

Asia Expat Plan		
Benefits Life Time Coverage (up to 65 year old)	Basic Option	Advanced Option
Medical Expenses:		
Annual upper limit of reimbursement	USD 1,000,000 per insurance year	USD 1,000,000 per insurance year
Hospitalisation with or without surgery	100% of actual costs	100% of actual costs
Day hospitalisation	100% of actual costs	100% of actual costs
Direct payment of hospital fees during approved hospitalisation for more than 24 hours	provided on request 24 hours a day, if prior agreement has been obtained	provided on request 24 hours a day, if prior agreement has been obtained
Ambulance if hospital costs covered by APRIL Mobilité	100% of actual costs	100% of actual costs
Daily hospital charge	100% of actual costs	100% of actual costs
Private room	100% of actual costs	100% of actual costs
Staying with your child in hospital	100% of actual costs, up to 10 days per year (for children under 18)	100% of actual costs, up to 10 days per year (for children under 18)
Cancer treatment (chemotherapy and radiotherapy)	100% of actual costs	100% of actual costs
Treatment of AIDS	100% of actual costs	100% of actual costs
Organ transplant	100% of actual costs, up to USD 200,000 per year	100% of actual costs, up to USD 200,000 per year
Pre and post hospitalisation treatment incurred within 30 days before admission, and 90 days following hospital discharge	100% of actual costs, up to USD 3,000	100% of actual costs, up to USD 3,000
Emergency treatment	100% of actual costs	100% of actual costs
Nursing at home	100% of actual costs, up to 182 days per year	100% of actual costs, up to 182 days per year
Emergency dental treatment following an accident	100% of actual costs, up to USD 50,000 per year	100% of actual costs, up to USD 50,000 per year
Maternity:		
Annual upper limit of reimbursement	USD 5,000 per insurance year	USD 5,000 per insurance year
Pre and post natal treatment	100% of actual costs	100% of actual costs
Delivery	100% of actual costs, up to USD 50,000 per year	100% of actual costs, up to USD 50,000 per year
Medical Expenses - Outpatient Services:		
Annual upper limit of reimbursement	not covered	USD 5,000 per insurance year
Consultations and visits: general practitioners	not covered	100% of actual costs
Consultations and visits: specialists	not covered	100% of actual costs
Diagnostic tests / x-rays	not covered	100% of actual costs
Prescription drugs	not covered	100% of actual costs
Physiotherapy and chiropractor treatment - waiting period: 6 months	not covered	100% of actual costs up to USD 60 per session, up to 15 sessions per year
Acupuncture - waiting period: 6 months		up to USD 45 per session, up to 10 sessions per year
Hormone replacement therapy	not covered	100% of actual costs, up to USD 2,000 per year
Dental Care		
Annual upper limit of reimbursement	not covered	USD 1,000
Routine oral examination (including scaling & polishing)	not covered	100% of actual costs up to USD 100, once per year
Basic dental services: extraction, amalgam filling, x-rays, periodontal scaling	not covered	100% of actual costs

Annual premiums 2011 (all taxes included) in USD for cover commencing prior to 12/16/2011:

under 31	ind. USD 993 / fam. USD 2,336	ind. USD 1,329 / fam. USD 3,890
31 to 65 inclusive	ind. USD 1,427 / fam. USD 3,050	ind. USD 1,889 / fam. USD 5,597

Optional Benefits & Premium

Repatriation Assistance:

under 31	ind. USD 186 / fam. USD 608	ind. USD 186 / family USD 608
31 to 70 inclusive	ind. USD 278 / fam. USD 608	ind. USD 278 / fam. USD 608

AOC Insurance Broker : Expatriates Health Insurance



Email : asia@aoc-insurancebroker.com

skype : aoc.insurancebroker

Tél : + 33 6 09 12 32 89

Tél : + 66 832 99 42 86

Contact : Olivier LE FAOUDER - Francis DIAZ

PS : We accept application form by scanned and emailed to contact@insurancebroker.com and the original form by postmail :

AOC Insurance Broker - 60 rue de Strasbourg 92400 Courbevoie France for APRIL MOBILITY ASIA EXPAT (as required by insurance companies).