

## ANNUAL PREMIUM (Unit: USD)

1. HOSPITALIZATION	Option 1	Option 2
01 - 18 year	432	326
19 - 25 years	426	321
26 - 30 years	499	376
31 - 35 years	526	396
36 - 40 years	609	459
41 - 45 years	697	525
46 - 50 years	832	628
51 - 55 years	1,186	894
56 - 60 years	1,346	1,015
61 - 64 years	1,657	1,249
65 - 69 years	2,423	1,826
70 - 72 years	2,688	2,026
2. OUT PATIENT	Option 1	Option 2
6 - 15 years old	450	225
16 - 60 years old	540	270
3. DEATH DUE TO ILLNESS	250	190
4. PERSONAL ACCIDENT	120	90



SERVICES

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J&C  
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## J&C ELITE CARE

### ELIGIBILITY

Any Laotian or Foreigner residing legally within the territory of Laos and not travel away from Laos for more than 180 consecutive days;  
Age from 15 days to 70 years old (extend to 72 years old if continuously joining into policy from 68 years old);  
Not suffer from mental illness or permanent disability from 80% and above;  
Not suffer from cancer (at the inception date).

#### GROUP POLICY

- Policy issued to a group of employees (at least three (3) employees) working for the same company/organization;
- Joining the same plan, provided that their Company/ organization is the Policyholder;
- Dependents (sponsored by company/ organization) include legal spouse, children from 15 days to 18 or 24 years old but still in continuous full-time education and single. Insurance benefit shall be not higher than their main insured (staff).

#### INDIVIDUAL POLICY

- Policy for Individual from 18 years old and above;
- Below 18-year-old children have to enroll with their father and/ or mother and insurance benefit shall be not higher than their main insured.

#### FAMILY POLICY

- Father or mother is Policy Holder or the main Insured;
- Minimum 03 person;
- At least 02 person over 15 years old.

### J&C ELITE CARE

This premier health insurance product targets at clients residing and working in Laos P.D.R having demands for comprehensive healthcare services with international standard.

With advantage of comprehensive benefits, territorial limit of choice, professional services and competitive premium, J&C Elite Care is the optimal choice for you and your beloved.

### SUMMARY OF INSURANCE BENEFITS

HOSPITALIZATION		
1. Sum Insured per person per year	\$ 100,000	\$ 75,000
- Room & Board (Any kind of room)	\$ 300/01 day	\$ 250/01 day
- ICU (Max.30 days)	\$ 1,000/01 day	\$ 800/01 day
- Hospital Service	\$ 1,000/01 day	\$ 800/01 day
- Expenses for Physiotherapy therapies (limit of 60 days per policy period)	\$ 200	\$ 100
- Pre-hospitalization expenses within 30 days prior to the hospital admission	\$ 2,000	\$ 1,000
- Post hospitalization and home-nursing immediately following hospital discharge but not exceeding 90 days from the hospital discharge	\$ 2,000	\$ 1,000
- Surgical Fee	Full cover up to Sum Insured	
- Outpatient surgery/Case	\$ 3,000	\$ 1,500
- Organ Transplantation. Limit per life time	\$ 40,000	\$ 30,000
- 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		
• Evacuation and transportation fee	Full cover up to Sum Insured	
• Mortal remains	Full cover up to Sum Insured	
OUT PATIENT (NOT INCLUDING DENTAL TREATMENT)		
Option	1	2
Sum Insured per person per year	\$ 3,000	\$ 1,500
Limit Per visit (*)	\$ 100	\$ 70
- 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
DEATH DUE TO ILLNESS	\$ 100,000	\$ 75,000
PERSONAL ACCIDENT In case of death or permanent disablement due to accident	\$ 100,000	\$ 75,000

(\*) 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.