



HEALTHIER, LONGER,  
BETTER LIVES

# AIA HEALTH PLUS

- As charged benefits
- Double sum assured
- Worth the money

Special for AIA group health insurance  
(Group H&S) members only\*

**Add options for specify retirement age**



*\*Member who has  
AIA group health insurance  
(Group H&S) as of insurance  
application submission date only*

# AIA HEALTH PLUS

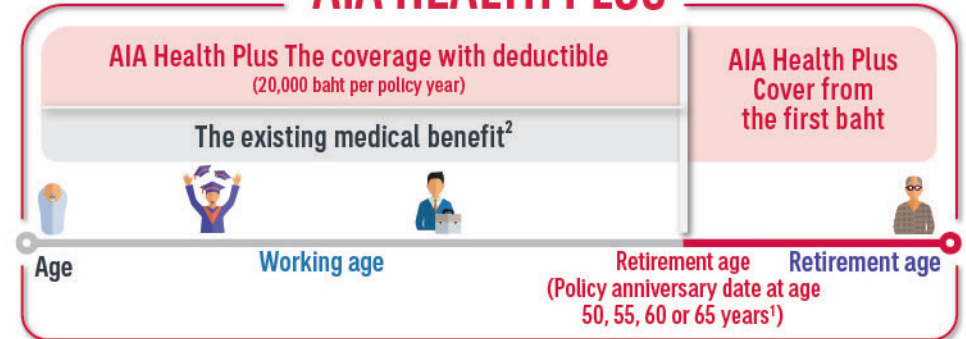
A health insurance solution that meets the needs of salaryman

Salaryman like us have a fixed income, so what do we have to do when facing with unexpected illnesses and need to be hospitalized as group employee benefit welfare may not enough to cover medical expenses? And what will we do if we get sick after retirement when we no longer have medical benefits?

Today...AIA is proud to offer AIA Health Plus, an absolute health insurance rider to take away your worries about medical expenses during working age and after retirement.



## AIA HEALTH PLUS



### Working age (Before retirement age)

- **Worry-free about medical expenses** even if the existing medical benefits<sup>1</sup> are insufficient.
- **Get peace of mind** by extending health insurance coverage from the existing medical benefits.<sup>1</sup>
- **Pay less insurance premiums** as no redundant coverage due to 20,000 baht deductible per policy year.



### After retirement (Retirement age - 99)

- **No worry about medical expenses** as we continue to provide coverage after retirement.
- **The coverage will be extended** To immediately cover from the first baht of medical expenses (no deductible) since the policy anniversary that the insured reach retirement age without a new health declaration required



<sup>1</sup> a) On policy submission date, there are 4 options to choose retirement age to cover from first baht which are policy anniversary date at age 50, 55, 60 or 65 years

b) After policy has been in force, the insured can change to have deductible is 0 baht per policy year (cover from the first baht) and have following condition.

1. The changes depend on the insured's age at submission date in which the insured's age must be less than the age that change deductible to 0 baht.
2. In case the insured intends to change, there are 2 cases as below.
  - 2.1 In the case of having faster results, the insured must give written notice to the company more than 3 years in advance before policy anniversary date that the insured intend to change deductible to 0 baht.
  - 2.2 In the case of having a delay result, the insured must give written notice to the company more than 1 month in advance before policy anniversary date that the insured reach age 50, 55 or 60 years.

• The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details, terms, and conditions as specified in the policy contract

• The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.

• Terms and conditions of coverage will be specified in the policy issued to the policyholder.

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However, the right to change deductible to 0 baht will end automatically when reach the policy anniversary date of deductible is 0 baht.  
<sup>2</sup> Medical benefit means benefit for medical expenses provided by employer's group insurance and/or government welfare (if applicable) and/or social security (if applicable) and/or existing personal health insurance (if applicable), etc.



# AIA HEALTH PLUS

As charge benefit<sup>3</sup>



Maximum benefits  
**10 million baht** per  
policy year



No maximum limit  
per confinement



Increase coverage days of hospital  
room & board up to 365 days<sup>5</sup>



In case of critical illness, the maximum benefits will be doubled of the sum assured<sup>7</sup> and will continue to provide coverage for a total of 4 consecutive policy years



AS CHARGED  
BENEFIT  
DOUBLE  
SUM ASSURED  
WORTH  
THE MONEY

Special for AIA  
group health  
insurance  
(Group H&S)  
members only\*

Available for issue age from 15 days -  
75 years, renewable up to age 98 years  
and **cover until age of 99 years**



Supplement the existing medical  
benefits with a deductible<sup>8</sup> of 20,000 baht  
per policy year



5055  
6065

**Continued coverage after retirement** and  
the coverage will immediately cover from the  
first baht of medical expense (no deductible)  
No health declaration and can choose retirement age to cover from first baht  
on the policy anniversary date at age 50, 55, 60 or 65 years

Receive the premium  
discount **up to 15%**<sup>9</sup>

AIA Vitality

**Personal Medical Case Management by PMCM<sup>10</sup>**  
(specially for 10 million baht plan only)



AIA Health Plus The coverage with deductible (20,000 baht per policy year)

The existing medical benefit<sup>2</sup>

AIA Health Plus Cover from the first baht

Age

Working age

Retirement age

(Policy anniversary date at age 50, 55, 60 or 65 years<sup>1</sup>)

Retirement age

\*Member who has AIA group health insurance (Group H&S) as of insurance application submission date only  
<sup>1</sup> a) On policy submission date, there are 4 options to choose retirement age to cover from first baht which are policy anniversary date at age 50, 55, 60 or 65 years

b) After policy has been in force, the insured can change to have deductible is 0 baht per policy year (cover from the first baht) and have following condition.

1. The changes depend on the insured's age at submission date in which the insured's age must be less than the age that change deductible to 0 baht.

2. In case the insured intends to change, there are 2 cases as below.

2.1 In the case of having faster results, the insured must give written notice to the company more than 3 years in advance before policy anniversary date that the insured intend to change deductible to 0 baht.

2.2 In the case of having a delay result, the insured must give written notice to the company more than 1 month in advance before policy anniversary date that the insured reach age 50, 55 or 60 years.

However, the right to change deductible to 0 baht will end automatically when reach the policy anniversary date of deductible is 0 baht.

<sup>2</sup> Medical benefit means benefit for medical expenses provided by employer's group insurance and/or government welfare (if applicable) and/or social security (if applicable) and/or existing personal health insurance (if applicable), etc.

<sup>3</sup> You can read more details of certain as charged benefits from policy contract. The total benefits in section 1-13 must not exceed maximum benefits per policy year.

<sup>4</sup> Each treatment has limit number of days admitted in hospital and doctor consultation which is not exceed 365 days and OPD follow-up within 30 days after discharge from the hospital with max. limit 2 times per confinement

<sup>5</sup> Total coverage of hospital daily room & board, hospital services charges (in-patient) and ICU room must not exceed 365 days.

<sup>6</sup> Critical illness refers to the critical illness according to the definition of critical illness that is covered under the endorsement on critical illness coverage.

<sup>7</sup> The maximum benefit will be doubled of the sum assured when the insured is first diagnosed by critical illness as defined in the policy contract.

<sup>8</sup> The deductible will cover only expense that are eligible for benefits under AIA Health Plus only.

<sup>9</sup> The premium discount according to AIA Vitality status for AIA Health Plus insurance plan is up to 15%.

<sup>10</sup> Details and conditions for consideration, granting of privileges, and provision of services shall be in accordance with service provider of Personal Medical Case Management (PMCM)'s service provision policy. Service provider of PMCM is a company outside AIA Group and is not under the management of AIA. AIA assumes no responsibility for any services and recommendations provided by service provider of PMCM.

• The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details, terms, and conditions as specified in the policy contract

• The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.

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## Why is it necessary to have the deductible?

“

To reduce the redundant coverage with the existing medical benefit<sup>1</sup>, as a result, pay less insurance premiums

”

SAVING

<sup>1</sup> Medical benefit means benefits for medical expenses provided by employer's group insurance and/or government welfare (if applicable) and/or social security (if applicable) and/or existing personal health insurance (if applicable), etc.

## What is the deductible?

“

The amount of money per policy year that the insured pay for medical services by using the existing medical benefits<sup>1</sup> or they pay by their own before insurance plan starts to pay.

”

**Example** Buying AIA Health Plus plan 1, the maximum benefit is 1 million baht, the deductible is 20,000 baht per policy year

Scenario	Total actual medical expenses	The existing medical benefits <sup>1</sup> and is subject to AIA Health Plus eligible benefits	The deductible the insured has to pay by his/her own	AIA Health Plus pay the excess from the deductible of 20,000 baht <sup>2</sup>
1	50,000	20,000	None	30,000
2	50,000	40,000	None	10,000
3	50,000	15,000	5,000	30,000

“ The deductible will cover only expenses that are eligible for benefits under AIA Health Plus ”



<sup>1</sup> Medical benefit means benefits for medical expenses provided by employer's group insurance and/or government welfare (if applicable) and/or social security (if applicable) and/or existing personal health insurance (if applicable), etc.

<sup>2</sup> Under the eligible benefits of AIA Health Plus and must not exceed the maximum benefit specified in policy schedule

- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details, terms, and conditions as specified in the policy contract
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## Example of Benefits Payment

### Scenario

1

### Working age at age 35 years:

Suffered from a brain tumor and must undergo surgery and hospitalization for 12 days (stay 10 days in standard room and 2 days in ICU)



Mr. Somtud (male) has a group employee benefit welfare – 20UP/20UP+ package, plan 1 (Hospital daily room & board 1,500 baht per day) and buys AIA Health Plus, 5 million baht plan (Plan 2)

Group employee benefits of (20UP/20UP+ package, plan 1)		The actual expenses (As per receipt)	Group employee benefits payout	Excess from group employee benefits	AIA Health Plus 5 million baht plan					Total
		(A)	(B)	(C) = (A) - (B)	Section of benefits	Benefits	Eligible benefits	Deductible	Benefits paid by AIA Health Plus (D)	(E) = (B) + (D)
1	ICU room	15,780	6,000 (3,000 X 2 days)	9,780	Section 1	ICU room	As charged		9,780	15,780 (6,000+9,780)
	Hospital daily room & board	37,000	15,000 (1,500 X 10 days)	22,000		Hospital daily room & board	4,000 baht per day		25,000 (22,000+3,000)	40,000 (15,000+25,000)
	Hospital services charges	3,000	Included in hospital daily room & board	3,000		Hospital services charges				
	Nursing services charges	35,000		35,000	Section 2 item 2.1-2.3	Nursing services charges	As charged	20,000**	35,000	
2	Other hospital services	580,175	30,000	550,175*	item 2.4	Other hospital services	20,000 baht per admission	Mr. Somtud does not have to pay for it as Group insurance cover and count as a deductible	550,175	615,175 (30,000+35,000+550,175)
3	In-hospital doctor consultation	28,000	12,000	16,000	Section 3	Physician examination and treatment services charges	2,400 baht per day		16,000	28,000 (12,000+16,000)
4	Surgical benefit (Non-Surgical schedule)	250,000	30,000	220,000	Section 4	Medical expenses by surgery and procedure	As charged		220,000	250,000 (30,000+220,000)
Total		948,955	93,000	855,955					855,955	948,955

### Summary of Claims Payments

The total medical expenses for this surgery and hospitalization are **948,955 baht.**

Mr. Somtud can claim the full amount without paying himself. Because

- a deductible of 20,000 baht per policy year
- Group Insurance pays for him 93,000 baht

If doesn't have

AIA HEALTH PLUS Mr. Somtud has to pay **855,955 baht** himself

If has

AIA HEALTH PLUS which pays premium only **15,400 baht** per year.

Mr. Somtud does not have to pay medical expenses himself "Worth the premium paid"

\* The take-home medication after group Insurance has paid must not exceed 20,000 baht.  
\*\* The deductible will cover only expenses that are eligible for benefits under AIA Health Plus

- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details, terms, and conditions as specified in the policy contract.
- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
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## Example of Benefits Payment

Scenario  
**2**

**After retirement at age 62 years (without group employee benefit welfare)**  
Suffered from a brain tumor and must undergo surgery and hospitalization for 12 days (stay 10 days in normal room and 2 days in ICU)



Mr. Somud (male) does not have group employee benefit welfare and buys AIA Health Plus, 5 million baht plan (Plan 2).

The actual expenses (As per receipt)			AIA Health Plus 5 million baht plan			
			Benefits		Eligible benefits	Benefits payout
1	ICU room	15,780	Section 1	ICU room	As charged	15,780
	Hospital daily room & board	37,000		Hospital daily room & board	4,000 baht per day	40,000 (4,000 x 10 days)
	Hospital services charges	3,000		Hospital services charges		
	Nursing services charges	35,000	Section 2 item 2.1-2.3	Nursing services charges	As charged	615,175
2	Other hospital services	580,175*		Other hospital services		
			item 2.4	Take-home medication	20,000 baht per admission	
3	In-hospital doctor consultation	28,000	Section 3	Physician examination and treatment services charges	2,400 baht per day	28,000
4	Surgical benefit (Non-Surgical schedule)	250,000	Section 4	Medical expenses by surgery and procedure	As charged	250,000
Total		948,955				948,955



### Summary of Claims Payments

\* The take-home medication after group Insurance has paid must not exceed 20,000 baht

The total medical expenses for this surgery and hospitalization are **948,955 baht.**

AIA HEALTH PLUS covers from the first baht as there is no deductible anymore.



If doesn't have

AIA HEALTH PLUS  
Mr. Somud has to pay  
**948,955 baht**  
himself

If has

AIA HEALTH PLUS  
which pays premium only  
**51,400 baht**  
per year.

Mr. Somud does not have to pay medical expenses himself  
"Worth the premium paid"



- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details, terms, and conditions as specified in the policy contract.
- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
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# Double... Coverage In case of Critical Illness<sup>4</sup>



## Example of continuing to provide the coverage in the event of a critical disease<sup>4</sup>

Mr. Somnud has AIA Health Plus, 5 million baht plan (Plan 2)

12 Jul 2024,  
Mr. Somnud  
felt dizzy and  
limbs weaken,  
he was  
admitted to  
the hospital

4 days later,  
the doctor diagnosed  
and confirmed for  
the first time that  
Mr. Somnud  
had a major stroke

The Company will  
**double the maximum  
benefits** of the sum assured  
when Mr. Somnud is  
admitted to major stroke  
treatment in that policy  
year **and will continue to  
provide coverage for 3  
consecutive policy years.**

### AIA HEALTH PLUS | Plan 2

10

First policy year,  
double the maximum  
benefits to 10 million baht

Year 1

Year 2

Year 3

5  
million baht

Maximum benefits  
5 million baht

Maximum  
benefits  
5  
million baht

1 Jun 2024

1 Jun 2025

1 Jun 2026

1 Jun 2027

1 Jun 2028



12 Jul 2024  
He admitted to  
the hospital.



16 Jul 2024  
He was diagnosed and confirmed  
as a major stroke.

Policy anniversary date

#### Remarks

- If 2 critical illnesses<sup>4</sup> are diagnosed on overlapping dates, the Company will double the maximum benefit of the sum assured for that policy year and will continue to provide coverage for 3 consecutive policy years.
- When the maximum benefit per policy year is doubled of the sum assured, the Company will pay retroactive benefits to the claims that were exceeded the maximum benefits per policy year in accordance with the coverage and conditions specified in insurance contract.

<sup>4</sup> Critical illness refers to the critical illness according to the definition of critical illness that is covered under the endorsement on critical illness coverage

- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the insurance. After receiving the policy, please study the details, terms, and conditions as specified in the policy contract
- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
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<sup>4</sup> Critical illness refers to the critical illness according to the definition of critical illness that is covered under the endorsement on critical illness coverage



Summary of Coverage and Benefits		1 million baht plan	5 million baht plan	10 million baht plan
1. In-patient medical benefits				
Section 1	Hospital daily room & board and hospital services charges (In-patient) per confinement	2,000 baht per day	4,000 baht per day	5,000 baht per day
	ICU daily room & board and hospital services charges (In-patient) shall be paid as charged, in aggregate with Hospital daily room & board shall not exceed 365 days	As charged		
Section 2	Medical services charges for diagnosis, treatment, blood services, nursing services, medicine, intravenous nutrient, and medical supplies per policy year			
2.1	Medical services charges for diagnosis	As charged		
2.2	Medical services charges for treatment, blood services, and nursing services			
2.3	Medicine, intravenous nutrient, and medical supplies			
2.4	Medicine and medical supplies (Supply 1) for takehome (limit up to 7 days per admission)	20,000 baht per admission		
Section 3	Medical professional service (physician) examination and treatment services charges per confinement (maximum of 365 days)	1,200 baht per day	2,400 baht per day	3,600 baht per day
Section 4	Medical expenses for surgery and medical procedures per policy year			
4.1	Operating and medical procedure room	As charged		
4.2	Medicine, intravenous nutrient, medical supplies, and surgical and medical procedure equipment			
4.3	Medical professional service, Physician (including surgical assistant doctor) fee for surgery and medical procedure			
4.4	Physician fees for Anesthesiologist			
4.5	Medical expenses for organ transplant surgery			
Section 5	Day surgery <sup>9</sup>			
2. Out-patient medical benefits				
Section 6	Medical services charges for diagnoses directly related to continuing treatment before and after in-patient hospitalization, or medical expenses for out-patient follow-up treatment directly related after in-patient hospitalization per policy year			
6.1	Medical services charges for diagnoses directly related to continuing treatment within 30 days before and after in-patient hospitalization	As charged		
6.2	Medical expenses for out-patient follow-up treatment within 30 days after in-patient hospitalization per admission (excluding medical diagnostic services charges)	As charged maximum 2 times per confinement		
Section 7	Out-patient medical expenses for any injury within 24 hours of each accident	As charged		

- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the Insurance.
- After receiving the policy, please study the details, terms, and conditions as specified in the policy contract
- The applicant has the duty to provide true information in applying for Insurance. Any concealment of truth or declaration of false statements may cause the Insurance company to cancel the Insurance contract or refuse to pay the claims under the Insurance contract.
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Summary of Coverage and Benefits		1 million baht plan	5 million baht plan	10 million baht plan
2. Out-patient medical benefits				
Section 8	Rehabilitation expenses after each in-patient hospitalization per policy year (maximum 2 times)	As charged		
Section 9	Medical services charges for the treatment of chronic renal failure by intravenous dialysis per policy year			
Section 10	Medical services charges for cancer treatment by radiation therapy, interventional radiology, nuclear medicine-therapeutic per policy year			
Section 11	Medical services charges for cancer treatment by chemotherapy per policy year			
Section 12	Emergency ambulance service fee			
Section 13	Minor surgery <sup>10</sup>			
Deductible		20,000 baht per policy year		
Maximum benefits per policy year		1 million baht	5 million baht	10 million baht
Endorsement	3. Critical Illness benefit <sup>11</sup>	The Company will double maximum benefits of the sum assured for that policy year the insured is admitted due to critical illness and will continue to provide coverage for 3 consecutive policy years.		
	4. Death benefits	10,000 baht		



AIA HEALTH PLUS

#### Total benefits in sections 1-13 must not exceed the maximum benefit per policy year

- <sup>9</sup> Day Surgery means a major surgery, or a surgical procedure performed instead of a major surgery, or the use of special treatment equipment that can replace a major surgery without in-patient hospitalization.
- <sup>10</sup> Minor Surgery means a surgical procedure at the level of cutaneous or subcutaneous or epithelial tissue by applying local/topical anaesthesia.
- <sup>11</sup> Critical Illness coverage during the effective period, if the Insured is diagnosed and confirmed with the critical illness according to the definition of critical illness covered under this rider for the first time. After the waiting period, the Company will double the maximum benefits of the sum assured for that policy year the Insured is admitted due to critical illness and will continue to provide coverage for 3 consecutive policy years. The first policy year that the Company will increase the maximum benefits per policy year as follows:
  1. The policy year that the Insured is hospitalized as an in-patient due to critical illness for the first time, or
  2. The policy year that the Insured undergoes a day surgery due to critical illness for the first time; or
  3. The policy year that the Insured first undergoes tissue biopsy and is diagnosed as critical illness for the first time, whichever event occurs first.

- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the Insurance.
- After receiving the policy, please study the details, terms, and conditions as specified in the policy contract
- The applicant has the duty to provide true information in applying for Insurance. Any concealment of truth or declaration of false statements may cause the Insurance company to cancel the Insurance contract or refuse to pay the claims under the Insurance contract.
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In this regard, the Company will double the maximum benefits for critical illness coverage 1 time per 1 critical illness according to the definition of critical illness covered under this rider as follows:

1. Acute Heart Attack
2. Major Stroke
3. Coronary Artery By-Pass Surgery
4. Invasive Cancer
5. Major Organs Transplantation or Bone Marrow Transplantation
6. Surgery to Aorta



### Waiting Period of AIA Health Plus Rider

1. Any illnesses occur within 30 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date occurs later
2. Any of the following illnesses occur within 120 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date occurs later
  - All types of hernia
  - Tonsillectomy or adenoidectomy
  - Pterygium or cataract
  - Endometriosis



### Partial Exclusions of AIA Health Plus Rider

1. Conditions that are caused by congenital abnormalities, or congenital organ system defects, or genetic disorders, or growth development abnormalities
2. Esthetic enhancement treatment or cosmetic surgery or any other treatments for skin beauty purposes.
3. Pregnancy, miscarriage, abortion, child delivery, obstetric complications, addressing problems with infertility (including investigations and treatments), sterilization, and contraception.



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 • After receiving the policy, please study the details, terms, and conditions as specified in the policy contract.  
 • The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the Insurance company to cancel the Insurance contract or refuse to pay the claims under the Insurance contract.  
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## Monthly | Standard Premium

Deductible	Age (Years)	Male			Female		
		Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
		1 million baht	5 million baht	10 million baht	1 million baht	5 million baht	10 million baht
With deductible of 20,000 baht per policy year	15 days – 5	4,140	5,661	6,624	3,564	5,193	6,174
	6 – 10	1,620	2,484	2,736	1,485	2,187	2,574
	11 – 15	747	1,278	1,413	648	1,170	1,242
	16 – 20	648	1,062	1,161	729	1,233	1,332
	21 – 25	720	1,098	1,296	864	1,377	1,620
	26 – 30	801	1,260	1,476	954	1,422	1,674
	31 – 35	882	1,386	1,620	1,071	1,593	1,863
	36 – 40	954	1,530	1,764	1,179	1,998	2,169
	41 – 45	1,053	1,683	1,998	1,341	2,286	2,520
	46 – 50	1,269	1,998	2,376	1,602	2,484	2,826
	51 – 55	1,755	2,664	3,096	1,854	2,754	3,159
	56 – 59	2,097	3,303	3,816	2,286	3,474	4,023
	60 – 64	2,565	4,059	4,158	2,655	4,131	4,311
	50	1,710	2,619	3,078	2,097	3,132	3,465
Without deductible	51 – 55	2,115	3,213	3,663	2,259	3,375	3,780
	56 – 59	2,547	3,861	4,383	2,727	4,104	4,653
	60 – 65	3,069	4,626	4,725	3,123	4,761	4,941
	66 – 70	4,563	6,669	7,326	4,698	6,912	7,551
	71 – 75	6,804	9,621	10,935	7,011	9,918	11,214
	76 – 80*	10,179	14,265	16,371	10,503	14,652	16,803
	81 – 85*	15,228	21,366	24,525	15,705	21,933	25,173
	86 – 90*	17,514	24,570	28,206	18,063	25,227	28,953
	91 – 95*	20,142	28,260	32,436	20,772	29,007	33,300
	96 – 98*	23,166	32,499	37,305	23,886	33,354	38,295

\* Renewal year

A Rider is a one - year and renewable Insurance contract. The Company reserves the right to adjust the premium rate in a policy year due to various factors such as age, occupational class, historical claim payments of the Company, etc. For the rider attached to a health Insurance policy, other factors such as the medical inflation rate and medical expenses, etc., may also be taken into consideration. Such adjustment of premium rate is subject to approval of the Registrar.

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Unit : Baht



## Annual | Standard Premium

**More worth**  
when paying  
**annual premiums**



Deductible	Age (Years)	Male			Female		
		Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
		1 million baht	5 million baht	10 million baht	1 million baht	5 million baht	10 million baht
With deductible of 20,000 baht per policy year	15 days – 5	46,000	62,900	73,600	39,600	57,700	68,600
	6 – 10	18,000	27,600	30,400	16,500	24,300	28,600
	11 – 15	8,300	14,200	15,700	7,200	13,000	13,800
	16 – 20	7,200	11,800	12,900	8,100	13,700	14,800
	21 – 25	8,000	12,200	14,400	9,600	15,300	18,000
	26 – 30	8,900	14,000	16,400	10,600	15,800	18,600
	31 – 35	9,800	15,400	18,000	11,900	17,700	20,700
	36 – 40	10,600	17,000	19,600	13,100	22,200	24,100
	41 – 45	11,700	18,700	22,200	14,900	25,400	28,000
	46 – 50	14,100	22,200	26,400	17,800	27,600	31,400
	51 – 55	19,500	29,600	34,400	20,600	30,600	35,100
	56 – 59	23,300	36,700	42,400	25,400	38,600	44,700
Without deductible	60 – 64	28,500	45,100	46,200	29,500	45,900	47,900
	50	19,000	29,100	34,200	23,300	34,800	38,500
	51 – 55	23,500	35,700	40,700	25,100	37,500	42,000
	56 – 59	28,300	42,900	48,700	30,300	45,600	51,700
	60 – 65	34,100	51,400	52,500	34,700	52,900	54,900
	66 – 70	50,700	74,100	81,400	52,200	76,800	83,900
	71 – 75	75,600	106,900	121,500	77,900	110,200	124,600
	76 – 80*	113,100	158,500	181,900	116,700	162,800	186,700
	81 – 85*	169,200	237,400	272,500	174,500	243,700	279,700
	86 – 90*	194,600	273,000	313,400	200,700	280,300	321,700
	91 – 95*	223,800	314,000	360,400	230,800	322,300	370,000
	96 – 98*	257,400	361,100	414,500	265,400	370,600	425,500

Unit : Baht

## \* Renewal year

A Rider is a one - year and renewable insurance contract. The Company reserves the right to adjust the premium rate in a policy year due to various factors such as age, occupational class, historical claim payments of the Company, etc. For the rider attached to a health insurance policy, other factors such as the medical inflation rate and medical expenses, etc., may also be taken into consideration. Such adjustment of premium rate is subject to approval of the Registrar.

- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the Insurance.
- After receiving the policy, please study the details, terms, and conditions as specified in the policy contract.
- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the Insurance company to cancel the Insurance contract or refuse to pay the claims under the Insurance contract.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.
- The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.

## Insurance conditions in brief

AIA Health Plus	AIA Health Plus rider
Issued Age	New business : Age 15 days to 75 years Renewable : Up to age of 98 years
Coverage Period	Up to age of 99 years or until the basic insurance plan is expired
Insurance Underwriting	<ul style="list-style-type: none"> <li>• One rider with deductible per life</li> <li>• Maximum benefits are separated from other health insurance riders</li> </ul>
Health Check-up	Depends on the underwriting criteria of the Company
Tax-Deductible Privilege	The portion of health insurance premiums (if any) that meet the certain conditions are eligible for personal income tax deduction in accordance with the criteria stipulated by the Revenue Department.
AIA Vitality Privilege	AIA Health Plus rider is integrated product of AIA Vitality, the policyholder is eligible for premium discounts benefit under terms and conditions of AIA Vitality Program.
Personal Medical Case Management (PMCM) Privilege <sup>8</sup>	Applicable for plan 3 (10 million baht plan), the insured can consult 28 medical conditions.

<sup>8</sup> Details and conditions for consideration, granting of privileges, and provision of services shall be in accordance with service provider of Personal Medical Case Management (PMCM)'s service provision policy. Service provider of PMCM is a company outside AIA Group and is not under the management of AIA. AIA assumes no responsibility for any services and recommendations provided by service provider of PMCM.

- The applicant is advised to study and make thorough understanding about the benefit illustrations before making decision to purchase the Insurance.
- After receiving the policy, please study the details, terms, and conditions as specified in the policy contract.
- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the Insurance company to cancel the Insurance contract or refuse to pay the claims under the Insurance contract.
- Terms and conditions of coverage will be specified in the policy issued to the policyholder.
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