

AIA H&S (new standard)



HEALTHIER, LONGER,
BETTER LIVES



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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 98 years old. Coverage until the age of 99 years old.



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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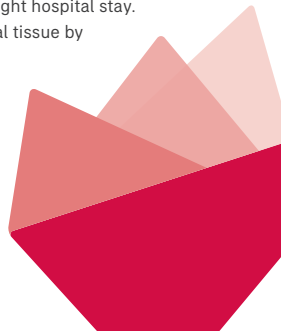
BRIEF BENEFITS TABLE		PLAN (BAHT)						
		1000	1600	2200	2800	3400	4000	5000
2. Out-patient benefits								
Group 6	Fees for diagnosis directly related to before and after in-patient treatment, or follow up OPD treatment directly related to after discharge per confinement							
6.1	Fees for diagnosis 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 anesthesia.

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Annual Standard Premium Rate

Unit : baht

	Age (years old)	PLAN						
		1000	1600	2200	2800	3400	4000	5000
MALE	11 - 20	4,030	5,400	6,160	6,790	8,160	9,520	11,960
	21 - 35	3,560	4,760	5,390	6,020	7,310	8,500	10,590
	36 - 40	4,200	5,640	6,270	7,000	8,330	9,940	12,370
	41 - 45	4,550	6,120	6,820	7,630	9,180	10,760	13,400
	46 - 50	4,900	6,600	7,370	8,190	9,860	11,500	14,170
	51 - 55	6,240	8,400	9,460	10,360	12,410	14,780	17,710
	56 - 60	8,110	10,960	12,320	13,510	16,490	19,400	23,220
	61 - 65	10,710	14,240	16,170	17,850	21,590	25,160	30,980
	66 - 70	15,930	21,200	24,090	27,090	32,640	37,760	45,620
	71 - 75	24,870	33,200	37,730	42,280	50,830	59,140	72,330
	76 - 80*	39,230	52,440	59,510	66,710	80,240	93,480	115,200
	81 - 85*	54,920	73,400	83,270	93,380	112,370	130,880	161,280
	86 - 90*	60,410	80,740	91,610	102,750	123,670	143,970	177,410
	91 - 95*	66,450	88,810	100,760	112,990	135,990	158,370	195,150
	96 - 98*	73,100	97,690	110,840	124,310	149,590	174,210	214,670

	Age (years old)	PLAN						
		1000	1600	2200	2800	3400	4000	5000
FEMALE	11 - 20	4,030	5,400	6,160	6,790	8,160	9,520	11,960
	21 - 35	4,600	6,200	7,040	7,700	9,350	10,960	13,630
	36 - 40	5,460	7,200	8,140	9,030	10,880	12,700	15,650
	41 - 45	5,920	7,800	8,800	9,800	11,730	13,740	16,980
	46 - 50	6,420	8,520	9,570	10,500	12,750	14,820	18,420
	51 - 55	8,120	10,800	12,210	13,580	16,320	18,860	23,690
	56 - 60	10,540	14,120	15,730	17,570	21,250	25,000	30,740
	61 - 65	13,810	18,520	20,900	23,240	27,710	32,700	40,290
	66 - 70	20,330	27,560	31,020	34,860	41,990	48,200	60,460
	71 - 75	31,930	43,160	48,730	54,670	65,790	75,940	95,250
	76 - 80*	50,560	68,200	77,110	86,310	103,870	120,480	151,110
	81 - 85*	70,780	95,480	107,910	120,820	145,350	168,680	211,550
	86 - 90*	77,860	105,030	118,710	132,920	159,890	185,550	232,710
	91 - 95*	85,650	115,530	130,570	146,220	175,940	204,110	255,980
	96 - 98*	94,220	127,080	143,640	160,850	193,470	224,520	281,580

* Renewal year

A rider is an insurance policy having a renewable one-year rider term. 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 medical rider, there may be other factors such as the raise up medical inflation rate or historical claim payments of the portfolio. Such adjustment of premium rate is subject to approval of the Registrar.

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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 98 years old)
Covered period	Up to 99 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.



AIA Thailand
181 Surawongse Road, Bang Rak, Bangkok 10500

aia.co.th

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