

Ruamrudee International School – Swiss Section

HEALTH INSURANCE OPTIONS FOR SY 2010 - 2011

*Non-Thai Faculty*

Staff who would like to join the American International Assurance (AIA) plan, please complete the corresponding form.

- Return the form to Chompooh at the Human Resources Office (AD208) **ASAP, but no later than Wednesday April 28, 2010.**
- For those who would like to enroll their dependent for the insurance, please send a photo file (JPEG only) with full name to [adviser-health@rism.ac.th](mailto:adviser-health@rism.ac.th) **ASAP, but no later than Wednesday April 28, 2010.** Please note that this deadline is only for the new dependent.

Brief information on the health insurance benefits is given on the next page.

*\*\* This health insurance benefit is a non-cash benefit. It is not reimbursable in cash if you do not wish to join the plan, or, if you are already covered for this expense such as through your spouse's company, etc.*

**American International Assurance (AIA) Insurance Application Form**

Join the *American International Assurance* health insurance plan for yourself + one resident family member – spouse under the age of 65 or unmarried child under the age of 18 or unmarried child under the age of 23 if he/she is, at present, a full time student.

*(Yourself + 1 Resident Family Member) – PLEASE PRINT*

Employee Info		DOB	Gender		Premium
First Name	Last Name	DD/MM/YY	M / F		
1.					Bht 38,357
One resident family member				Relationship with Employee	
2.				<i>Please Underline Spouse or Child</i>	Bht 38,357
Other resident family member(s) <i>(your own expense)</i>					
3.					
4.					
5.					

Signature of Employee

Section \_\_\_\_\_

Date \_\_\_\_\_



## American International Assurance Insurance (AIA) Plan 2010 - 2011

- **Premium/employee** Bht 38,357 per year (*paid by the School*)  
**plus** one resident family member
  - \* spouse under the age of 65 at Bht 38,354 per year or
  - \* unmarried child under the age of 18 or unmarried child under the age of 23 if he/she is, at present, a full time student at Bht 38,357 per year
- **Extra Premium (your own expense)**
  - \* unmarried child under the age of 18 or unmarried child under the age of 23 if he/she is, at present, a full time student at Bht 38,357 per year

Here is a summary of benefits American International Assurance offers under the School plan:

BENEFITS	SUM-INSURED (BAHT)
<b>Hospitalization Insurance</b>	
A. Daily Room & Board (Unlimited No. of Days)	6,000
I.C.U. (Max. 15 Days)	12,000
B. Other Hospital Services (Coverage of Nursing Fees)	500,000
- Pre-hospitalization Out-Patient (within 31 days before the hospitalization)	
- Post-hospitalization Out-Patient (Consultation within 3 months after discharge from hospitalization - 1 call/day, Max. 5 calls/disability)	
Ambulance Service/Max. per disability/per trip (including in item B)	6,000
C. Surgical Benefit (Simplified Surgical Schedule)	300,000
- Minor Surgical Operation	60,000
- Intermediate Surgical Operation	150,000
- Major Surgical Operation	300,000
- Complex Surgical Operation	450,000
D. In-Hospital Doctor's Call (Unlimited No. of Days)	3,000
E. Emergency Out-patient Treatment (Accident)	100,000
F. Specialists' Consultation Fee (including in item B or C)	50,000
- Surgical, Non-Surgical	
<b>Clinical Call (OPD)</b>	
(1 call/day, 30 calls/policy year)	3,000
<b>Extended Medical Benefit Endorsement (EMB)</b>	
- Max. Per Disability	2,400,000
- Co-Insurance 80:20	
<b>Life &amp; Personal Accident Insurance (For Employees Only)</b>	
1. Life Insurance	200,000
2. Accidental Death & Disablement Insurance (Extension of coverage, Murder & Assault, Alcoholic and Motorcycle accident) (U S Scale)	200,000
3. Total and Permanent Disability	200,000
<b>Overall Maximum Benefit/Person/Disability – Hospitalization (IPD)</b>	<b>4,425,000</b>
<b>Overall Maximum Benefit/Person/Disability – EMB (80/20)</b>	<b>2,400,000</b>
<b>Total Overall Maximum Benefit/Person/Disability (IPD + EMB)</b>	<b>6,825,000</b>
<b>Overall Maximum Benefit/Person/Policy Year – Clinical Call (OPD)</b>	<b>90,000</b>

- ☆ Pre-existing conditions are covered with the exception of congenital anomalies.
- ☆ Direct billing service with more than 200 network hospitals in Thailand.
- ☆ Those who join AIA health insurance plan will receive an annual physical check-up at the beginning of the school year (to be informed).
- ☆ In the event that a member loses his/her medical health care card, he/she is requested to contact the HR department (AD208); a new card will be reissued with a charge of 300 Baht.
- ☆ For more information, please email [adviser-health@rism.ac.th](mailto:adviser-health@rism.ac.th) or contact Chompooh at ext. 354

