

NEW
PLAN!

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.

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

- For treatment, 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: 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

Optional covers we recommend

Assistance

- Repatriation
- Medical transportation
- Early return in case of a serious illness or accident of a family member
- 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
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	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 hospitalization			
Surgical hospitalization			
Hospitalization ancillary expenses			
Mandatory preoperative consultations (surgeon and anesthetist)			
Day surgery			
Cancer treatment including chemotherapy			
Intensive Care			
Organ transplant			
Emergency dental plastic surgery following an accident			
Local Emergency transport by ambulance			
Nursing Care			
Physician's fees			
Pathology, X-rays and diagnostics			
Medical prostheses			
Private standard room			
Accompanying bed for hospitalization of a child under 16 years	100% of actual expenses	100% of actual expenses	100% of actual expenses
Outpatient care before and following hospitalization (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	100% of actual expenses within the limits of routine
Physical therapy immediately following Hospitalization	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
Home nursing	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 Emergency	Full refund	Full refund	Full refund
ROUTINE MEDICAL TREATMENT	Not covered	\$ 6 000	\$ 6 000
Maximum limit per beneficiary for 12 months of membership		Full refund	Full refund
Generalist and specialist fees			
Analyses, radiology, scans			
MRI, PET (with prior consent)			
Prescribed medication and vaccines			
Prescribed Medical Auxiliaries			
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
Prescribed Medical Prostheses (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			90% of actual expenses
Dental care			
Dental Prostheses, including inlays, onlays, implants (with prior consent)			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			

You may reduce your premium by applying deductible (USD 100 , USD 500, USD 1 000*) or co-insurance (10%, 20%)*.
 *Only available for Silver and Gold plans.

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 in case of a serious illness or accident of a family member		Ticket (round trip)
CIVIL LIABILITY		
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 Health in Asia
products, please refer to the information booklet provided by your broker.

