

The Medical Insurance/AIT Student Health Benefits Program

- All new AIT degree program students (except those under EMBA-BKK and Special Program students) are required to take compulsory standard medical insurance plan from Generali Life Assurance (Thailand) Co. Ltd.
- The standard plan, which entails an annual premium covers certain costs for hospitalization, outpatient treatment, dental as well as life plus personal accident but not major medical expenses.
- Initial premium for **August Intake is Baht 1,090 for five months, to be renewed in January at Baht 2,599 for the yearly premium.** The medical card issued 2 weeks after the months of February and September can be presented to the network hospitals listed in the Generali Manual, including AIT Clinic.
- Those who avail of the medical plan who visit hospitals not in the Generali Manual can also reimburse medical expenses from the Generali Life Assurance (Thailand) directly to their bank account provided upon application. This can be done by submitting the **ORIGINAL MEDICAL RECEIPT and a DOCTOR'S CERTIFICATE** to the Student Welfare Unit.
- Any student who may want upgraded health benefits may avail of the other options provided by the company as described in their manual.
- Donor and externally-funded students may consult the Admissions and Scholarships Unit if their sponsors have provisions for such. If not, they are enjoined to subscribe and pay the premium just like any other new student.

GROUP HOSPITALIZATION INSURANCE
Schedule of Health Insurance Benefit

(Sickness / Accident)

Benefit Schedule	Benefit Amount		
	Standard Plan	Voluntary Plan for Students	
	Student Only		
	Plan 1	Plan 2	Plan 3
A. Group Hospital and Surgical Benefit per one disability			
1. Room & Board and Nursing Service Charges / day (Unlimited)	800	2,000	2,500
I.C.U. per day (Max. 15 days per disability)	1,600	4,000	5,000
2. Other Hospital Services (Max. per disability)	15,000	30,000	35,000
Ambulance Service Charges (Included in No.2)	1,000	1,000	1,000
	20,000	35,000	40,000
3. Surgical Fees – (Non-Schedule)	400	1,000	1,200
4. In-Hospital Doctor's Consultation (Unlimited)	2,000	3,500	4,000
5. Emergency OPD Treatment by accident within 24 hours and OPD Follow-up within 31 days (Max per accident)	2,000	3,500	4,000
6. Specialist's Consultation Fee (Included in No.2 or No.3 above)			
B. Supplementary Major Medical			
Max. per disability (Co-Insurance 80/20)	-	800,000	1,000,000
Max. Room & Board per day	-	2,000	2,500
C. Out-Patient Benefit			
1 Visit / day and Max. 30 visits /year	500	1,100	1,600
D. X-Ray & Lab Test			
Max. per disability for accident	2,000	4,000	5,000
Max. per policy year for illness	2,000	4,000	5,000
E. Dental Benefit			
Scaling, Filling, Extraction and Treatment of Root Nerve			
Max. per visit per day	500	800	900
Max. per policy year	2,500	4,000	4,500
Total Premium per person (Baht)			
August Semester Intake (5 months)	1,090	3,129	4,160
January & August Semesters (12 mos.) & onwards/yearly rate	2,599	7,464	9,924
January Semester Intake (7 mos)	1,509	4,335	5,764

Remark: Plan 1 is Standard Plan for students only.
Plan 2 & 3 is Voluntary Plan for students of AIT.

Health Declaration (Insured's Application Form) of each eligible member will be required and has to be approved by the insurer prior to the effective date of insurance.

Exclusions of General Health Insurance Benefit

No benefit shall be payable under this supplementary contract of any one of the following occurrences:

1. Self-destruction or intentional self-inflicted injuries or any attempted threat conditions related to functional disorders of the mind including without limitation anxiety, depression, neurosis, psychosis, neurasthenia, drug addiction or alcoholism, communicable disease requiring isolation or quarantine under the law, genetic disease or congenital anomalies
2. Sickness or injury arising directly or indirectly wholly or partly from war, declared or undeclared, revolutions or any warlike operations, riot and civil commotion, strikes, terrorist activities or participation in brawl.
3. Nuclear weapon, radiation or radioactive from nuclear fuel or any nuclear drugs in accordance with nuclear fuel burning and fission
4. Whilst the Insured Member is in the course of committing a felony by attention or whilst under arrest by authorities because of such a felony, except for petty offence or offence that can be compromised.
5. Cosmetic treatment or surgery for purposes of beautification or plastic surgery, except primary surgery from accident, treatment from acnes, brown spots, scurf, hair dropping, examination or surgery which is selective.
6. Pre-existing conditions for which the Insured member had injury or sickness during 90 days preceding the effective date of coverage, unless the Insured Member affected by these conditions has been insured under this Supplementary Contract for 12 consecutive months.
7. Treatment caused directly or indirectly, wholly or partly, by Acquired Immuno-Deficiency Syndrome (AIDS) or any Human Immunodeficiency Virus (HIV).
8. Convalescence treatment, treatment of abnormal function related in according with sleeping, disorders of a functional nature including without limitation constipation, dyspepsia, indigestion, anorexia.
9. Treatment resulting from menopause, communicable sex disease, sterilization of either sex, treatments pertaining to infertility, treatment for birth control, pregnancy and any complications, childbirth, miscarriage or abortion.
10. Treatment for purpose of physical therapy, general physical or medical check-up, any treatment which is not medically necessary, special nursing care, X-ray or tests for purpose of diagnosis only.
11. Any dental or gingival treatment or surgery of any nature whatsoever except procedure necessitated by damage to sound natural teeth as a result of an injury. Eye examination and eyeglasses procedure.
12. Unnecessary incurred expenses and any expenses that are not related with treatment of the disease, (e.g. medicine, appliance & equipment, laboratory), service charge, personnel service charge such as telephone, extra meal, drugs purchased without doctor's prescription.

Exclusions of Out-Patient Benefit:

No benefit shall be payable to for the following conditions:

1. Drugs purchased without doctor's prescription.
2. Eye refraction, fitting of glasses, contact lenses or hearing aids, gingivitis, oral care.
3. Disorders of a functional nature including without limitation constipation, dyspepsia, indigestion, anorexia.

Medical Insurance for dependents of AIT students

Generali Thailand agrees to provide insurance coverage for dependent of AIT students under the following conditions:

1. All dependents have to complete the health declaration form and get approval from Generali before the effective date.
2. Generali allows dependents to apply for insurance at semester period only. Addition of dependents within the valid period of insurance is not allowed by Generali.

Inquiries:

Further information on the compulsory medical insurance can be obtained from the Student Welfare Unit. You may send your inquiries by email to: student-welfare@ait.asia, call tel. 02-524-6744 or stop by to speak with the Student Welfare Officer at the Student Welfare Unit, Office of Student Affairs.

Questions about the plan, enrollment, claim should be directed to **Generali Life Assurance (Thailand) Co., Ltd.** Hotline 089-499-6918 Fax: (662) 685 3829, E-mail address: info@generalithailand.com
Website: <http://www.generalithailand.com>.