



Asia care^{PLUS}

TAILOR-MADE HEALTHCARE INSURANCE SOLUTIONS FOR ASIA

HEALTH INSURANCE.
FOR YOU. WHEREVER. WHENEVER.

MSH INTERNATIONAL

is a world leader in the design and management of international healthcare solutions. We are specialists in international health insurance for individuals, families & groups worldwide.

KEY FIGURES

40 years of service excellence in international health insurance

1 of the top 5 leaders for international health insurance worldwide

5 regional centers in Calgary, Paris, Dubai, Shanghai and Bangkok

330,000 insured members across 194 countries

2,000 insured companies

860,000 medical providers worldwide



MSH INTERNATIONAL 5 Regional Headquarters



WHY CHOOSE US?



Tailored solutions according to your needs.



Cashless hospitals visits - no cash advance required for medical visits via our preferred medical network.



24/7 worldwide support by our multicultural team via our regional service center in Bangkok.



Claims processed in 5 working days from the day of complete claims submission; including access to online claims status tracking.



Second medical opinion service by our in-house medical team.



ASIA CARE PLUS OVERVIEW

Essential international health insurance plans

Essential coverage for costly unexpected future events such as accidents and treatment of medical conditions, acute or chronic.

Lifetime renewal guarantee regardless of age or health condition.

Worldwide coverage for accidents and medical emergencies.

Free choice of medical provider - or via our preferred network of over 6,700 hospitals worldwide.

Direct billing - no cash advance required for both inpatient or outpatient treatments.

1st day coverage - immediately get covered on the first day your plan starts.



Our plans at a glance

Plan 1 Essential care	Plan 2 Balance care	Plan 3 Superior care	Plan 4 Premium care
Inpatient	Inpatient	Inpatient	Inpatient
Cancer	Cancer	Cancer	Cancer
	Outpatient	Outpatient+	Outpatient++
		Health checkup	Health checkup
			Maternity
			Dental

Paid in full Limited cover

Estimated medical cost in Southeast Asia

Diagnosed with brain cancer at 42 years of age in Bangkok.
32 days in hospital - brain tumor surgery followed by several sessions of radiotherapy and chemotherapy for the next 10 months.



Neurological Surgery and Oncology cost: 7,200,000 Baht

Severe motorcycle accident in Pattaya.

3 months in hospital - multiple operations, transfer to hospital in Bangkok, long term post-accident follow-up and physiotherapy.



Multiple surgeries, critical care transfer service, outpatient follow-up, and physiotherapy cost: 13,579,000 Baht



First class hospital standard health check up program cost: 6,400 Baht



Natural childbirth platinum package cost: 79,000 Baht

AREA OF COVERAGE

Primary area of coverage:*

Asia Care Plus plans offer you **full access to medical services and cover in the primary area of coverage with no time limitation.**

Bangladesh
Brunei
East Timor
Indonesia
Malaysia
Myanmar
Pakistan
Sri Lanka
Vietnam

Bhutan
Cambodia
India
Laos
Maldives
Nepal
Philippines
Thailand



AREA OF COVERAGE FOR ELECTIVE TREATMENTS

Asia Care Plus plans offer a choice of 3 zones: **Zone A, Zone B or Zone C.** You may choose to have your treatments in any of the countries listed in your chosen zone (up to 175 days per year).

Zone A Worldwide excluding: USA

Zone B Worldwide excluding: USA, China, Bahamas, Canada, Hong-Kong, Israel, Japan and Switzerland

Zone C Worldwide excluding: USA, China, Bahamas, Canada, Hong-Kong, Israel, Japan, Switzerland, Russia, Singapore, Brasil, Taiwan and United Kingdom

Coverage outside the primary area of cover & your chosen zone



Worldwide coverage

You are covered worldwide for accidents and unforeseen medical emergencies for trips up to 60 days (not more than 180 days per year and in the limit of \$250,000 per year).

*To be eligible for Asia Care Plus plans, you must reside in one or more countries in the primary area of coverage for at least 185 days per year.

Asia care^{PLUS} BENEFITS

BENEFITS	Plan 1	Plan 2	Plan 3	Plan 4
Annual Limit per Year & per person	32,000,000	32,000,000	32,000,000	32,000,000

In-patient Benefits (Hospital Services)

Standard single room	Private room up to 5,440 per day	Private room up to 5,440 per day	Private room up to 5,440 per day	Private room up to 5,440 per day
Parent accommodation with an insured child under 18	1,280 per day max 30 days	1,280 per day max 30 day	1,280 per day max 30 day	1,280 per day max 30 day
Day care treatment or surgery*	●	●	●	●
Nursing Care	●	●	●	●
Operating room, medicine & surgical dressing	●	●	●	●
Prescription drugs and materials	●	●	●	●
MRI, PET & CT-PET Scans	●	●	●	●
Intensive care, intensive therapy, coronary care, dependency unit	●	●	●	●
Surgical fees including anesthesia	●	●	●	●
Reconstructive surgery following accident/eligible medical condition	●	●	●	●
Specialist's consultations fees	●	●	●	●
Diagnostic Test - Pathology Xrays	●	●	●	●
Organ and bone marrow transplant services	●	●	●	●
Cancer treatment (both In and Out-patient)	●	●	●	●
Hospice and palliative care	1,600,000	1,600,000	1,600,000	1,600,000
Psychiatric treatment (10 months waiting period)	● Max. 20 days	● Max. 20 days	● Max. 20 days	● Max. 20 days
Prosthetic implants & appliances	●	●	●	●
Rehabilitation	● for 30 days per medical condition	● for 30 days per medical condition	● for 30 days per medical condition	● for 30 days per medical condition
Nursing at home or in a convalescent home	32,000	32,000	32,000	32,000

* Day care treatment or Outpatient surgery: treatment cost for a surgical procedure performed in a surgery, hospital, day care facility or out-patient department, as part of an hospitalization of less than 24 hours

Currency: THB

● Paid in full ■ Not covered

WAITING PERIODS: The number indicates the number of months of waiting period. The benefits will be available after the end of the waiting period.

BENEFITS	Plan 1	Plan 2	Plan 3	Plan 4
Emergency dental treatment following an accident	●	●	●	●
Local road ambulance service	●	●	●	●
Pre-operative consultation & diagnostic procedure within 15 days from the admission & post hospitalization**	64,000	64,000	64,000	64,000

Out-patient Benefits

Annual limit per person	■	32,000	192,000	192,000
General Practitioner fees & drugs	■	●	●	●
Specialist fees	■	Up to 8,000 per visit	Up to 8,000 per visit	Up to 8,000 per visit
Minor surgery	■	●	●	●
Lab test, Xrays, Diagnostic & Pathology test	■	●	●	●
Vaccinations	■	■	Up to 6,400 per year	Up to 6,400 per year
Prescribed Medicine***	■	●	●	●
Chiropractic, osteopathy, homeopathy, acupuncture treatment, traditional Chinese medicine by a recognised practitioner	■	■	Up to 8,000 & 15 sessions per year	Up to 8,000 & 15 sessions per year
Prescribed physiotherapy	■	10 visits / year, 1,600 /session	10 visits / year, 1,600 /session	10 visits / year, 1,600 /session
Prescribed medical aids (hearing aids & orthopaedic appliances)	■	Up to 8,000 per year	Up to 8,000 per year	Up to 8,000 per year
Routine health check up including screening for early detection (Full health screen, Mammogram, Papanicolaou (PAP) test, Prostate Cancer Screen)	■	■	Up to 6,400 per year	Up to 6,400 per year

Treatment for HIV and Aids

Both in- and out-patient. Maximum coverage: 5 years. (24 months waiting period)	480,000	480,000	480,000	480,000
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Congenital anomalies

Treatment for congenital anomalies which manifests themselves after the day of entry	320,000	320,000	320,000	320,000
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** Medical practitioners fees, specialist fees, diagnostic test & prescribed drugs & dressing: pre-operative consultation & diagnostic procedure within 15 days from the admission & post-hospitalization

*** By a recognized medical practitioner

WAITING PERIODS: The number indicates the number of months of waiting period. The benefits will be available after the end of the waiting period.

Currency: THB

● Paid in full ■ Not covered

BENEFITS	Plan 1	Plan 2	Plan 3	Plan 4
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Vision care

Including glasses, frames, contact lenses, laser treatment (9 months waiting period)	■	■	■	Up to 6,400 per year
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Maternity and Childbirth Benefits

Normal pregnancy and delivery costs (10 months waiting period)				80,000
Complications of pregnancy and childbirth (10 months waiting period)	■	■	■	
Newborn care (10 months waiting period)				

Dental Treatment

Routine dental treatment (check up, basic treatments)				32,000 per year
Major restorative dental treatment including orthodontic, prostheses bridges, implants (9 months waiting period)	■	■	■	

Personal Accident

Loss of Life, Dismemberment, Loss of Sight, Hearing, Speech or Permanent Disability including driving or riding as a passenger on motorcycles	Up to 100,000	Up to 100,000	Up to 100,000	Up to 100,000
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Medical Evacuation

	Included	Included	Included	Included
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WAITING PERIODS: The number indicates the number of months of waiting period. The benefits will be available after the end of the waiting period.

Currency: THB

● Paid in full ■ Not covered



MEDICAL EVACUATION

Medical evacuation and repatriation are important benefits that will support you through emergencies, accidents, and serious illnesses. Our 24/7 services are exclusively provided for MSH INTERNATIONAL's members. With just one phone call, we will be right by your side in the shortest time.



In case of accidents or illnesses in the country of residence

Transportation to the nearest place where appropriate services are available in case of accident / illness requiring immediate in-patient treatment, if there is no suitable / adequate medical facility nearby	●
Transportation to return to country of residence after treatment	●
Transportation and accomodation for a family member to accompany a member < 18 years old or >18 years old if the medical condition makes it appropriate	●

In case of accidents or illnesses outside of the country of residence

Transportation to the nearest place where appropriate services are available in case of accident / illness requiring immediate in-patient treatment, if there is no suitable / adequate medical facility nearby	●
Transportation to return to country of residence after treatment	●
Transportation and accomodation for a family member to accompany a member < 18 years old or >18 years old if the medical condition makes it appropriate	●

In case of death of the insured

Transportation of mortal remains to country of nationality / country of residence	●
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● Paid in full

> Who can apply?

Individuals between 18 and 70 years of age

All applicants must fill out a medical questionnaire. In some cases, we may request additional medical information.

> What is the condition of residence?

Applicants must reside in one or more of the countries listed in the primary area of coverage for at least 185 days per year.

> Can I visit a hospital of my choosing?

Yes, you are free to choose any medical provider. However, the establishment must be licensed as a medical or surgical hospital under the laws of the country where it operates.

> Do I need to pay upfront for my medical expenses?

No, in most cases if you visit a hospital in our vast direct billing network, we will settle the bill with the hospital directly. In the event that you visit a hospital outside our network, you will need to submit us your claims, which are typically processed within 5 working days.

> Are people with pre-existing conditions covered?

Those who are aware of pre-existing medical conditions may apply - but pre-existing conditions may be excluded from coverage.

> Can I renew my policy?

Yes, all our plans guarantee renewability regardless of your age or state of health.

> What are the payment options & can I pay in installments?

You may pay for your insurance premiums by bank transfer or credit card. 4, 6 or 10 months installment payment options are available via credit card at participating banks. Please contact us for more details.

> When does my coverage begin?

Your coverage begins on the date you are accepted into our insurance. This means your benefits can apply immediately after we have approved your application and received your payment.

After membership acceptance, waiting periods, as listed in the table of benefits, may be applied if you do not previously hold a similar insurance. This means that, for a period of time, there will be no coverage for particular benefits.

> What is the currency of the policy?

The currency of this policy is Thai Baht (THB)

> Can I add more people to the policy?

Yes. You may add:

1. Spouse - must be legally married, in civil partnership or permanently living in a similar relationship with the eligible member.

2. Dependent children - including the eligible member's own children, legally adopted children, step-children, foster-children and any other child who depends on the sole support of the eligible member. Eligible dependent children must also live with the eligible member in a customary parent-child relationship.

Conditions of age for all dependent children:

- Children under the age of 18 must be unmarried.
- Children between the age of 18 and 24 must be unmarried, in full time education, and depend solely upon the eligible member's expatriate's support.
- Newborn children must be enrolled within 25 days after the date of birth.

> What we don't cover

There are some medical events that we do not cover. We believe they do not diminish the benefits of our plans and by excluding them we can make the plans more affordable for everyone.

By excluding unnecessary risks (e.g. consequences of alcohol consumption) or expenses which are incurred due to personal preferences (e.g. cosmetic treatment) - medical costs can be minimized; thus ensuring the long term stability and affordability of our plan for all our members.



Partners with leading insurers worldwide.

The health care benefits of **Asia**care are insured by The Navakij Insurance Public Company Limited.



**HEALTH INSURANCE.
FOR YOU. WHEREVER. WHENEVER.**

Asia care^{PLUS}

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