



A+

International
Healthcare

An  april brand
International

Southeast Asia Plans

Exclusively for SEA Residents

Cambodia, Indonesia, Laos, Malaysia,
Myanmar, Philippines, Thailand, and Vietnam

For as low as \$92/month



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Disclaimers:

The information provided on the brochure and leaflets is for indication only. For your detailed cover, please refer to the General Conditions and the Benefits Table. These plans are not designed to replace local healthcare coverages as required by law, and applicants remain personally responsible for ensuring compliance with any relevant social security, insurance contract, and other applicable legislation in their countries of residence.

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This product brochure contains general information only and does not constitute any contract between any parties and The Insurer. For detailed terms, conditions and exclusions, please refer to the relevant policy provisions.

ABOUT US



Together with our trusted partners, we work tirelessly to serve you.

A+ International Healthcare offers best-in-class medical health plans to clients around the world. We protect you wherever you go, and we pride ourselves on looking after you during your time of need.

Hospital procedures and medical bills can be very confusing and a heavy burden on you and your family. We work with our strong network of world-renowned hospitals and clinics, give you World-Class care, and handle the paperwork so that you can focus on your recovery or looking after your loved ones.

With our plans, you are rest assured that you and your family's well-being are well protected.



Since 2008, A Plus has offered best-in-class medical health plans worldwide with a network of over 10,000 doctors, hospitals, and clinics in more than 150 countries.

OUR SERVICE PROMISE



24/7 CUSTOMER SUPPORT

Your health is our topmost priority. Together with our trusted partners, we work tirelessly to serve you.



EMERGENCY GUARANTEE

Never worry when scheduling a hospital medical procedure or during an emergency. Guarantee of Payment (GOP) is issued **within 2 days for pre-approved treatment and 2 hours for emergencies.**



FAST UNDERWRITING

We try to provide your cover as fast as possible. Normal underwriting decision is released within **3 days.**



SWIFT REIMBURSEMENT

With the help of our Claims Handler, we aim to reimburse your claims within **5 working days.**



COVER WITHOUT BORDER

Get treatments anywhere so long that you are within your chosen cover area, except for emergencies, where cover area restrictions do not apply.



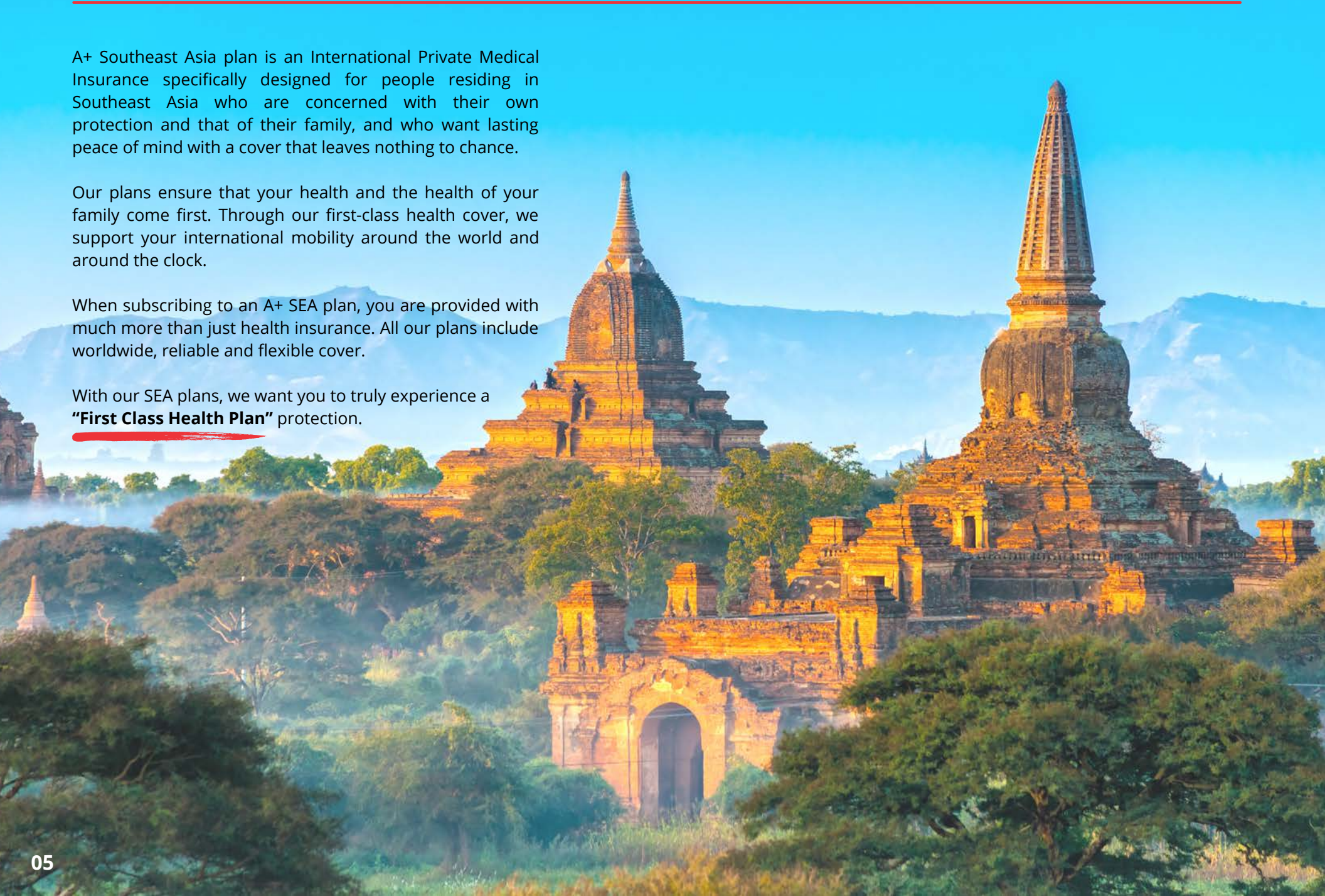
INTRODUCING **SOUTHEAST ASIA PLANS**

A+ Southeast Asia plan is an International Private Medical Insurance specifically designed for people residing in Southeast Asia who are concerned with their own protection and that of their family, and who want lasting peace of mind with a cover that leaves nothing to chance.

Our plans ensure that your health and the health of your family come first. Through our first-class health cover, we support your international mobility around the world and around the clock.

When subscribing to an A+ SEA plan, you are provided with much more than just health insurance. All our plans include worldwide, reliable and flexible cover.

With our SEA plans, we want you to truly experience a **“First Class Health Plan”** protection.



WHY CHOOSE **SOUTHEAST ASIA PLANS**



WORLDWIDE

- Worldwide cover with no restriction on most risk areas.
- Free choice of medical providers: hospitals, clinics, doctors, and specialists, with a private room in any licensed hospital or clinic.
- 10,000 medical providers available in 150 countries



RELIABLE

- Cover for life, once enrolled, regardless of age or health condition
- Medical evacuation and repatriation included*
- Coverage of chronic conditions and AIDS/HIV-related diseases



PLAN DESIGN FLEXIBILITY

- Optional coverage can be easily added to your plan. Several options including deductible, area of cover, and enrolment methods, are available as well.



LIFETIME RENEWABILITY

- With us, renewability is guaranteed regardless of age or health condition.
- You can rest assured that you and your loved ones will be well covered for life.



SWIFT REIMBURSEMENT

- Claims are generally reimbursed within 5 working days, with a maximum of 15 days.
- You may check the claims process and reimbursement record on your personalised 'My A+ Page'(*).
- Large claims may be settled directly with the service providers involved by direct billing, making life easier for you.

THE A+ BENEFITS

FEATURES	MARKET NORMS	A+ INTERNATIONAL HEALTHCARE
Renewability	Not Guaranteed	Guaranteed
Chronic Conditions	Limited Cover	Covered
Traditional Chinese Medicine	Limited or Not Covered	Covered
Congenital Conditions	Limited or Excluded	Covered
Complication of pregnancy	Waiting Period	No Waiting Period
Claims reporting	May 180 Days	Up to 2 Years
Age limit for group enrolment	Entry age limit or renewal limit 64 years	No entry or renewal age limit
AIDS/HIV	Limited Cover	Covered

PLAN FLEXIBILITY

Our Southeast Asia Plans offer different options depending on what you need:

BASE PLAN



HOSPITALISATION, CHRONIC
CONDITIONS, SURGERY &
CANCER



OPTIONAL




OUTPATIENT
*(Specialists, Prescription Drugs,
Physiotherapy)*



DEDUCTIBLE
\$300, \$675, \$1,350



COVER AREA
Zone A, Zone B, Zone C



DENTAL

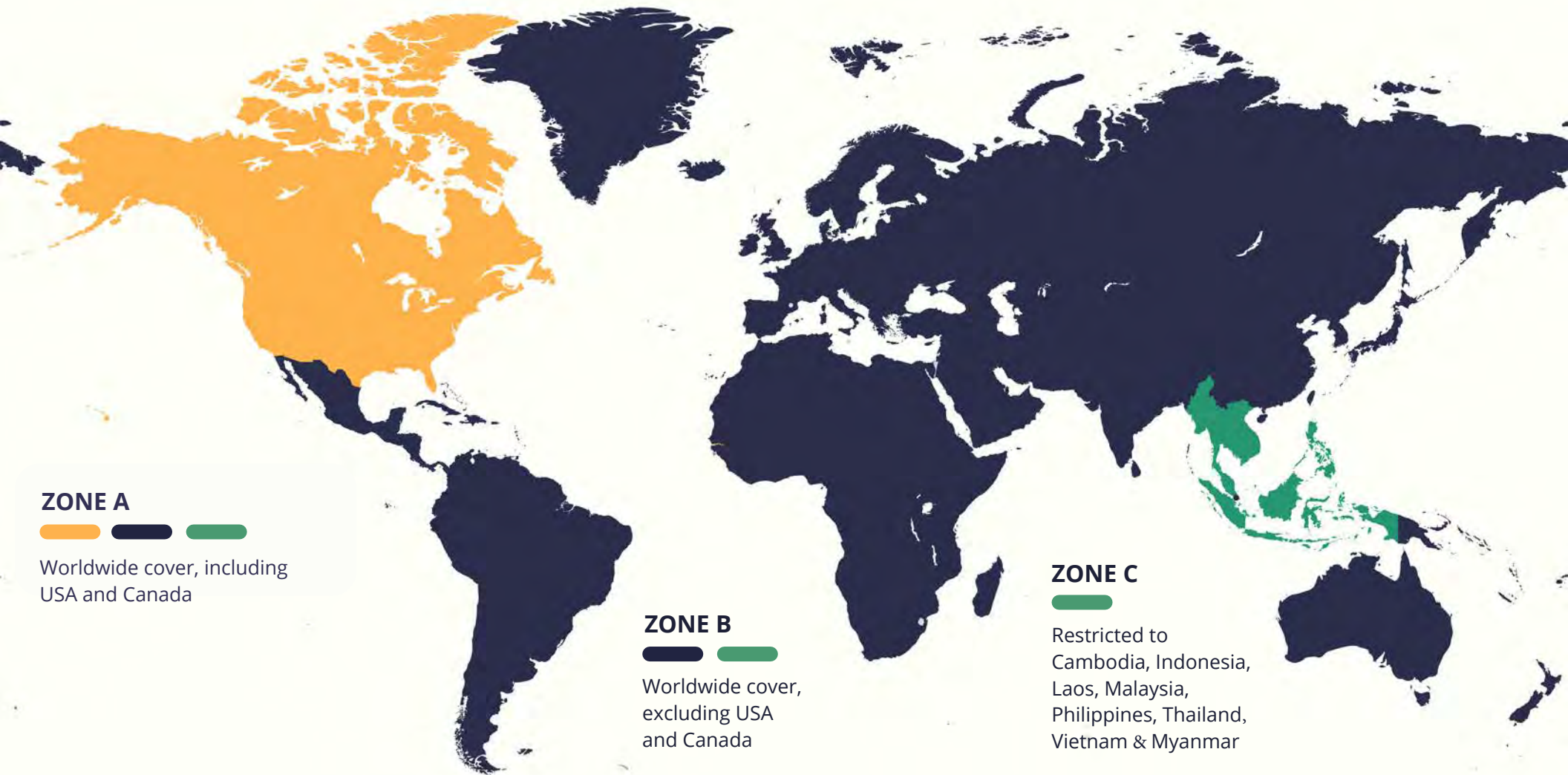


**ACCIDENTAL DEATH &
DISMEMBERMENT**



PLAN **COVERAGE**

Choose the level of coverage best suited to your country of expatriation.



SOUTHEAST ASIA PLANS

ESSENTIAL



Starting from \$92/month

100% inpatient

Essential is our first level cover for your important needs. This plan covers 100% of the costs of inpatient and day-patient care including hospital accommodation, doctors' fees, and various medical expenses (including lab exams, medical imaging, inpatient physiotherapy, and more). Organ transplant, HIV / AIDS treatment, Hormone Replacement therapy, Congenital Conditions, Cancer treatment, Chronic Conditions, Complications of Pregnancy, and Palliative care are also covered.

ESSENTIAL PLUS



Starting from \$97/month

100% inpatient + Enhanced benefits

Essential Plus provides extra security and reassurance for you. On top of the benefits provided under Essential, the maximum total reimbursement amount is larger. Cover for Outpatient treatments within 15 days before hospitalisation and up to 30 days after hospital release is also included.

SERENE



Starting from \$101/month

100% inpatient + 100% outpatient

Serene is your absolute peace-of-mind cover. With Serene, you are fully insured for inpatient and outpatient care, including Organ transplant, HIV / AIDS treatment, Hormone Replacement therapy, Congenital Conditions, Cancer treatment, Chronic Conditions, and Complications of Pregnancy. Moreover, you enjoy attractive extras including Inpatient and Outpatient Physiotherapy, Complementary Medical Treatments, and Nursing at home.

SERENE PLUS



Starting from \$106/month


100% inpatient + 100% outpatient + Enhanced benefits

Serene Plus is the most privileged cover designed for you and your family. It provides the highest maximum total reimbursement limit. On top of all the benefits covered by Serene, Serene Plus covers Inpatient and Outpatient Psychiatric care, ergo therapy, logopaedics and/or speech therapy, and occupational therapy.



SEA PLANS BENEFITS TABLE

 CORE PLAN	ESSENTIAL	ESSENTIAL PLUS	SERENE	SERENE PLUS
Yearly maximum	\$500,000	\$1,000,000	\$1,000,000	\$1,350,000
 In-patient and daycare treatment	ESSENTIAL	ESSENTIAL PLUS	SERENE	SERENE PLUS
 Daily accommodation charges	Included Standard Private room	Included Standard Private room	Included Standard Private room	Included Standard Private room
CT, PET, and MRI scan				
Hospital charges	Full Cover	Full Cover	Full Cover	Full Cover
Organ transplant				
Parent accommodation		Up to 14 days		Up to 14 days
Cash benefit	Not Covered	\$ 67.50 per night up to 60 nights	Not Covered	\$ 135 per night up to 60 nights
 Out-patient treatment	ESSENTIAL	ESSENTIAL PLUS	SERENE	SERENE PLUS
General Practitioner and Specialists consultation charges <small>(including diagnostic procedures, prescribed drugs, dressings etc.)</small>	Not Covered	Not Covered	Full Cover	Full Cover
Diagnostic scans				
Radiotherapy and chemotherapy	Full Cover	Full Cover	Full Cover	Full Cover
Kidney dialysis treatment				
Surgical procedures received as an outpatient	Full Cover <small>(precertification required)</small>	Full Cover <small>(precertification required)</small>	Full Cover <small>(precertification required)</small>	Full Cover <small>(precertification required)</small>
Courses of chiropractic treatment, acupuncture, homeopathy and osteopathy			Up to \$1,500	Up to \$2,700
Traditional Chinese medicine	Not Covered	Not Covered	Not Covered	Not Covered
Courses of physiotherapy			Up to \$1,500	Up to \$2,700

SEA PLANS BENEFITS TABLE

 Other benefits	ESSENTIAL	ESSENTIAL PLUS	SERENE	SERENE PLUS
Pre and Post-hospital care (GP & Specialist consultations, Prescribed drugs & dressing, Physiotherapy and chiropractic, including basic laboratory tests, x-ray and ultrasounds) - Within 15 days before hospitalisation - Within 30 days following hospital discharge	Not Covered	Up to \$2,000	Full Cover	Full Cover
Health screen	No benefit	No benefit	No benefit	No benefit
Pre-existing conditions	FMU / Moratorium	FMU / Moratorium	FMU / Moratorium	FMU / Moratorium
Maintenance of non pre-existing chronic conditions	Full Cover	Full Cover	Full Cover	Full Cover
Ambulance transport	Up to \$2,025	Up to \$2,025	Up to \$2,025	Up to \$2,025
Home nursing	Not Covered	Not Covered	80% Annual max. reimbursement of \$2,700 up to 60 days	80% Annual max. reimbursement of \$2,700 up to 60 days
International Emergency Medical Assistance	Included	Included	Included	Included
Psychiatric treatment	Not Covered	In Patient: up to \$13,500	Not Covered	In Patient: up to \$13,500 Outpatient: 50% Up to \$1,350
Hormone Replacement therapy	Full Cover	Full Cover	Full Cover	Full Cover
Accidental damage to teeth Complications of pregnancy New Born Accommodation	Full Cover	Full Cover	Full Cover	Full Cover

SEA PLANS BENEFITS TABLE

 Other benefits	ESSENTIAL	ESSENTIAL PLUS	SERENE	SERENE PLUS
Routine dental care	No benefit	No benefit	Optional Dental standard - max limit \$1,500 *Basic dental care: 80% up to \$900 *Major Dentistry: 80% up to \$600 Dental Plus - max limit \$3,000 *Basic dental care: Full cover up to \$2,000 *Major Dentistry: 80% up to \$1,000	Optional Dental standard - max limit \$1,500 *Basic dental care: 80% up to \$900 *Major Dentistry: 80% up to \$600 Dental Plus - max limit \$3,000 *Basic dental care: Full cover up to \$2,000 *Major Dentistry: 80% up to \$1,000
Routine optical care			No benefit	No benefit
Hospice and palliative care	Up to \$50,000 per insured and per lifetime	Up to \$50,000 per insured and per lifetime	Up to \$50,000 per insured and per lifetime	Up to \$50,000 per insured and per lifetime
 Additional benefits	ESSENTIAL	ESSENTIAL PLUS	SERENE	SERENE PLUS
Chronic conditions	Full Cover	Full Cover	Full Cover	Full Cover
Congenital conditions	Full Cover	Full Cover	Full Cover	Full Cover
AIDS / HIV	\$60,000 Lifetime, 2 years waiting period	Covered	\$60,000 Lifetime, 2 years waiting period	Covered

WHAT'S **NOT** COVERED?

This is a summary of major exclusions applicable to A+ International Healthcare plans. For full details, please refer to the General Conditions.

MEDICAL PLANS

- Pre-existing conditions unless accepted at time of enrolment.
- Non prescribed medical treatments.
- Periodic preventive health examinations except those explicitly mentioned in the table of medical benefits.
- Complementary (and/or alternative) medical treatments other than those explicitly mentioned in the table of medical benefits.
- Expenses resulting from maternity and childbirth during the first 12 months after the individual inception date of cover.
- Non prescribed drugs.
- OTC ('over-the-counter') medicines: lifestyle products, dietary products, etc.
- Contraceptive and birth control drugs, even if prescribed by a Doctor.
- Costs related to abortion except in the case of absolute medical necessity.
- Cosmetic / aesthetic treatment except for restorative treatment following an accident.
- Elective cesarean delivery expenses.
- Consequences of drug addiction and alcoholism.
- Expenses resulting from any kind of competition with motor vehicles.
- Consequences of the insured participating in any sport as a professional or under a contract providing compensation, as well as any preparatory training to such activities.

EVACUATION/REPATRIATION

- Costs incurred without the prior agreement of our Assistance service.
- The consequences of illnesses or benign lesions that can be treated on the spot.
- Evacuation/repatriation as a consequence of psychiatric conditions.
- The Insured's participation in any sport as a professional or under a contract providing for compensation, as well as any preparatory training.
- The consequences of an accident during the Insured's participation in an air sport (including hang gliding, paragliding, gliding) or in any of the following sports: skeleton, bobsleigh, ski-jumping, mountain-climbing with roping, rock-climbing, skin diving with self-contained apparatus, spelunking, bungee-jumping, skydiving.

GUARANTEE OF **PAYMENT & DIRECT PAYMENT**

A+ International Healthcare and its partners have agreements with a wide range of health care providers and facilities located all over the world. You may consult the list of providers on your 'My A+ Page'.

STEP 1

You obtain a Cost Estimate Form from our website. The hospital fills in the form, which needs to be signed by you.

STEP 2

You send the Cost Estimate Form to the claims manager at least 15 days before the admission to ensure a smooth process.

AND WE WILL DO THE REST

STEP 3

The claims manager issues a guarantee of payment and settles payment with the hospital.

STEP 4

The claims manager sends a settlement note to the patient and the hospital.

What if it is an emergency admission?

In the event of an emergency admission, show the provider your Medicaid upon admission. Send the claims manager the completed Cost Estimate Form before discharge. The claims manager will deal directly with the facility (hospital, clinic, etc.).

ABI TELEHEALTH



in partnership
with

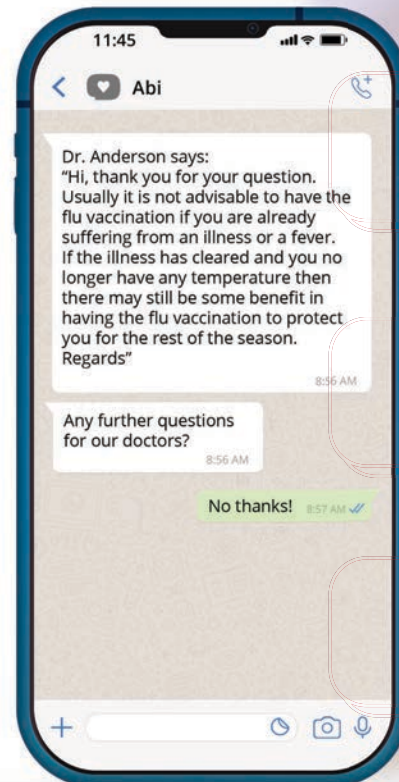
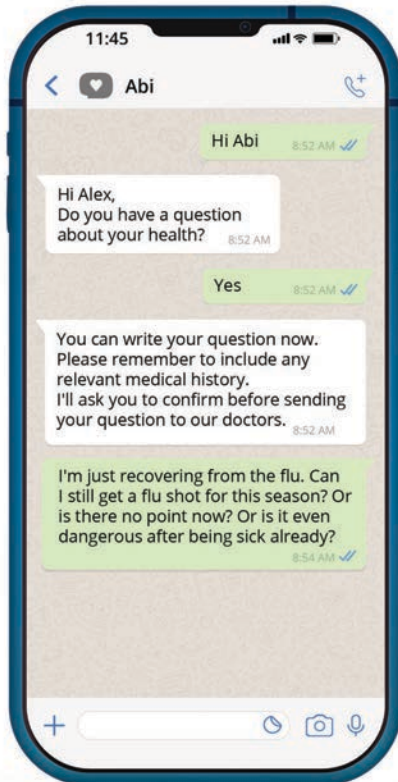


Fast, easy, personalised medical advice from real doctors

GLOBAL COVERAGE

• INTELLIGENT INTERFACE

• FLEXIBLE DEPLOYMENT



Fast answers or
consultations



Any time of day or
night



via messaging app



THE MY A+ PAGE

www.yourinsurance247.com/aplus/



Where you can:

- ✓ Download your claims online
- ✓ Download your pre-certification forms
- ✓ Check your latest reimbursements
- ✓ Process for filing a claim
- ✓ See the benefits table
- ✓ Edit your personal information
- ✓ Access our global network of healthcare professionals
- ✓ Request a certificate of insurance or a new insurance card

Remark: For policies under AXA only

WHICH PLAN TO CHOOSE?

YOUR SITUATION



"You don't have an international insurance and you want full cover."

YOUR NEEDS

- ✓ Basic international health cover for entry and stay abroad
- ✓ Protection for accident and sudden illness
- ✓ Medical evacuation and repatriation
- ✓ Affordable cover

YOU MAY CHOOSE

- ✓ **Essential**
 - 100% Inpatient cover
 - 100% Chronic conditions
 - 100% Surgery
 - 100% Cancer

OPTIONS FOR OPTIMIZED PROTECTION

- ✓ **Serene**

100% Inpatient cover	100% Outpatient
100% Chronic conditions	100% GPS & Specialists
100% Surgery	100% Prescriptions drugs
100% Cancer	100% Physiotherapy

WHICH PLAN TO CHOOSE?

YOUR SITUATION



"You don't have an international insurance and you want full cover."

YOUR NEEDS

- ✓ Basic international health cover for entry and stay abroad
- ✓ Protection for accident and sudden illness
- ✓ Medical evacuation and repatriation
- ✓ Extra Protection for Chronic Conditions and Cancer
- ✓ Comprehensive Plan

YOU MAY CHOOSE

✓ Serene

- | | |
|-------------------------|--------------------------|
| 100% Inpatient cover | 100% Outpatient |
| 100% Chronic conditions | 100% GPS & Specialists |
| 100% Surgery | 100% Prescriptions drugs |
| 100% Cancer | 100% Physiotherapy |

OPTIONS FOR OPTIMIZED PROTECTION

✓ Serene Plus

- | | |
|-------------------------|--------------------------|
| 100% Inpatient cover | 100% GPS & Specialists |
| 100% Chronic conditions | 100% Prescriptions drugs |
| 100% Surgery | 100% Physiotherapy |
| 100% Cancer | Enhanced benefits |
| 100% Outpatient | |

WHICH PLAN TO CHOOSE?

YOUR SITUATION



"You have a primary insurance or you are financially capable to shoulder some expenses."

YOUR NEEDS

- ✓ Basic international health cover for entry and stay abroad
- ✓ Protection for accident and sudden illness
- ✓ Medical evacuation and repatriation
- ✓ Extra Protection for Chronic Conditions and Cancer
- ✓ Comprehensive Plan

YOU MAY CHOOSE

✓ Essential Plus with Deductible

(USD 300, 675, 1350)

- 100% Inpatient cover
- 100% Chronic conditions
- 100% Surgery
- 100% Cancer
- Enhanced benefits

OPTIONS FOR OPTIMIZED PROTECTION

✓ Serene Plus with Deductible

(USD 300, 675, 1350)

- | | |
|-------------------------|--------------------------|
| 100% Inpatient cover | 100% GPS & Specialists |
| 100% Chronic conditions | 100% Prescriptions drugs |
| 100% Surgery | 100% Physiotherapy |
| 100% Cancer | Enhanced benefits |
| 100% Outpatient | |

HOW TO **APPLY**

You may apply for a Southeast Asia Plan with these four (4) easy steps:

STEP 1

Get in touch with your Insurance Advisor or request for a quotation at <https://compare.aplusii.com>.

STEP 2

Fill in the application form and email or post it to your Insurance Advisor. If you don't have any Insurance Advisor, APRIL will pass your application to our local partners.

STEP 3

Settle the premium once the invoice is issued.

STEP 4

Receive and safekeep your policy documents and policy details by email.

Payments can be made annually, semi-annually, and quarterly by transfer, credit card, or payment link.

For semi-annual and quarterly payment, charges apply.

If you need help with any of our products, or if you have any questions about applying for one of the plans, please do not hesitate to contact us. Alternatively, if you would like one of our advisors to contact you, send us an email which includes the most convenient time and telephone number for us to contact you on.



For more information, contact us:

HEADQUARTERS

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BUSINESS DEVELOPMENT TEAM

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#YourHealthFirst