

ACS ASIA - EXPATRIATE HEALTH INSURANCE THE COVERS F1b and F1c

Healthcare coverage

Level of coverage	Module 1c and 1b - IPD	Module 2c and 2b – IPD + OPD
Hospitalization (with prior consent)		
Maximum limit per beneficiary per year	Two options: Module 1c - 500 000 USD Module 1b - 1 000 000 USD	Two options: Module 2c - 500 000 USD Module 2b - 1 000 000 USD
Medical hospitalization	100 % of actual expenses	100 % of actual expenses
Surgical hospitalization	100 % of actual expenses	100 % of actual expenses
Hospitalization ancillary expenses	100 % of actual expenses	100 % of actual expenses
Private room	100 % of actual expenses, Max. 250 US Dollars / day	100 % of actual expenses, Max. 250 US Dollars / day
Organ graft	100 % of actual expenses	100 % of actual expenses
Psychiatry	100 % of actual expenses, two options: limited to 1 500 US Dollars / year	100 % of actual expenses limited to 3 000 US Dollars / year
Accompanying bed for hospitalization of a child under 16 years	100 % of actual expenses limited to 25 US Dollars / year	100 % of actual expenses limited to 50 US Dollars / an
Other coverage		
Outpatient consultations linked to a hospitalization / Day surgery	100 % of actual expenses	100 % of actual expenses
Ambulatory care after hospitalization (90 days following a hospitalization)	100 % of actual expenses limited to 1 000 US Dollars	100 % of actual expenses limited to 1 000 US Dollars
Domiciliary hospitalization	100 % of actual expenses limited to 1 000 US Dollars / year	100 % of actual expenses limited to 2 000 US Dollars / year
Immediate re-education following hospitalization	100 % of actual expenses limited to 1 000 US Dollars / year	100 % des frais réels limited to 2 000 US Dollars / year
Local emergency transport by ambulance	100 % of actual expenses	100 % of actual expenses
Emergency dental treatment following an accident	100 % of actual expenses	100 % of actual expenses
Emergency treatment worldwide (trip of up to seven weeks)	100 % of actual expenses	100 % of actual expenses

Routine medical expenses		
Maximum limit by beneficiary per calendar year	non covered	6 000 USD
Generalist and specialist fees	non covered	100 % of actual expenses
Analyses, radiology, scans	non covered	100 % of actual expenses
MRI (with prior consent)	non covered	100 % of actual expenses
Prescribed medication and vaccines	non covered	100 % of actual expenses
Prescribed medical auxiliaries	non covered	100 % of actual expenses
Physiotherapy, chiropractor, osteopath, homeopath and acupuncturist (with prior consent)	non covered	100 % of actual expenses, limited to 50 US Dollars per session and 1 000 US Dollars / year
Prescribed speech therapy and orthoptics (with prior consent)	non covered	100 % of actual expenses, limited to 50 US Dollars per session and 1 000 US Dollars / year
Prescribed medical prostheses (with prior consent)	non covered	100 % of actual expenses limited to 2 000 US Dollars / year
Spa treatments (with prior consent)	non covered	25 US Dollars / day maximum 20 days
Optical		
Prescribed spectacle lenses, frames and contact lenses	non covered	90 % of actual expenses limited to 150 US Dollars / year
Dental		
Maximum limit per beneficiary for 12 months of membership	non covered	1 000 US Dollars
Dental care	non covered	90 % of actual expenses
Orthodontics (child under 16 and with prior consent)	non covered	non covered
Dental prostheses, including inlays, onlays, implants (with prior consent)	non covered	90 % of actual expenses limited to 150 US Dollars / tooth (max. 4 teeth)
Maternity (with prior consent)		
Childbirth expenses	non covered	100 % of actual expenses limited to 4 000 US Dollars / year
Health check		
Complete health check cover	non covered	100 % of actual expenses, limited to 300 US Dollars (1 every 3 years)

Life insurance covers

Death benefits (additional to the health scheme)	Sum insured		
	Lump sums in the case of death or total and permanent loss of autonomy	25 000 USD	50 000 USD
Additional lump sum in the case of accidental death or total and permanent loss of autonomy following an accident	25 000 USD	50 000 USD	100 000 USD
Daily benefits / Disability pension (additional to death benefits)			
Daily benefits (deductible: 90 or 180 days) Disability pension	25 USD / day	50 USD / day	100 USD / day

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.

Gross annual income must be declared at the time of enrolment.

The subscriber must be able to give proof of remunerated professional activity in the case of sick leave.

Optional coverage

Repatriation assistance	Coverage amount
Repatriation or medical transport	Actual expenses
Transport of the body in the event of death	
Repatriation of the body	Actual expenses
Funeral expenses requiring transport	1 500 USD
Repatriation of other family members	Ticket (one way only)
Returning the Insured to the country of expatriation after "consolidation"	Ticket (one way only)

Public liability

Physical injury, material or consequential loss	4 500 000 USD
Material and consequential loss only	150 000 USD
Excess per claim	150 USD