

Expatriates never without your health insurance

ACS HEALTH IN ASIA



ACS

The insurance for everyone, everywhere!

*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 1st insurers in the world
- 144 000 employees throughout the world
- 78 million insured in over 70 countries
- Standard & Poor's rating: AA



ACS Health in Asia programs specially designed for expatriates in Asia



- ACS Health in Asia 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.
- Your claim administrator is located in South East Asia.
- Your contract provides cover under the same conditions during your temporary stays in the European Economic Area and in the United Kingdom.

**ACS Health in Asia programs
are designed for the following countries:**



THAILAND



CAMBODIA



LAOS



VIETNAM



MYANMAR

Why ACS Health in Asia?



You are our priority

- With Bronze, Silver, and Gold plans, you are free **to choose** your doctors and hospitals.
- Enjoy a **wide health provider network** throughout South East Asia
- 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.
- You don't pay additional costs in case of split payments.

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**
- 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**



Cashless
healthcare services
available

Your cover at a glance



Essential health cover

- **Bronze Basic*** and **Bronze:** hospitalization only
- **Silver:** hospitalization + routine medical expenses
- **Gold:** hospitalization + routine medical expenses + optical, dental and maternity

You can choose from :

- A maximum refund limit of 500 000 USD or 1 000 000 USD* per year
- Deductible and co-insurance options to reduce your premium up to 15%
- A 75 year old age limit or lifetime benefits

*Please check Bronze Basic terms and conditions in the information leaflet and the table of benefits.
1 000 000 USD refund limit is not available with this plan.

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



According to the plan you have, consult the doctor of your choice .



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



Our team of doctors will promptly manage your claim.



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



Or simply enjoy cashless solutions within a wide health care provider network



**In case of
hospitalization,
call us to organize
a direct
settlement**



Essential health cover

Healthcare benefits - ACS Health in Asia

	BRONZE BASIC* / BRONZE	SILVER	GOLD
ANNUAL LIMIT	US \$ 500 000 or US \$ 1 000 000**	US \$ 500 000 or US \$ 1 000 000	US \$ 500 000 or US \$ 1 000 000
HOSPITALIZATION (with prior consent)	Full refund	Full refund	Full refund
Medical <i>Hospitalization</i>			
Surgical <i>Hospitalization</i>			
<i>Hospitalization</i> ancillary expenses			
Mandatory preoperative consultations (surgeon and anesthetist)			
Day surgery			
Cancer treatment including chemotherapy			
Intensive care			
<i>Organ transplant</i>			
<i>Emergency</i> dental plastic surgery following an accident			
Local <i>Emergency</i> transport by ambulance			
Nursing care			
Physician's fees			
Pathology, X-rays and diagnostics			
<i>Medical prostheses</i>			
Private standard room			
Accompanying bed for <i>Hospitalization</i> of a child under 16 years	100% of actual expenses limited to \$ 25 per day	100% of actual expenses limited to \$ 50 per day	100% of actual expenses limited to \$ 50 per day
Outpatient care before and following <i>Hospitalization</i> (up to 30 days before and 90 days following hospitalization)	100% of actual expenses limited to \$ 1 500 per year	100% of actual expenses within the limits of routine medical expenses	100% of actual expenses within the limits of routine medical expenses
Physical therapy immediately following <i>Hospitalization</i>	100% of actual expenses limited to \$ 1 000 per year	100% of actual expenses limited to \$ 2 000 per year	100% of actual expenses limited to \$ 2 000 per year
Psychiatry treatment	100% of actual expenses limited to \$ 1 500 per year	100% of actual expenses limited to \$ 3 000 per year	100% of actual expenses limited to \$ 3 000 per year
<i>Home nursing</i>	100% of actual expenses limited to \$ 1 000 per year	100% of actual expenses limited to \$ 2 000 per year	100% of actual expenses limited to \$ 2 000 per year
Out of zone of coverage (trip of up to 7 weeks): hospitalization resulting from an <i>Emergency</i>	Full refund	Full refund	Full refund
ROUTINE MEDICAL TREATMENT	Not Covered	\$ 6 000	\$ 6 000
Maximum limit per beneficiary for 12 months of membership			
Generalist and specialist fees		Full refund	Full refund
Analyses, radiology, scans			
MRI, PET (with prior consent)			
<i>Prescribed Medication and Mandatory Vaccines</i>			
<i>Prescribed Medical auxiliaries</i>			
Physiotherapy, chiropractor, osteopath, homeopath and acupuncturist (with prior consent)		100% of actual expenses limited to \$ 50 per session and \$ 1 000 per year	100% of actual expenses limited to \$ 50 per session and \$ 1 000 per year
Prescribed speech therapy and orthoptics (with prior consent)		100% of actual expenses limited to \$ 50 per session and \$ 1 000 per year	100% of actual expenses limited to \$ 50 per session and \$ 1 000 per year
<i>Prescribed Medical Prostheses</i> (with prior consent)		100% of actual expenses limited to \$ 2 000 per year	100% of actual expenses limited to \$ 2 000 per year
Check-up (1 every 3 years)		100% of actual expenses limited to \$ 300 per visit	100% of actual expenses limited to \$ 300 per visit
MATERNITY COVER (with prior consent)	Not Covered	Not Covered	100% of actual expenses limited to \$ 4 000 per year
Childbirth expenses			
ROUTINE DENTAL COVER	Not Covered	Not Covered	\$ 1 000
Maximum limit per beneficiary for 12 months of membership			
Dental care			
<i>Dental prostheses</i> , including inlays, onlays, implants (with prior consent)			90% of actual expenses
			90% of actual expenses limited to \$ 150 per tooth (maximum 4 teeth)
OPTICAL COVER	Not Covered	Not Covered	90% up to \$150 per year
Prescribed spectacle lenses, frames and contact lenses			

* Bronze Basic plan offers a preferential rate with the same level of coverage as Bronze plan. By choosing Bronze Basic plan, the insured accepts to be covered at 100% only in a dedicated hospital network. Bronze Basic plan is exclusively available for expatriates in Thailand. For more information about this plan, please refer to the information leaflet.

** 1 000 000 USD annual limit is not available for Bronze Basic plan.

Optional benefits



Assistance and civil liability cover

WHAT IS COVERED		AMOUNT COVERED
REPATRIATION ASSISTANCE		
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)
Early Return		Ticket (round trip)
Psychological support		3 telephone interviews per insured person
CIVIL LIABILITY		
Physical injury, material or consequential loss		USD 4 500 000
Material and consequential loss only		USD 150 000
Excess per claim		USD 150

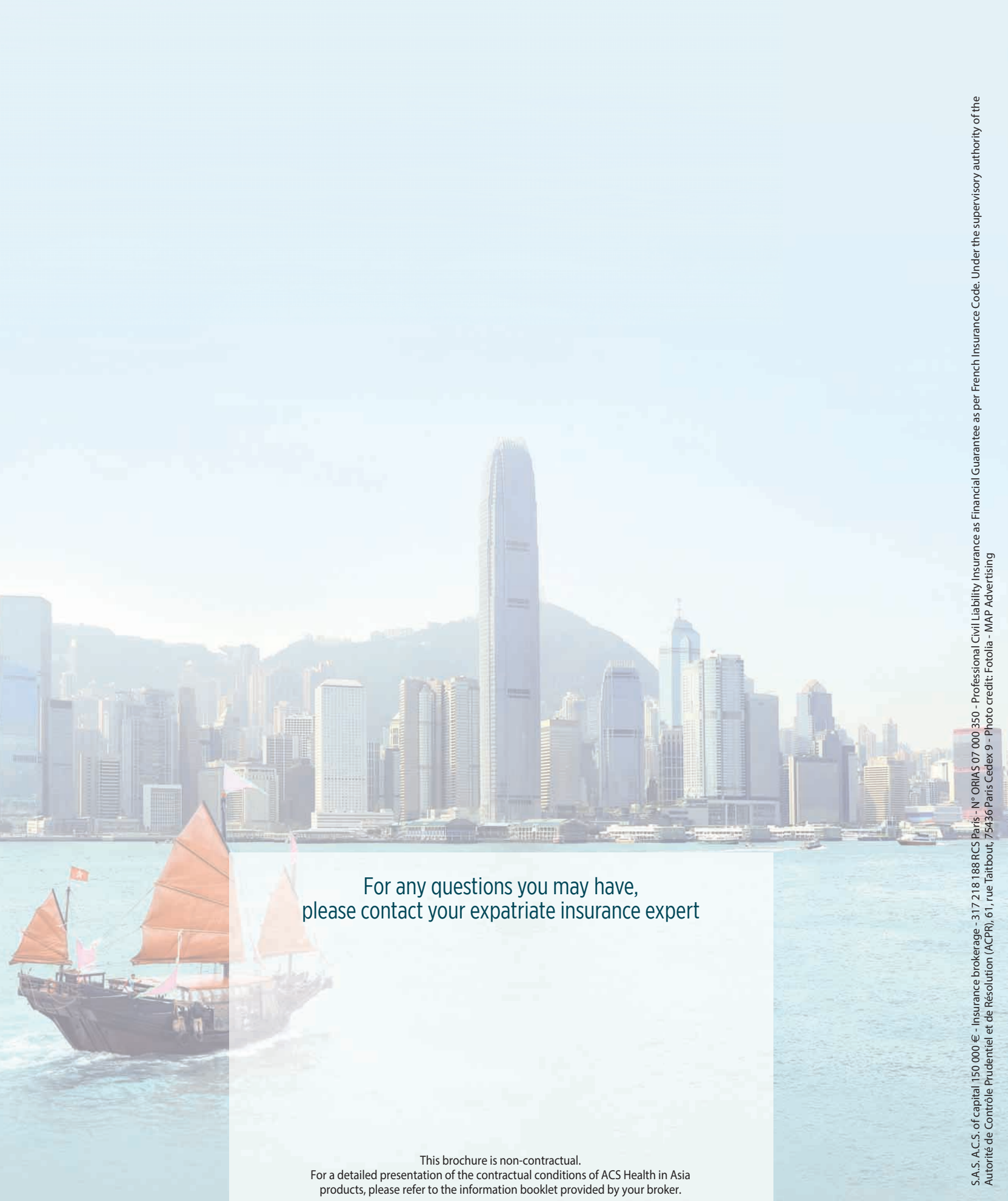
Accidental death and disability cover

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 Health in Asia
products, please refer to the information booklet provided by your broker.

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