

BENEFITS-ELECT: KEY FEATURES

A. GROUP TERM LIFE

BENEFITS	GENERALI	AIA
Free cover limit of up to	Up to equal or higher from current amount	Fixed S/A up to 17 M baht BMS S/A up to 25 M baht
Enhanced Accidental Death and Dismemberment payout	✓	✓
Enhanced Total Permanent Disability payout	✓	✓
Extended to cover dependent's Life/ ADD/ TPDI	✓ (compulsory)	50% of Member S/A
Funeral Expense (From all causes of death)	10 times of R/B (max. THB 20,000)	10 times of R/B

B. GROUP HOSPITAL & SURGICAL

BENEFITS	GENERALI	AIA
Daily room and board benefit	Unlimited days / Disability	Unlimited days / Disability
One lump sum benefit limit for: <ul style="list-style-type: none"> • Hospital miscellaneous services • Surgical fees • In-hospital doctor's visits 	✓	✗
One lump sum benefit limit for: <ul style="list-style-type: none"> • Pre/Post hospital diagnostic X-ray/lab test • Pre/Post hospital specialist consultation 	✓	✗
Emergency OPD Treatment (accident)	Top up limit from miscellaneous benefit within 72 hours and follow-up treatment until full recovery (up to the max. emergency OPD limit)	Top up limit from miscellaneous benefit within 72 hours and follow-up treatment within 31 days (up to the max. emergency OPD limit)
Extended to cover (Included in miscellaneous) <ul style="list-style-type: none"> • Physiotherapy • Podiatry • Chiropractic • Osteopathy • Congenital 	Will consider on case-by-case basis	✓
Prostheses (included in miscellaneous) <ul style="list-style-type: none"> • Heart valve • Skull plates • Hip • Knee 	✓	✓
CT, MRI, echo cardiogram, exercise stress test and PET scan (using as OPD treatment) will be covered under miscellaneous expense	✓	✓

Enterprise Momentum® is a service designed especially for small and medium-sized clients to meet their health and benefits requirements. Through Enterprise Momentum® solutions Benefits-One (recommended for smaller sized companies) and Benefits-Elect (recommended for mid-sized companies), we help you gain more for your budgeted benefit dollar so you can differentiate yourself as an employer of choice, and attract and retain the best talent available.

Benefits-Elect is a competitively priced employee benefits program that enables employers to enjoy additional uncommon benefits from one of our two selected insurers, Generali and AIA.

C. GROUP OUTPATIENT SPECIALIST

BENEFITS	GENERALI	AIA
Other extensions: <ul style="list-style-type: none"> • Physiotherapy • Osteopathy • Podiatry • Chiropractic • Psychiatric 	Will consider on case-by-case basis	✓

D. EXPERIENCED REFUND (MEDICAL BENEFIT ONLY)

CAPABILITIES	GENERALI	AIA
Experience refund on each renewal based on individual policy's experience	✓ (the formula is to be considered on a case-by-case, depending on each client's total premium and their existing refund formula)	✓ (Experience refund formula varies from case to case)

E. SPECIAL CONDITIONS: UNDERWRITING PROCEDURE

CAPABILITIES	GENERALI	AIA
Pre-existing conditions will be waived for all existing and new joining members during the policy period (both employees and dependents)	✓ (For All companies with existing insurance, except new dependents on a voluntary basis)	✓ (For companies on a compulsory basis)
Employee health application will be waived for all existing and new joining members during the policy period (both employees and dependents)	✓	✓ (For companies on a compulsory basis)
Automatic back date for both addition and deletion enrollment without insurer's declaration form (in case of back dating over 30 days, evidence support by HR is required)	✓	✓

F. VALUE ADDED FEATURES

BENEFITS	GENERALI	AIA
Provide privilege cards and discounts on gym membership, shopping vouchers, shopping outlets, wellness check-up centers	✓	✓

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The availability, nature and provider of any services or products, as described herein, and applicable terms and conditions may therefore vary in certain countries as a result of applicable legal and regulatory restrictions and requirements.

Insured person(s) should read through insured benefits, terms and conditions prior to entering into the insurance policy contract.

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ABOUT MERCER MARSH BENEFITS

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique, common platform that allows us to serve clients with global consistency and locally unique solutions.

To learn more about Enterprise Momentum® solutions, please contact:

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