospital general expenses including drugs, dressings, x-ray, laboratory tests, physical therapy and use of operating theatre and emergency treatment. Overall maximum payable per disability.	Full Cover
Emergency treatment - first visit within 24 hours of emergency and 15 days follow up.	10,000
Ambulance - maximum per disability.	2,000
SURGICAL FEE	
Surgical fee per disability	Full Cover
PHYSICIAN'S FEES	
Physician's fees for inpatient hospital visits (one visit per day) Specialist's consultation fee	Full Cover 10,000
EMERGENCY MEDICAL ASSISTANCE	
Evacuation, repatriation and repatriation of mortal remains	US\$ 1,000,000
PERSONAL ACCIDENT	
Personal accident (Benefit paid in case of death or dismemberment)	100,000

Remark

Health Insurance

This table of benefits should be read in conjunction with your policy documentation.

- This policy provides cover for 6 months only. The policy is non-cancelable and cannot be extended. If you plan to stay in Thailand for more than 6 months please ask our sales representatives about our wide selection of annual policies.
- There needs to be a minimum 3-month break before a new 6-month policy will be issued. Members will need to complete a new application form
- This policy is available for non-Thai nationalities only.
- Cover is in Thailand only.
- Members must be over the age of 18 years and may apply up to and inclusive of the age of 70 years only.
- Inpatient expenses are payable for any one disability. This means expenses relating to treatment for a condition or symptoms arising from the same cause including all complications. If the same disability should reoccur 90 days must elapse from the last treatment date for that disability to be considered a new disability.
- Expensive tests such as MRI and CT scans and stress ECGs will be reimbursed under the inpatient hospital general expenses benefit provided they are appropriate and have been pre-authorized by Bupa in advance.
- If you have more than one policy with Bupa Health Insurance the maximum amount insured for any one disability is 5 million baht.

Emergency Assistance

- The emergency medical assistance provides cover if you are 150 km. or more from your place of residence in Thailand.

Major Exclusions

Although you will be covered for the major costs of treatment, there are certain things that Bupa has to exclude.

Full details of these can be found in your policy document.

Some of the conditions which we cannot pay for are shown below:

- Pre-existing conditions.
- Investigations or treatment for the following diseases or conditions are not covered: tumors or cancers, polyps, cysts or benign tumors, hemorrhoids, hernias, pterygium pinguecula and cataract, tonsillectomy or adenoidectomy, stones, varicose veins, hallux valgus, ganglion and endometriosis.
- Treatment which is not recommended by a doctor.
- Birth control and treatment for infertility.
- Hormone replacement therapy.
- Treatment for congenital abnormalities.
- Mental illness and stress related conditions.
- Treatment arising from a self inflicted injury, suicide attempt, alcoholism, drug abuse or sexually transmitted diseases.
- Eye examinations, eye laser treatment and cosmetic surgery.
- Dental treatment.
- HIV, AIDS and HIV related diseases.
- Appliances such as spectacles, lenses, hearing aids or wheelchairs.
- Transplant surgery and supportive treatment of renal failure.
- Treatment for injury resulting from dangerous sport.

Personal Accident

Bupa will cover you for loss of life, loss of sight, hearing and speech and dismemberment arising from injury due to external causes. However you will not be covered for losses arising from the following:

- Dangerous sports.
- Flying in a non-commercial aircraft or whilst serving as a crew member in any aircraft.
- Being under the influence of drugs or alcohol.
- Suicide or self inflicted injury.
- For losses arising whilst driving or riding as a passenger on a motorcycle only 50% of the benefit will be paid. (Please note that eligible medical expenses will still be paid up to the maximum limits in the event of a motorcycle accident)
- Bacterial infections.
- Miscarriage resulting from an accident.
- Taking part in a brawl.
- Criminal acts.
- War
- Radioactivity.