

AIA H&S (new standard)



HEALTHIER, LONGER,
BETTER LIVES

AIA H&S (new standard)

Selecting the most suitable protection is crucial to your benefits because you might not be sure of how severe your future illnesses are going to be and how much they may cost. That would mean a lot to your family's financial crisis.

AIA H&S (new standard) rider gives you assurance of the medical services, lessening the costs of hospitalization and your concerns as well as promoting your healthy and sustainable livings.



ISSUE AGE

From 11 to 75 years old, renewable up to the age of 84 years. Coverage till 85 years.



IN-PATIENT BENEFITS¹

In case of hospitalization and in-patient medical services.



OUT-PATIENT BENEFITS²

In case of the insured visit at the hospital as out-patient.



DEATH BENEFIT³



INSURANCE PREMIUM IS INCOME TAX DEDUCTIBLE ACCORDING TO THE LAW⁴

¹ Additional details are available in the benefits table (Group 1-5).

² Additional details are available in the benefits table (Group 6-13).

³ In case of death, it must be during the coverage of AIA H&S (new standard) rider.

⁴ 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.

- 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 and the 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



Khun Chonlada : 35 years (single)
Occupation : Government Officer
Responsibilities : Living alone without any burdens because her parents can take care of themselves.

As Khun Chonlada still enjoys her lifestyles, she is never aware of getting seriously ill at her age. She believes that her fitness remain active, and she loves to do things that she has not yet started to do. However, she does not know much about financial management and savings. So, she struggles to achieve her ultimate goals.

The AIA agent recommends Khun Chonlada that she should apply for **AIA H&S (new standard)** rider plan 3400 with an annual premium payment of 9,350 baht, to lessen the risk in the future if “an illness” occurred and give her a peace of mind that she will receive adequate coverage of medical expenses apart from welfare of career. So that the expense of medical care does not affect to Khun Chonlada’s savings goals and can still alive according to the desired her goals.

Example of Benefit Payment

Khun Chonlada is diagnosed with Uterine Fibroid, so her physician performs the surgical removal of her uterus. She is admitted to the hospital for a period of 3 days with the costs of 115,550 baht.

Unit : baht

Item	Initial Billing for a period of 3 days	With AIA H&S (new standard) Plan 3400	
		Benefits	Benefit Payout
Group 1 Hospital daily room & board, food and hospital service charges (in-patient) for standard room 3 days	7,050 (2,350 x 3)	3,400 per day	7,050
Group 2 2.1 Medical service fee for diagnosis	9,200	25,000 per confinement	9,200
2.2 Treatment medical services and nursing fees	2,400		2,400
2.3 Medicine, intravenous nutrition and medical supplies	12,000		12,000
2.4 Medicine and medical supplies (Medical Supply 1) for take-home	1,200	1,000 per admission (Included in the benefit group 2.1-2.3)	1,000
Group 3 Fees for medical professional services (physician), examination, physical services	1,500 (500 x 3)	900 per day	1,500
Group 4 4.1 Operating or medical procedure room	7,200	6,500 Per confinement	6,500 (Total amount of payout in group 4.1-4.2 not exceeding 6,500)
4.2 Medicine, intravenous nutrition and medical supplies and surgical devices	25,000		
4.3 Medical professional services, physician (and assistant) fees for surgery & procedure	35,000		
4.4 Physician fees - Anesthesiology	15,000		
TOTAL	115,550		81,650

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BRIEF BENEFITS TABLE		PLAN (BAHT)						
		1000	1600	2200	2800	3400	4000	5000
1. In-patient benefits								
Group 1	Hospital daily room & board, food and hospital service charges (in-patient) per confinement In the event of ICU, such benefit will be paid for hospital daily room & board, food and hospital services charges (in-patient) at double of the benefits in paragraph 1 up to 15 days (combined not exceeding 125 days)	1,000 per day	1,600 per day	2,200 per day	2,800 per day	3,400 per day	4,000 per day	5,000 per day
Group 2	Fees for medical services, diagnosis, treatment, blood services, nurse services, medicine, intravenous nutrition and medical supplies, per confinement							
2.1	Medical service fees for diagnosis	16,000	20,000	20,000	20,000	25,000	30,000	40,000
2.2	Treatment medical services, blood services and nursing services							
2.3	Medicine, intravenous nutrition and medical supplies							
2.4	Medicine and medical supplies (Medical Supply 1) for take-home	1,000 per admission (Included in the benefit group 2.1-2.3)						
Group 3	Fees for medical professional services (physician), examination, physical services per confinement (not exceeding 125 days)	550 per day	750 per day	800 per day	850 per day	900 per day	950 per day	1,000 per day
Group 4	Fees for surgery and procedures per confinement							
4.1	Operating or medical procedure room	4,000	4,500	5,500	6,000	6,500	7,000	7,500
4.2	Medicine, intravenous nutrition and medical supplies and surgical devices							
4.3	Medical professional services, physician (and assistant) fees for surgery & procedure	40,000	50,000	60,000	70,000	80,000	90,000	100,000
4.4	Physician fees - Anesthesiology	4,000	5,500	6,000	6,500	7,000	7,500	8,000
4.5	Medical expenses for organ transplantation	Double of benefits group 4						
Group 5	Day surgery ¹	Cover and receive same benefit as in-patient						

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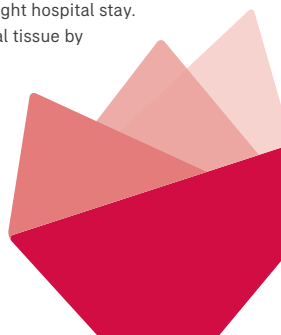
BRIEF BENEFITS TABLE		PLAN (BAHT)						
		1000	1600	2200	2800	3400	4000	5000
2. Out-patient benefits								
Group 6	Fees for diagnosis directly related to before and after in-patient treatment, or follow up OPD treatment directly related to after discharge per confinement							
6.1	Fees for diagnosis directly related to in-patient treatment within 30 days before and after admission	4,500	5,000	5,500	6,000	6,500	7,000	7,500
6.2	Fees for OPD treatment after discharge (per admission) for follow up treatment within 30 days after the admission (excluding fees for diagnosis)	Not cover						
Group 7	Fees for OPD treatment of injury within 24 hours of each accident	3,000	4,000	5,000	5,500	6,500	7,500	9,000
Group 8	Rehabilitation fees after admission per policy year	Not cover						
Group 9	Medical services fees for chronic kidney failure treatment by hemodialysis per policy year	15,000	20,000	25,000	30,000	35,000	40,000	45,000
Group 10	Medical services fees for tumour or cancer treatment by radiation therapy, interventional radiology, nuclear medicine, per policy year							
Group 11	Medical services fees for cancer treatment by chemotherapy per policy year							
Group 12	Emergency ambulance fees (per admission)	3,000	3,500	4,000	4,500	5,000	5,500	6,000
Group 13	Minor surgery ² (per admission)	4,500	5,000	5,500	6,000	6,500	7,000	7,500
Additional benefits								
3. Death benefit³		10,000						

¹ Day surgery refers to a major surgery, or a surgical procedure performed instead of a major surgery, or the use of specialized treatment equipment that can replace a major surgery, that does not require an overnight hospital stay.

² Minor surgery refers to a surgical procedure at the level of cutaneous or subcutaneous or epithelial tissue by applying local/topical anaesthesia.

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Waiting Period of AIA H&S (new standard) rider

The Company shall not pay any benefits based on the following cases :

1. Any illnesses occurring 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 is later; or
2. Any of the following illnesses occurring 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 is later:
 - All types of hernia
 - Pterygium or cataract
 - Tonsillectomy or adenoidectomy
 - Endometriosis



Partial Exclusions of AIA H&S (new standard) rider

1. Conditions that are caused by congenital abnormalities, or congenital organ system defects, or genetic disorder, 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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Summary of Insurance Coverage

AIA H&S (new standard) rider	AIA H&S (new standard) rider
Issue age	11 - 75 years old (renewable until 84 years old)
Covered period	Up to 85 years old or until the basic plan has expired
Underwriting rules	Depending on the underwriting criteria of the company
Medical examination	Depending on the underwriting criteria of the company
Tax deduction entitlement	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

- The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.
- It is the duty of the insurance applicant to make the insurance premium payment. Collection of insurance premiums by the insurance agent is only a facilitation service.
- Life insurance is not a cash deposit and is subject to the restrictions on policy surrender. Surrendering the policy before maturity may result in the insured receiving the returned proceeds less than the amount of premiums that have been paid.



About AIA Thailand

AIA Thailand, life insurance company is established on 1 October 1938. A Company is a member of AIA Group. AIA Thailand presents several life insurance products to customers, such as life protection plan, saving for retirement plan, accident and health insurance plan and Unit Linked. Besides, the company provides a service for Corporate Solutions, Credit Life and provident fund management under corporate services.



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