



ACS ASIA F1 - EXPATRIATE HEALTH INSURANCE

ACS ASIA is an expatriate health insurance contract guaranteed in US Dollars exclusively designed for expats living in the following countries: Cambodia, Indonesia, Laos, Malaysia, Philippines, Taiwan, Thailand, and Vietnam.

With ACS ASIA your medical expenses are undertaken in your expatriation zone and you can choose among two different levels (modules) of coverage. Both will provide you with up to \$500 000 US Dollars / year for the hospitalization cover.

- ACS Asia Expatriate Insurance Module 1: hospitalization only
- ACS Asia Expatriate Insurance Module 2: complete healthcare plan

When you subscribe to ACS ASIA, you benefit from an expatriate health insurance contract specially designed to fit your medical coverage needs in the countries listed above.

IMPORTANT: the age limit to subscribe ACS ASIA F1 is 65 years old.

And likewise with all other ACS expatriate insurances, you will also benefit from:

- a reliable and efficient management of your insurance contracts, result of our more than 20 years of experience insuring the international mobility market,
- a multilingual team, always ready (available 24/7 the 365 days of the year) to promptly respond to your needs in case of urgency,
- in case of hospitalization, the insurance company directly undertakes your hospital medical expenses for you to avoid paying out of your own pocket sums that can be important,
- no deductible and no coinsurance,
- actual expense reimbursements,
- real time access to you reimbursement status and balance through the Internet.

Healthcare coverage

Level of coverage	Module 1a and 1b	Module 2a and 2b
Hospitalization (with prior consent)		
Maximum limit per beneficiary per year	Two options: Module 1a - 500 000 USD Module 1b - 1 000 000 USD	Two options: Module 2a - 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, two options: Module 1a - Max. 50 US Dollars / day Module 1b - Max. 250 US Dollars / day	100 % of actual expenses, two options: Module 2a - Max. 50 US Dollars / day Module 2b - 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
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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
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Health check

Complete health check cover	non covered	100 % of actual expenses, limited to 300 US Dollars (1 every 3 years)
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