



J&C ELITE PLAN HEALTH & LIFE INSURANCE

SUMMARY OF INSURANCE BENEFITS

1. HOSPITALIZATION	Plan 1	Plan 2	Plan 3	Plan 4
1. Sum Insured per person per year	\$ 100,000	\$ 75,000	\$50,000	\$25,000
- Room & Board (Any kind of room)	\$ 300/01 day	\$ 250/01 day	\$200/01 day	\$150/01 day
- ICU (Max.30 days)	\$ 1,000/01 day	\$ 800/01 day	600/day	400/day
- Hospital Service	\$ 1,000/01 day	\$ 800/01 day	550/day	300/day
- Expenses for Physiotherapy therapies (limit of 60 days per policy period)	\$ 200	\$ 100	\$70	\$40
- Pre-hospitalization expenses within 30 days prior to the hospital admission	\$ 2,000	\$ 1,000	\$800	\$500
- Post hospitalization and home-nursing immediately following hospital discharge but not exceeding 90 days from the hospital discharge	\$ 2,000	\$ 1,000	\$800	\$500
- Surgical Fee	Full cover up to Sum Insured			
- Outpatient surgery/Case	\$ 3,000	\$ 1,500	\$1,000	\$700
- Organ Transplantation. Limit per life time	\$ 40,000	\$ 30,000	\$20,000	\$10,000
- Emergency Treatment due to accident or diseases	Full cover up to Sum Insured			
- Emergency Accidental Pregnancy Treatments	Full cover up to Sum Insured			
- Emergency Medical Evacuation & Repatriation between Lao, Vietnam and Thailand	Full cover up to Sum Insured			
• Evacuation and transportation fee	Full cover up to Sum Insured			
• Mortal remains	Full cover up to Sum Insured			

2. OUT PATIENT (NOT INCLUDING DENTAL TREATMENT); OPTIONAL				
	Plan 1	Plan 2	Plan 3	Plan 4
Sum Insured per person per year	\$ 3,000	\$ 1,500	\$1,000	\$800
Limit Per visit (*)	\$ 100	\$ 70	\$50	\$40
- General Practitioners and Specialist fees. - Prescribed medicines. - Prescribed diagnostic and treatment procedures. - Medical aids that are necessary as part of treatment for broken limbs or injuries (e.g. plaster casts, bandages) and prescribed by a physician.	Based on an eligible receipt up to Limit per visit			
- Physiotherapy, acupuncture, massage and acupressure prescribed by a physician.	\$ 40/01 day	\$ 20/01 day	\$15/day	\$10/day
3. PERSONAL ACCIDENT (OPTIONAL)	\$ 100,000	\$ 75,000	\$50,000	\$25,000

(*) Including ICU room

A medical examination (a visit)

- A medical examination (in out-patient treatment) is a visit when a patient receives physical examination, laboratory tests, diagnostic imaging, functional exploration or any other examinations and any prescribed drugs used for medical diagnosis and treatment.
- Where a patient is consulted by more than one specialist as requested by the hospital, all consultation is considered an examination.
- Where a patient is required to seek further examinations at more than one specialized department at a medical facility as prescribed a physician, all visits as defined above is counted one medical examination.
- Where a patient receives more than one examination at different specialized departments during the day, all examination at one specialized department subject to above definition is considered a medical examination.

Waiting period:

(Applicable for insured person from the first joining date into the policy of LAP and continuous covering until the date insured event occurs, provided that the full premium has been paid by the Insured)

+ 30 days from joining date for medical treatments

+ 365 days from joining date for treatment of Special disease, Pre-existing condition, Chronic disease

+ Percentage Compensation from joining date:

- 60 days from joining date for miscarriage, abortion indicated by doctor
- 270 days from joining date for delivery
- 365 days from joining date for Death due to Special disease, Pre-existing condition, Chronic disease

Special disease: Cancer and tumor of all types, hypertension, cardio-vascular diseases, stomach ulcers, chronic inflame of bone joints, hepatitis (A, B, C), different kinds of stone in the urinary system and the biliary tract, chronic sinusitis, diabetes, asthma, kidney inflammation (excluding the acute condition that needs emergency treatment).

Pre-existing condition: are any medical conditions of the Insured which have been diagnosed; or for which symptoms existed that would cause an ordinary prudent person to seek diagnosis, care or treatment; or for which medical treatment was recommended by a medical practitioner, irrespective of whether treatment was actually received or not.

ANNUAL PREMIUM

(Unit: USD)

1. HOSPITALIZATION	Plan 1	Plan 2	Plan 3	Plan 4
01 - 18 year	432	326	263	239
19 - 25 years	426	321	268	244
26 - 30 years	499	376	273	248
31 - 35 years	526	396	304	276
36 - 40 years	609	459	406	361
41 - 45 years	697	525	495	432
46 - 50 years	832	628	517	470
51 - 55 years	1,186	894	766	696
56 - 60 years	1,346	1,015	884	790
61 - 64 years	1,657	1,249	1,099	976
65 - 69 years	2,423	1,826	1,298	1,148
70 - 72 years	2,688	2,026	1,641	1,492

2. OUT PATIENT	Plan 1	Plan 2	Plan 3	Plan 4
01 - 18 year	450	334	233	186
19 - 25 years	422	313	216	173
26 - 30 years	425	313	216	173
31 - 35 years	427	313	216	173
36 - 40 years	444	325	226	181
41 - 45 years	463	338	237	190
46 - 50 years	484	353	249	199
51 - 55 years	532	378	270	216
56 - 60 years	600	431	314	251
61 - 64 years	677	481	356	285
65 - 69 years	893	684	525	420
70 - 72 years	1,134	872	682	546
3. PERSONAL ACCIDENT	120	90	72	39