

J&C ELITE CARE

The J&C Elite Care health insurance plan is a great choice for expatriates and local nationals, covering Laos, Thailand and Vietnam. There are various options to meet almost any budget: Four Elite Plans, each including Hospitalization plus 3 optional benefits (Out-Patient, Death due to Illness and Personal Accident); it's up to you to choose which optional benefit(s) to include in the policy.

GROUP POLICY

- Policy issued to a group of employees (at least three (3) employees) working for the same company/organization;
- Group policies are offered various benefits depending the group's size (number of employees)
- Dependents (sponsored by company/organization) include legal spouse, children from 01 year to 18 or 24 year old but still in continuous fulltime education and single. Insurance benefits shall not be higher than the main insured (employee).

INDIVIDUAL POLICY

- Policy for individuals from 18 years old and above;
- Below 18-year-old children can enrol alone with the legal guardian being the policy holder

FAMILY POLICY

- Legal guardian(s) is/are the Policy Holder
- Minimum 3 person;
- At least 1 person over 15 years old
- 15% premium discount for 2nd child and 20% for third and any other child
- Insurance benefits for children shall not be higher than the one of the policy holder

Eligibility

- Any Laotian or Foreigner residing within the territory of Laos and not travel from Laos for more than 180 consecutive days;
- Age from 01 year to 70 years old (extend to 72 years old if continuously joining in to policy from 68 years old);
- Not suffer from mental illness or permanent disability 80% and above; Not suffer from cancer (at the inception date).

SUMMARY OF INSURANCE BENEFITS

HOSPITALIZATION				
Plan	1	2	3	4
Sum Insured per person per year	\$ 100,000	\$ 75,000	\$50,000	\$25,000
- Room & Board (Any kind of room)	\$300/day	\$250/day	\$200/day	\$150/day
- ICU (Max.30 days)	\$1,000/day	\$800/day	\$600/day	\$400/day
- Hospital Service	\$1,000/day	\$800/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				
• Evacuation and transportation fee	Full cover up to Sum Insured			
• Mortal remains	Full cover up to Sum Insured			

OUT PATIENT (NOT INCLUDING DENTAL TREATMENT, OPTIONAL)				
Plan	1	2	3	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/day	\$20/day	\$15/day	\$10/day
DEATH DUE TO ILLNESS (OPTIONAL)	\$100,000	\$75,000	\$50,000	\$25,000
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.

DIRECT BILLING AGREEMENT

J&C Elite Care has direct billing agreements with over 20 hospitals in Laos and Thailand.

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. DEATH DUE TO ILLNESS	250	190	149	81
4. PERSONAL ACCIDENT	120	90	72	39



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