

General Exclusion and Standard provision

A. Pre-existing condition

The company shall not cover any medical treatment resulting from any chronic diseases, injury or illness that have not been fully cured before policy commencement date except;

1. The covered person has declared the pre-existing conditions to the Company and the Company has agreed to accept the risk without the said exclusion,
2. Any chronic disease or illness that has not been treated diagnosed or consulted in the 5 years before the insurance commencement date with the insurance policy in force for at least 3 years from the insurance comment date.

B. Waiting period

1. Benefits are eligible for illness arising after the first 30 days of coverage of the first policy year after the first policy is in force as specified in the policy schedule.
2. The Company will not pay benefit for the following illnesses arising within 120 days after the first policy is in force as specified in the policy schedule.
 - a. Tumors, cyst or all kinds of cancer,
 - b. Hemorrhoids,
 - c. Any Hernia that is not a congenital condition,
 - d. Cataracts or Pterygium,
 - e. Tonsillectomy or adenoidectomy,
 - f. All kind of Calculus,
 - g. Varicose Veins,
 - h. Endometriosis.

C. Standard underwriting guidance

1. Waiting period and exclusion due to age of entry

- a. (Female) Age 40 years old and above – Mammogram or Ultrasound Test Results is required without these no coverage for Breast Diseases will apply. (cost of Mammogram or Ultrasound can be reimbursement)
- b. Age 55-64 years old – 2 years waiting period for Cataracts, Prostate and complications.
- c. Age 62-64 years old – 30% co-pay for joint and back disease and disorder and complications. Maximum client co-pay is 300,000 baht per policy year. Acute fracture are cover
- d. Age 65 -69 years old - 30% co-payment for joint and back disease and disorder and complications. Acute fracture are cover
- e. Age 65-69 years old – 3 years waiting period for Cataracts, Prostate and complications.
- f. Age 65 years old and above - No dental and vision benefits can be provide.
- g. Age 65 years old and above - 3 years waiting period for all skin lesion and complications
- h. Age 70 years old and above – 3 years waiting period for for joint and back disease and disorder and complications. Acute fracture are cover, then 30% co-payment
- i. Age 70 years old and above – No Cover for Prostate and Eye diseases and disorders and complications

2. Co- Insurance (due to citizenship and geographic of stay)

- a. 30% co-payment for all expenses incurred in The USA will apply to the USA citizen and frequent visitors
- b. 25% co-payment for all expenses incurred in Singapore will apply to Singapore citizen and frequent visitors.
Maximum client co-pay is 300,000 baht per policy year.

3. Premium loading

- a. 10 - 30% BMI loading - depends on BMI score (Started at BMI 29)– No insurance offer for applicant who has BMI over 42
- b. 25% loading for occupation class 4

4. Benefits which required the examination result for activating:

- a. Dental and Vision Benefits are not activated until received both the completed Dental and Vision Examination Report by the attending personal health specialist

5. Pregnancy case

- a. Client can submitted the application 1 month after delivered.