

Benefit table of iHealthy ultra for the insured aged 11 years and over (Continue)

	SMART	BRONZE	SILVER	GOLD	DAIMOND	PLATINUM
Maximum benefit amount per policy year	3 MB.	10 MB.	15 MB.	25 MB.	70 MB.	100 MB.
Benefit Table (of Rider)						
Category No.	2. Benefits for case that does not require to be in-patient					
11	Medical service fee for the cancer treatment by chemotherapy per policy year		As charged*			
12	Emergency ambulance service fee		As charged*			
13	Medical expenses for minor surgery		As charged*			
Category No.	3. Benefit Table (of Endorsement)					
14	–	–	As charged*			
15	–	–	As charged*			
16	–	–	As charged*			
17	–	–	As charged*			
18	–	–	6,000 Baht ***	12,000 Baht ***	60,000 Baht ***	As charged*
19	–	–	–	–	–	As charged*
20	–	–	–	–	As charged*	
21	–	–	–	–	5,000 Baht	35,000 Baht
22	–	–	–	–	7,500 Baht	36,000 Baht
23	–	–	–	–	5,000 Baht	200,000 Baht
24	–	–	–	–	–	400,000 Baht
25	–	–	–	–	–	25,000 Baht
26	–	–	–	–	–	30,000 Baht
27	–	–	–	–	–	45,000 Baht
28	–	–	–	–	–	1,000,000 Baht

In case of hospitalization outside the area of coverage

The company will cover medical treatment only for emergency treatment arising within the period of 90 days starting from the departure date. For any hospitalization, the company will provide coverage only until day 90 starting from the departure date.

Remark : * The company will pay benefits, subjected to the maximum benefit amount per policy.
 ** 12MWP means waiting period 12 months
 *** Maximum benefit of Category 18 and 19.
 **** Company will reimburse 80% of the actual expense but not exceeding the benefit amount as specified in the benefit table.
 ***** The benefit is limited 1 time per insured lifetime

Some Exclusion

- Congenital abnormalities, or incomplete body's organ formation system since birth, or genetic disease, or body's development abnormalities, unless this rider is effective for at least one year (1 year) and appears after the insured has reached the age of sixteen years old (16 years old).
- Any cosmetic surgery or beautification treatment including treatment of skin problems, acne, freckles, dandruff, weight control or optional surgery, except a wound dressing due to an accident that is covered.
- AIDS or venereal disease or sexually transmitted diseases (STD).
- Suicide or suicide attempt, self-inflicted injury or attempt of self-inflicted injury whether being his/her own action or allow others to perform while insane or not. This also includes the accident to the insured due to eating, drinking, or injecting drug or toxic substance into the body or drug overdose.
- Injury caused by the action of the insured,
 - (1) While the insured is under the influence of addictive substance or drug that causes inability to control consciousness, or
 - (2) While under the influence of alcohol, with the alcohol level in the body while examination equivalent to blood alcohol levels 150 milligram percent or more, or
 - (3) While under the influence of alcohol that causes inability to control consciousness, in case there was no alcohol test or cannot measure alcohol level.

(You can study more details of all general exceptions at www.krungthai-axa.co.th or contact the agent)

Payout condition according to iHealthy Ultra

The expenses occurring from medical treatment as medical necessity and standard. The medical expenses will be paid out as actual cost but not over maximum benefit as mentioned in the insurance policy

Medical Necessary

The necessity to use medical service or other service of a medical facility for the medical treatment of injury or illness with must be consistent with the treatment of injuries or illnesses of the insured, must comply with medical standards and not for the convenience of the insured or insured's family or the medical service provider only.

Waiting Period

- The company will not pay the benefit of this rider for any illness that occurred within thirty days (30 days) from the effective date or the date that that the company approve to increase benefit of this rider, whichever is later, or
- The company will not pay the benefit of this rider for the following illnesses that occurred within one-hundred twenty days (120 days) from the effective date or the date that the company approve to increase benefit of this rider, whichever is later. Tumor, cyst, or all types of cancer, Hemorrhoids, All types of hernia, Pterygium or cataracts, Tonsillectomy or adenoids, All types of stones, Varicose veins in the leg, Endometriosis
- The company will not pay the benefit of this rider that occurred within the first twelve months (12 months) from the effective date or the date that the company approve to increase benefit of this rider but only with respect to the increased benefit, whichever is later for Medical treatment for pre- and post- natal complication (For Silver, Gold, Dimond, Platinum Plan), Pregnancy and Childbirth.

Pre-existing Condition

The company will not pay any benefits of this rider for chronic disease, injury, or illness (including complication condition) that have not been fully cured before the first effective date of this rider, except :
 - The insured state to company and company accepted on risk and have no exclusion condition, or
 - Chronic disease, injury or illness (including complication condition) has no symptom appear, no treatment or no diagnosis by physician, or no visit or no consult with the physician within five years (5 years) before the first effective date of this rider and during three years (3 years) from the first effective date of this rider.

Note:
 1) This rider is yearly renewable contract and will be renewed at the policy anniversary. The insured has right to cancel this rider by giving a written notice to the company. Anyhow, the company reserves the right not to renew the rider in any of the following event
 • In case there is evidence that the insured does not disclose a significant fact in the insurance application, or in a reinstatement request, or in a health declaration or any other declarations that relate to making agreement of this rider, that may cause the company to increase the rider premium or reject the application or accept with condition.
 • The insured claims the benefit due to treatment of injury or illness without medical necessary.
 • The insured claims Hospital Compensation benefit (HB) in total across all insurance companies exceeds the actual income.
 Non-renewal due to the above events, the company must notify the insured in writing least thirty days (30 days) in advance.
 2. The insured is able to request the effective renewal premium information of this rider from agent. Renewal premium might be adjusted due to age, occupation class, increasing in medical expenses, or claim payment experience of this rider portfolio in overall.

Warning : Customers should understand the details of the coverage and conditions before making a decision to purchase an insurance policy every time.

เอกสารฉบับเดือนตุลาคม 2563



Riders information

Type of insurance

A lump sum yearly riders covers medical expenses

The underwriting

Full underwriting. Consideration and health check-up depend on the company's condition. The Insured can purchase only 1 policy per person only

Insurable age

11-80 years old for iHealthy Ultra all plan
(Extension until 89 years old and cover until 90 years old)

6-10 years old for iHealthy Ultra kids plan
(Please read more information and further coverage in iHealthy Ultra (Kids plan) supporting documents)

Coverage plans

There are 6 coverage plans by divided coverage areas as below:

SMART	BRONZE	SILVER	GOLD	DAIMOND	PLATINUM
Coverage only in Thailand					Select 1 from 3 coverage area 1.Worldwide/2.Asia*/3.Thailand

Privileged health service for you.

Care you more than anyone else Because we are you healthcare companion

Medical team cares for you more than anyone else and is ready to escort clients everytime facing crisis health problems. Services details are as follow

- Introducing medical specialists and specialized hospitals that fit with symptoms. Including doctor appointments and coordination between hospital and the clients.
- Assistance regarding coverage benefits in the policy to clients to reduce extra expenses as little as possible.

For more information please visit : www.krungthai-axa.co.th/th/care-coordination

Krungthai-AXA TeleHealth
New innovation of consulting doctor online with in your fingertips

Khunthai-AXA TeleHealth is an all-in-one online doctors consulting service similar to seeing doctors at the hospital. Service details are as follow

- Online consulting with doctor through mobile application (search Clicknic)
- Consulting with pharmacist regarding medicine
- Delivery medicine to your home in serviced areas.

You can download the application Clicknic, register with your ID card and policy number to start consulting with the doctors.
 For more information please visit : www.krungthai-axa.co.th/th/telehealth

iHealthy Ultra

New standard of health planning

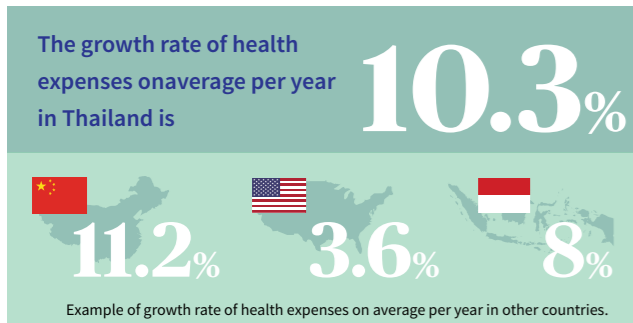
Recently, we started taking care of our health more intently. However, it's not just about taking care about health but also preparing about "medical expenses".

Even modern medical evolution saves us from sickness safety and rapidly. Which means higher medical expenses tend to rise in the near future.

Statistics examples of treatment expenses/medical services.

Medical services	Estimated cost
Appendicitis	~ 40,000 THB
Hemorrhoid surgery	~ 40,000 THB
Excision of cancerous tissue from breast lesions	~ 60,000 THB
Uterine fibroid surgery	~ 60,000 THB
Whole knee replacement surgery	~ 230,000 THB

The above costs are surveyed from a sample of some private hospitals. The above costs are only medical services. The actual cost may vary depending on the treatment method and the number of days recovery in the hospital



The above chart proves that the growth rate of health expenses in Thailand is increasing compared with other countries. Health expenditures in Thailand are in upward trend to double approximately every 8-10 years.

Source : Department of Internal Trade, Thailand Development Research Institute (TDRI), Office of Insurance Commission (OIC)

Preparing for rising medical expenses with Krungthai-AXA insurance

An additional contract iHealthy Ultra has been developed under a new health insurance standard. To assist you cope with unexpected medical expenses.

1. Satisfy all needs and lifestyles.

- With 6 coverage plans and medical expenses covered per policy year from 3 million Baht and maximum 100 million Baht

Coverage plan	Medical expenses covered per policy year
6 plan	From 3 million Baht Maximum 100 million Baht

- Coverage until 90 years old*

* Insurable age 80 years old and cover until 90 years old

2. No more worry about treatment expenses because we cover it with lump sum paid treatment

OPD IPD

- Lump sum medical treatment expenses as actual cost for both OPD and IPD.
- In case of IPD including surgery cost, organ replacement surgery actual cost.
- In case of OPD including minor surgery, dialysis cost, interventional radiology cost, chemotherapy for cancer treatment cost, etc.

3. Not only medical treatment cost but also healthcare **

- Satisfy health demands. Including treatment by alternative medicine, health check-up, eye care and dental.
- Taking care of mother-to-be with pregnancy and maternity coverage plan including complications before and after postnatal, and neonatal intensive care room.
- Accessible to the best medical care in Thailand, Asia and worldwide.

** Benefits and coverages are vary depend on each coverage plan in iHealthy Ultra riders.

4. Able to make plans according to different demands together with other selectable coverage.

You can choose the main policy and attach other riders*** according to individual needs.

*** Other riders can be attached according to the rules of the iHealthy Ultra riders as specified by the company.

5. Special discount for healthy person

No claims ▶ No claims ▶ No claims ▶ Get discount of the premium **10%**
 Policy year 1 Policy year 2 Policy year 3 Policy year 4

Receive 10% discount for the premium of the renewal year. In case of no claims and the rider is in force continuously during 3 policy years consecutively (Terms and conditions are according to the endorsement record)

6. Added value with tax deduction.

Health insurance premiums are tax deductible according to the conditions of the Revenue Department

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	SMART	BRONZE	SILVER	GOLD	DAIMOND	PLATINUM
Maximum benefit amount per policy year	3 MB.	10 MB.	15 MB.	25 MB.	70 MB.	100 MB.
Benefit Table (of Rider)						
Category	1. Benefits for in-patient					
1	Room and board, hospital service fee (in-patient) per policy year	1,500 baht per day	3,000 baht per day	5,500 baht per day	9,000 baht per day	15,000 baht per day
	In case the insured is admitted in intensive care inpatient room, the company will reimburse room and board, hospital service fee (in-patient) as charged	As charged*				
2	Medical service fee for diagnosis/investigation or treatment, blood and blood components, nursing services, medicine, parenteral nutrition, and medical supplies per policy year	As charged*				
	Sub-category 2.1 Medical service fee for diagnosis /investigation	As charged*				
	Sub-category 2.2 Medical service fee for treatment, blood and blood components, and nursing services**	As charged*				
	Sub-category 2.3 Medicine, parenteral nutrition, and medical supplies	As charged*				
	Sub-category 2.4 Medicine and consumable medical supplies (medical supplies 1) fee for take-home	As charged* Maximum 15 days per hospitalization				
3	Medical professional (doctor) fee for examination or treatment per policy year	As charged*				
4	Surgical medical expenses (Major surgery) and procedures per policy year	As charged*				
	Sub-category 4.1 Operating theatre and procedure room	As charged*				
	Sub-category 4.2 Medicine, parenteral nutrition, medical supplies and medical equipment for surgery / procedures	As charged*				
	Sub-category 4.3 Medical professional fee of surgical and procedure for surgeon (including surgical assistance doctor) (Doctor fee)	As charged*				
	Sub-category 4.4 Medical professional fee for anesthetist (Doctor fee)	As charged*				
	Sub-category 4.5 Organ transplant surgery	As charged*				
5	Major surgery that does not require to be in-patient (Day Surgery)	As charged*				
Category	2. Benefits for case that does not require to be in-patient					
6	Medical service fee for diagnosis/investigation which directly related before and after any in-patient treatment or Out-Patient follow-up continuous treatment which directly related after admission as in-patient per policy year	As charged*				
	Sub-category 6.1 Medical service fee for diagnosis/investigation which is directly related and occurs within 30 days before and after admission as in-patient	As charged*				
	Sub-category 6.2 Out-patient follow-up fee after admission as in-patient per visit within 30 days after discharge (excluding medical service fee for diagnosis/investigation)	As charged* Maximum 2 visits per hospitalization				
7	Medical expenses for out-patient injury treatment within 24 hours of each accident	As charged*				
8	Rehabilitation fee after discharge per policy year	Not Cover				
9	Medical service fee for the chronic renal failure treatment by dialysis through the blood vessel per policy year	As charged*				
10	Medical service fee for the tumor or cancer treatment by radiotherapy, interventional radiology, nuclear medicine per policy year	As charged*				

Remark : * The company will pay benefits, subjected to the maximum benefit amount per policy.

** For physical /occupational therapy, the company will reimburse only up to 28 days except in cases of severe central nervous system damage from external injuries