

Expatriates  
never without  
your health insurance

ACS ASIA



*Wherever you are  
we are by your side*

*As international mobility develops, distances become shorter  
and the world gets smaller.*

*More and more of you are living abroad.*

*That is why we have designed comprehensive health insurance  
solutions that allow you to live the expatriate life  
with complete peace of mind.*

*For more than 30 years, ACS, the expatriate health insurance  
specialist, has been covering the risks incurred by this  
new, nomadic way of life.*

*In a changing world, ACS moves with you!*



**Didier DA RIN**  
Chairman

# What? do we offer?

## Full cover

Whether you are single, married, or have children, ACS Health Insurance Programs have the cover to meet your needs:

- Medical expenses
- Assistance/Repatriation, 24/7
- Accidental death and disability covers
- Family civil liability

For a complete list of benefits, please ask your broker.

## Effective management

Each customer is unique and ACS offers rapid and personalized management to each of you.

## Our partner Allianz

The proposed benefits are covered by the ALLIANZ Group:

- One of the 1<sup>st</sup> insurers in the world
- 144 000 employees throughout the world
- 78 million insured in over 70 countries
- Standard & Poor's rating: AA



# ACS Asia programs specially designed for expatriates in Asia



- ACS Asia Expatriation Insurance programs are denominated in USD.
- You choose the desired level of coverage.
- Once accepted, ACS commits not to cancel your policy due to above average medical expenses, nor to raise your fee beyond the general annual premium increase.
- These programs may be subscribed before 60 years of age.

The ACS Asia programs  
are designed for the following countries:



THAILAND



CAMBODIA



LAOS



VIETNAM



MYANMAR

# Why ACS Asia?



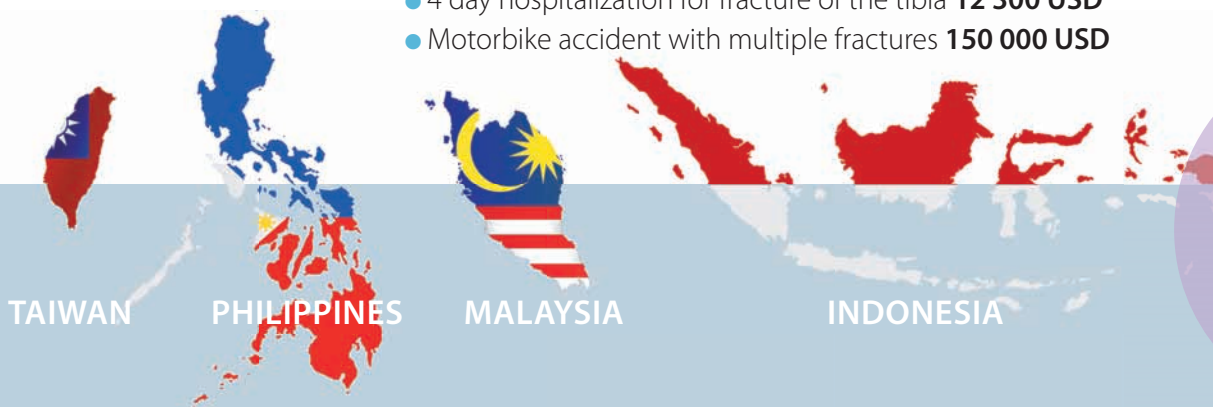
## You are our priority

- For treatment, you are free **to choose** your doctors and hospitals.
- Your contract is **specially designed for Asia**, but in the event of an emergency, you are covered worldwide.
- Your benefits are covered by **ALLIANZ**, one of the largest insurers worldwide.
- ACS is at your service to provide you with constantly evolving solutions.

## Health expenses can be very expensive

Some real life examples:

- Root canal treatment **240 USD**
- Price of a standard hospital room **250 USD/day**
- MRI **900 USD**
- 2 day hospitalization for severe gastroenteritis **1 000 USD**
- 6 day hospitalization for high fever and suspected dengue fever **3 000 USD**
- 4 day hospitalization for fracture of the tibia **12 300 USD**
- Motorbike accident with multiple fractures **150 000 USD**



More than  
30 years  
of experience

# Your cover at a glance



## Essential health cover

- **Module 1: hospitalization only**
- **Module 2: hospitalization + routine medical expenses + optical and dental**

*You can choose from a maximum refund limit of 500 000 USD or 1 000 000 USD*

## Optional covers we recommend

### Assistance

- Repatriation
- Medical transportation
- Transportation of the body in the event of death

### Family Civil Liability

Essential for dealing with the financial consequences of any damage you or your family may cause

### Accidental death and disability covers

- Lump sum in case of death
- Daily allowance and invalidity benefits

Tailor  
made protection  
for you

# Getting refunded is fast and easy



*See the doctor of your choice  
for your medical consultations.*



*Then, send your paid bills to our  
claims department. Refunds can be  
made based on scanned documents.*



*Our team of doctors will review  
your bills and promptly manage  
your claim.*



*Real time on-line access to your  
reimbursement status and balance.*



*Receive your refund in more  
than 100 currencies.  
We pay for all bank charges.*



**Direct  
settlement in  
the event of  
hospitalization!**



# Essential health cover

## Healthcare benefits - ACS Asia plan 1<sup>st</sup> USD

	Module 1a & 1b	Module 2a & 2b
HOSPITALIZATION (with prior consent)		
Maximum limit per beneficiary per year	Three options : Module 1a - USD 500 000 Module 1b – USD 1 000 000	Three options : Module 2a - USD 500 000 Module 2b – USD 1 000 000
Medical hospitalization	100% of actual expenses	100% of actual expenses
Surgical hospitalization		
Hospitalization ancillary expenses		
Private room	100% of actual expenses, three options : Module 1a : max. USD 50/day Module 1b : max. USD 250 /day	100% of actual expenses, three options : Module 2a : max. USD 100/day Module 2b : max. USD 250/day
Organ graft	100% of actual expenses	100% of actual expenses
Psychiatry	100% of actual expenses, limited to USD 1 500/year	100% of actual expenses, limited to USD 3 000/year
Accompanying bed for hospitalization of a child under 16 years	100% of actual expenses, limited to USD 25/day	100% of actual expenses, limited to USD 50/day
Day surgery	100% of actual expenses	100% of actual expenses
Mandatory preoperative consultations (surgeon and anesthetist)	100% of actual expenses	100% of actual expenses
Cancer treatment	100% of actual expenses	100% of actual expenses
Outpatient care following hospitalization (90 days following hospitalization)	100% of actual expenses, limited to USD 1 000	100% of actual expenses, within the limits of routine medical expenses
Home nursing	100% of actual expenses, limited to USD 1 000/year	100% of actual expenses, limited to USD 2 000/year
Physical therapy immediately following hospitalization	100% of actual expenses, limited to USD 1 000/year	100% of actual expenses, limited to USD 2 000/year
Local emergency transport by ambulance	100% of actual expenses	100% of actual expenses
Emergency dental treatment following an accident	100% of actual expenses	100% of actual expenses
Out of zone of coverage (trip of up to 7 weeks): hospitalization resulting from an emergency	100% of actual expenses	100% of actual expenses
ROUTINE MEDICAL EXPENSES		
Maximum limit by beneficiary per calendar year	NOT COVERED	USD 6 000
Generalist and specialist fees		100% of actual expenses
Analyses, radiology, scans		100% of actual expenses
MRI (with prior consent)		100% of actual expenses
Prescribed medication and vaccines		100% of actual expenses
Prescribed medical auxiliaries		100% of actual expenses
Physiotherapy, chiropractor, osteopath, homeopath and acupuncturist (with prior consent)		100% of actual expenses, limited to USD 50 per session and USD 1 000/year
Prescribed speech therapy and orthoptics (with prior consent)		100% of actual expenses, limited to USD 50 per session and USD 1 000/year
Prescribed medical prostheses (with prior consent)		100% of actual expenses, limited to USD 2 000/year
OPTICAL		
Prescribed spectacle lenses, frames and contact lenses		90% of actual expenses, limited to USD 150/year
DENTAL		
Maximum limit per beneficiary for 12 months of membership	NOT COVERED	USD 1 000
Dental care		90% of actual expenses
Dental prostheses, including inlays, onlays, implants (with prior consent)		90% of actual expenses, limited to USD 150/ tooth (max. 4 teeth)
MATERNITY (with prior consent)		
Childbirth expenses		100% of actual expenses, limited to USD 4 000/year
HEALTH CHECK		
Complete health check cover		100% of actual expenses, limited to USD 300 (1 every 3 years)

# Optional benefits



## Assistance and civil liability cover

WHAT IS COVERED		AMOUNT COVERED
<b>REPATRIATION ASSISTANCE</b>		
Repatriation or medical transportation		Actual expenses
Transportation of the body in the event of death:	Repatriation of the body	Actual expenses
	Funeral expenses required for transportation	USD 1500
	Repatriation of other family members	Ticket (one way only)
Return of the insured to the country of expatriation after «consolidation»		Ticket (one way only)
<b>CIVIL LIABILITY</b>		
Physical injury, material or consequential loss		USD 4 500 000
Material and consequential loss only		USD 450 000
Excess per claim		USD 150

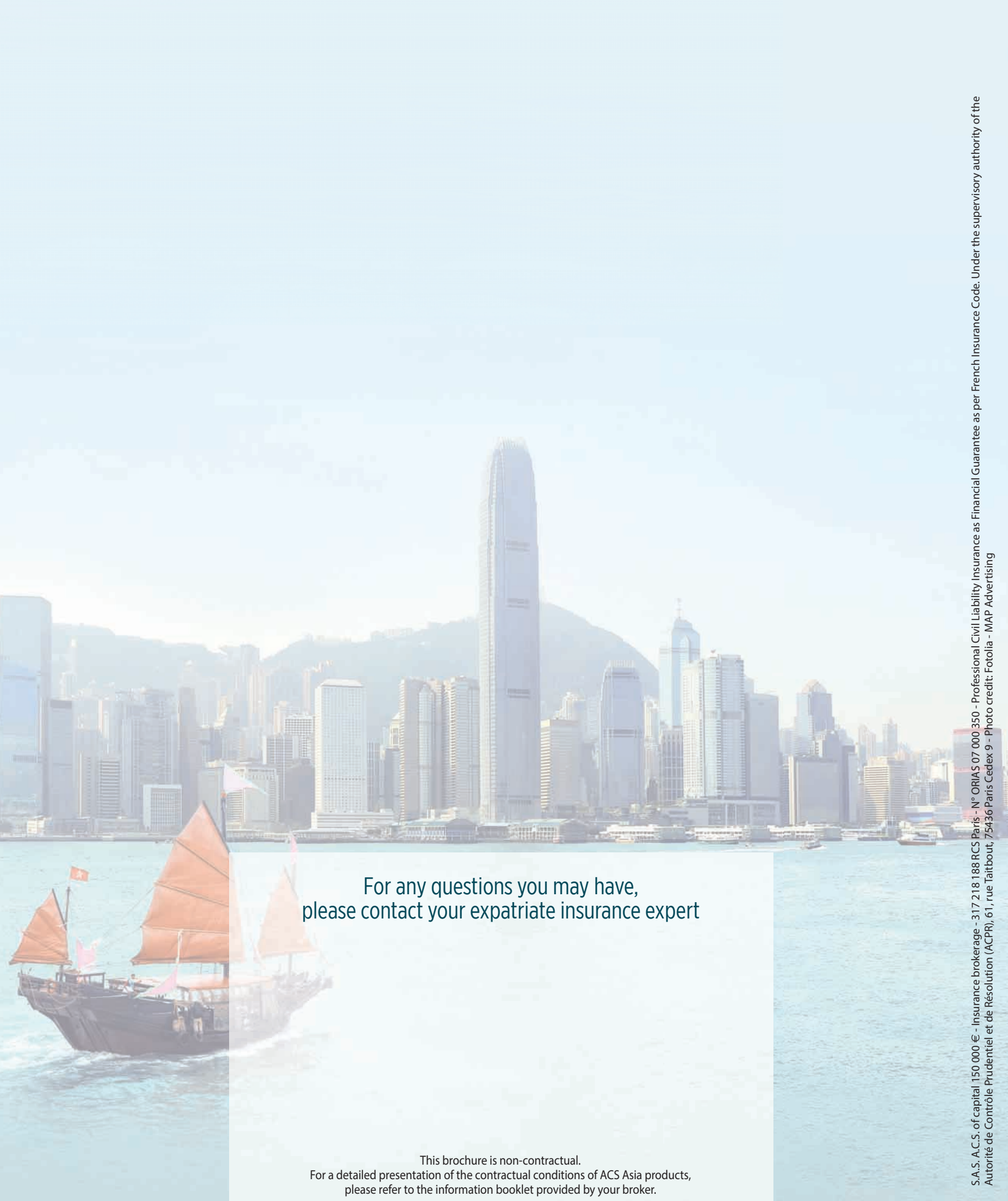
## Accidental death and disability cover

		SUM INSURED		
DEATH BENEFITS (Additional to health benefits)				
Lump sum payment on death or total and irreversible disability		USD 25 000	USD 50 000	USD 100 000
Additional lump sum in the event of accidental death or total and irreversible disability due to an accident		USD 25 000	USD 50 000	USD 100 000
DAILY BENEFITS / DISABILITY PENSION (additional to death benefits)				
Daily allowances (excess period of 90 or 180 days)		USD 25/day	USD 50/day	USD 100/day

Annual disability income: amount of the daily allowances chosen x 365.

The lump sums paid in the case of death (non-accidental) must not be more than twice the declared gross annual income.

The amount of daily benefits and the disability pension cannot exceed 70% of gross annual income.



For any questions you may have,  
please contact your expatriate insurance expert

This brochure is non-contractual.  
For a detailed presentation of the contractual conditions of ACS Asia products,  
please refer to the information booklet provided by your broker.