



AsiaNet Plans

Benefits Table & Premium Guide

All benefits and premiums are shown in US Dollars | January 2013

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BENEFITS TABLE

ASIANET PLANS			
Area of cover	South East Asia, Australia		
Network option	Safe Meridian Network A and Network B		
Pre-authorization	ALL benefits must be pre-authorized otherwise we will only pay up to 80% of the claim		
	ACCIDENT	BRONZE	SILVER
Medical cover	In-patient treatment ACCIDENTS ONLY	In-patient treatment	In-patient & out-patient treatment
Age band	17 - 29 55 - 74	0 - 59 (Individuals) 0 - 59 (Groups)	0 - 59 (Individuals) 0 - 59 (Groups)
Annual benefit limit	US\$100,000	US\$100,000	US\$200,000
IN-PATIENT BENEFITS			
Hospital accommodation	Semi private room	Semi private room	Single private room (Not suite)
In-patient and day-patient care	100% within network (20% out of network A charge, 30% out of network B charge)	100% within network (20% out of network A charge, 30% out of network B charge)	100% within network (20% out of network A charge, 30% out of network B charge)
Parent accommodation	Not Covered	100% within network (20% out of network A charge, 30% out of network B charge)	100% within network (20% out of network A charge, 30% out of network B charge)
Pre & post hospital out-patient services	Not Covered	Not Covered	Limited to 30 days Up to US\$1,500
CRITICAL ILLNESS BENEFIT			
In-patient treatment of the following conditions: Cancer, Cardiac Conditions, Renal failure, Multiple Sclerosis, Permanent paralysis	Not Covered	Up to lifetime limit of \$75,000 with \$5,000, paid as lump sum on diagnosis	Up to lifetime limit of \$100,000 with \$5,000, paid as lump sum on diagnosis
Out-patient treatment of the following conditions: Cancer, Cardiac Conditions, Renal Failure, Multiple Sclerosis, Permanent Paralysis	Not Covered	Not Covered	
OUT-PATIENT BENEFITS			
Consultations and diagnostic services with doctors or specialists	Not Covered	Not Covered	Limited to US\$2,500 with a US\$30 co-payment per claim
Prescription drugs (Not related to chronic or critical illnesses)	Not Covered	Not Covered	
Out-patient Psychiatric (Pre-authorization required)	Not Covered	Not Covered	Covered after 3 years continuous membership within overall out-patient benefit and up to US\$750
Physiotherapy	Not Covered	Not Covered	Up to US\$250 with a US\$30 co-payment per claim

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OTHER MEDICAL BENEFITS			
Ambulance service	100% up to annual benefit limit	100% up to annual benefit limit	100% up to annual benefit limit
Out of geographic area cover for emergency treatment	Limited to a total of 4 weeks Up to US\$15,000	Limited to a total of 4 weeks Up to US\$15,000	Limited to a total of 5 weeks Up to US\$20,000
Rehabilitation as an alternative to post acute care	Up to 14 days	Up to 14 days	Up to 14 days
Emergency Medical Evacuation	100% up to annual benefit limit	100% up to annual benefit limit	100% up to annual benefit limit
Repatriation or burial of mortal remains	Up to US\$12,750 per policy period including the cost of any coffin, limited to US\$1,700.	Up to US\$12,750 per policy period including the cost of any coffin, limited to US\$1,700.	Up to US\$12,750 per policy period including the cost of any coffin, limited to US\$1,700.

IMPORTANT NOTES

- **ACCIDENT** - A sudden, unexpected, unintentional event that happens at an identifiable time and place, and is outside your control and causes injury or illness.
- **BENEFITS TABLE** - This benefits table must be read in conjunction with the AsiaNet Plan Membership Guide and applies to medical expenses and charges that are considered customary and reasonable.
- **MAXIMUM AGES** - There is no renewal on the Bronze and Silver Plans after 60 years old.
- **AREA OF COVER** - South East Asia, Australia. South East Asia is defined as being the following countries - Australia, Brunei, Cambodia, East Timor, Indonesia, Laos, Malaysia, Myanmar (Burma), New Zealand, Papua New Guinea (PNG), Philippines, Singapore, Thailand & Vietnam.
- **OUT OF NETWORK CHARGE** - Choose to have your treatment from any of our Safe Meridian Network A and Network B list of healthcare providers. If you are treated out of this network you will have to pay an out of network charge.

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