



Insurance company : Bangkok Life

Schedule of benefits	Sum assured (in Thai Baht)
I. LIFE INSURANCE Death (all causes).....	100,000
II. ACCIDENT INSURANCE Additional benefits for accidental death and dismemberment: A. Loss of life (includes Item I above)..... B. Loss of both hands, feet, sight in both eyes or a combination of 2 or more..... C. Loss of one hand, foot or sight in one eye..... D. Loss of thumb, index finger on either hand (severed from the second knuckle from the fingertip).....	200,000 100,000 60,000 25,000
III. TOTAL PERMANENT DISABILITY Total permanent disability (as a result of sickness or accident) for at least 180 consecutive days.....	100,000
IV. HEALTH INSURANCE Medical expense coverage for accident- or sickness-related in-hospital stays. A. Room and board per day (maximum of 31 days/disability)..... ICU (maximum 7 days/disability)..... Maximum limit per disability..... B. Miscellaneous expenses (maximum limit/disability)..... C. Surgical fees (maximum limit/disability, as per surgical schedule)..... D. In-hospital physician visit (maximum limit/day, maximum of 31 days)..... E. Specialist consultation fee (not included in Items B or C above)..... F. Emergency treatments (accidents only, maximum 72 hours).....	1,100 2,200 34,100 15,000 20,000 500 2,500 2,500



1) Health Insurance Description

Above is a brief schedule of health insurance benefits offered by Bangkok Life Assurance, which does not include coverage for out-patient expenses (e.g., visits to clinics, etc.). More details about policy coverage can be obtained from the Operations Department.

IDEAL will pay for employees' out-patient expenses according to the following schedule of coverage:

1. IDEAL will reimburse employees B500 maximum per out-patient hospital or clinic visit (maximum of 1 visit per day, 30 visits per year).
2. Employees should pay for the treatment expenses themselves and then request from the care provider a receipt detailing the treatment rendered.
3. Employees should submit the receipt the next working day to the Operations Department. Employees will be reimbursed in cash later.

2) Beneficiary Form

You will receive a form to supply the details of the person you would like to name as the beneficiary of your life insurance benefits (Items I and II above). Please return it to the Operations Department at your earliest convenience.

3) Policy Member ID Card

You will receive a policy member ID card. Please verify that your name is spelled correctly and notify the Operations Department if it is not. To validate this card you must do two things:

1. Sign your name exactly as it appears in your passport on the back of the card in the long rectangular box.
2. Affix a small 1" passport-style photograph on the back of the card in the box to the far left side. If you do not affix a photo here, you will need to show your passport when you admit to the hospital.