



HEALTHIER, LONGER,
BETTER LIVES

AIA ONE BILLION
JOIN THE JOURNEY

AIA H&S Extra (new standard)



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Good health and the most truly desired state of being for everyone. However, illnesses are still possible risks that may happen to yourself and the ones you love. Apart from the illnesses cause unhealthy being and, in some cases, deadly risks, there are also a huge number of financial risks upon you. Health insurance thus reduces your financial burdens when you must overcome illnesses and try to get recovered as soon as possible.



Now, AIA would like to offer **AIA H&S Extra (new standard)** rider, your assistant from AIA to ease your concerns of the unexpected happenings to you.



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 AND OUT-PATIENT BENEFITS¹

In case of receiving medical treatments
in the hospital.



OPD GENERAL BENEFIT²

As charged. Maximum not over the benefits
per policy year.



SPECIAL CASH BACK BENEFIT³



DEATH BENEFIT⁴



INSURANCE PREMIUM IS INCOME TAX DEDUCTIBLE ACCORDING TO THE LAW⁵

¹ Additional details are available in the benefits table (Group 1-13).

² As a result of each injury or illness, the company will pay benefits according to the actual amount but limit to maximum benefit per policy year as stated in the endorsement for OPD general benefit.

³ In case of no claims from the in-patient benefits or out-patient benefits or OPD general benefit or death benefit during the policy year (without discontinuation of renewal or cancellation during policy year), as well as paying the premium within the grace period. As for the case of monthly payment, the payments must be up to 3 consecutive months.

⁴ In case of death, it must be during the coverage of AIA H&S Extra (new standard) rider.

⁵ 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 Somwang : 40 years (married)

Occupation : Architect

Responsibilities : Family head with 1 son who is 12 years old.

As Khun Somwang is the family head who is supporting the whole family. He is worried that if something happens to him, his family might be affected too. At the same time, he is also afraid that if his son becomes ill and frequently hospitalized his savings may not be able to support the costs. Therefore, he starts looking for additional health and safety support plan for himself and his son so that the unexpected illness risks are mitigated.

The AIA agent recommended **AIA H&S Extra (new standard)** rider plan 2500 for Khun Somwang and his son. To give a peace of mind for Khun Somwang and his son on the case of “illness” or “injury”, the health insurance will support his financial burdens, occurring in the future, without affecting his current savings.

Scenario 1 :

- Khun Somwang applied the health insurance for his 12-year-old son with AIA H&S Extra (new standard) rider plan 2500 with an annual premium payment of 10,600 baht (the rider effective since 1 November 2021).
- On 10 May 2022, his son is hospitalized with epilepsy for a period of 2 days (hospitalized 1 day in a standard room and 1 day in ICU). The medical fees are 43,300 baht.

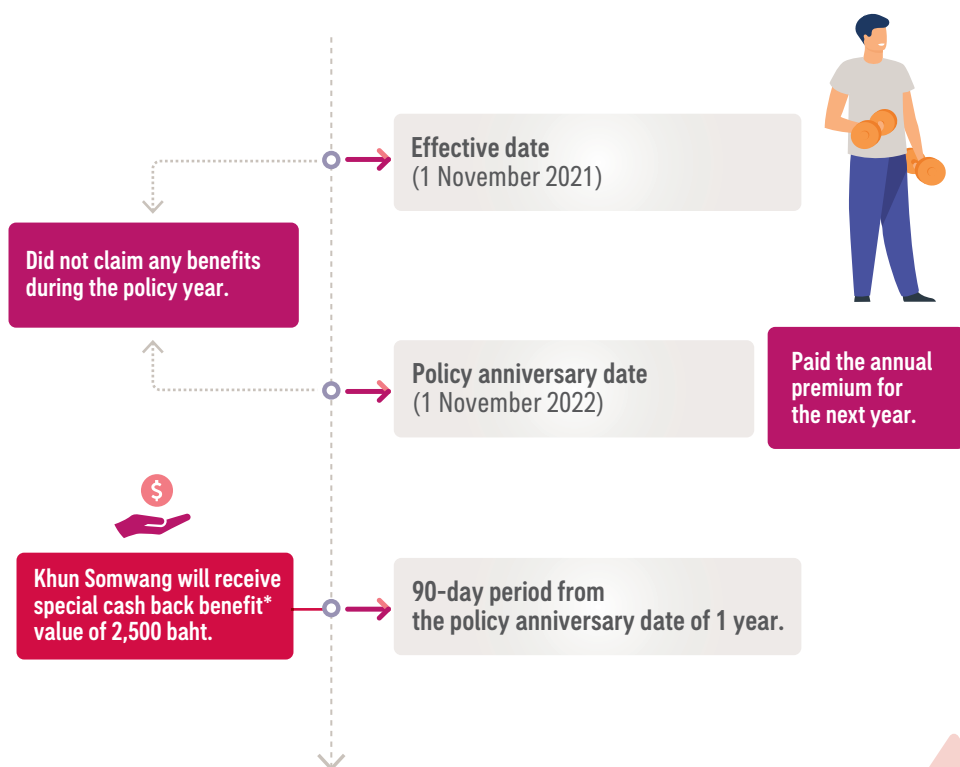
Unit : baht

Item	Initial Billing for a period of 2 days	With AIA H&S Extra (new standard) Plan 2500	
		Benefits	Benefit Payout
Group 1			
Hospital daily room & board, food and hospital service charges (in-patient).			
Standard room for 1 day	2,800	2,500 per day	2,500
ICU for 1 day	4,000	Paid double of 2,500 per day	4,000
Group 2			
2.1 Medical service fees for diagnosis	9,000	20,000 per confinement	20,000 (Total amount of payout in group 2 not exceeding 20,000)
2.2 Treatment medical services and nursing fees	4,000		
2.3 Medicine, intravenous nutrition and medical supplies	18,000		
2.4 Medicine and medical supplies (Medical Supply 1) for take-home	2,000		
Group 3			
Fees for medical professional services (physician), examination, physical services	3,500 (1,750 x 2)	800 per day	1,600
TOTAL	43,300		28,100

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Scenario 2 :

- Khun Somwang started **AIA H&S Extra (new standard)** rider plan 2500, with an annual premium payment of 10,780 baht (the rider effective since 1 November 2021).
- Khun Somwang did not claim any benefits during 1st policy year and already paid the annual premium for the next year.
- After 90-day period from the anniversary date of the insurance (1 November 2022), Khun Somwang will receive special cash back benefit* with the **value of 2,500 baht**.



Remark : *In case of no claims from the in-patient benefits or out-patient benefits or OPD general benefit or death benefit during the policy year (without discontinuation of renewal or cancellation during policy year), as well as paying the premium within the grace period. As for the case of monthly payment, the payments must be up to 3 consecutive months.

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BRIEF BENEFITS TABLE		PLAN (BAHT)						
		1500	2000	2500	3500	4500	5500	6500
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 30 days (combined not exceeding 125 days)	1,500 per day	2,000 per day	2,500 per day	3,500 per day	4,500 per day	5,500 per day	6,500 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	14,000	18,000	20,000	25,000	30,000	35,000	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)	600 per day	700 per day	800 per day	900 per day	1,000 per day	1,100 per day	1,200 per day
Group 4	Fees for surgery and procedures per confinement							
4.1	Operating or medical procedure room	8,000	10,000	12,000	13,000	14,000	15,000	16,000
4.2	Medicine, intravenous nutrition and medical supplies and surgical devices							
4.3	Medical professional services, physician (and assistant) fees for surgery & procedure	50,000	60,000	80,000	90,000	100,000	110,000	120,000
4.4	Physician fees - Anesthesiology	5,000	6,000	8,000	9,000	10,000	11,000	12,000
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)						
		1500	2000	2500	3500	4500	5500	6500
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	5,000	5,500	6,000	6,500	7,000	7,500	8,000
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	7,000	8,000	9,000	10,000
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	20,000	25,000	35,000	40,000	50,000	60,000	70,000
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)	4,000	4,500	5,000	5,500	6,000	6,500	7,000
Group 13	Minor surgery ² (per admission)	5,000	6,000	8,000	9,000	10,000	11,000	12,000
Additional benefits								
3. OPD general benefit³		3,000	4,000	5,000	6,000	7,000	8,000	9,000
4. Special cash back benefit⁴		1,500	2,000	2,500	3,000	3,500	4,000	4,500
5. Death benefit⁵		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.

³ As a result of each injury or illness, the company will pay benefits according to the actual amount but limit to maximum benefit per policy year as stated in the endorsement for OPD general benefit.

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Annual Standard Premium Rate

Unit : baht

Age (years old)		PLAN						
		1500	2000	2500	3500	4500	5500	6500
MALE	11 - 15	7,370	9,380	10,600	13,280	15,900	17,420	18,730
	16 - 20	7,280	8,630	9,880	12,150	14,750	16,500	17,930
	21 - 25	6,820	8,320	9,770	12,050	14,680	16,460	17,910
	26 - 30	6,920	8,520	9,850	12,920	15,630	17,700	19,210
	31 - 35	7,060	8,900	10,270	13,040	15,680	17,690	19,280
	36 - 40	7,330	9,200	10,780	13,070	15,720	17,850	19,270
	41 - 45	7,780	9,710	11,550	13,800	16,550	18,290	19,860
	46 - 50	8,540	10,530	12,470	15,620	18,860	21,060	22,660
	51 - 55	10,890	13,680	16,800	21,580	26,530	29,750	32,010
	56 - 60	15,270	18,830	21,820	31,900	38,650	44,240	48,190
	61 - 65	22,410	26,510	29,820	44,080	54,090	61,730	67,360
	66 - 70	31,530	37,460	42,550	62,140	77,250	88,020	96,040
	71 - 75	47,040	55,280	62,490	85,460	106,810	121,700	132,630
	76 - 80*	67,730	79,600	89,980	123,060	153,800	175,250	190,980
	81 - 85*	94,820	111,430	125,970	172,280	215,320	245,340	267,370
	86 - 90*	104,300	122,570	138,570	189,510	236,850	269,870	294,110
91 - 95*	114,730	134,830	152,430	208,460	260,540	296,860	323,520	
96 - 98*	126,200	148,310	167,670	229,310	286,590	326,550	355,870	
FEMALE	11 - 15	7,690	9,810	11,620	15,410	18,380	20,120	21,600
	16 - 20	7,370	9,690	11,170	15,190	18,380	19,950	21,550
	21 - 25	8,510	10,550	12,420	16,390	20,120	22,260	24,050
	26 - 30	9,050	11,300	12,890	17,030	20,740	23,250	24,760
	31 - 35	9,170	11,330	13,030	17,330	21,030	23,550	25,080
	36 - 40	9,420	11,800	14,070	17,970	21,500	23,820	25,510
	41 - 45	10,050	12,610	15,070	19,310	23,190	25,720	27,580
	46 - 50	11,080	13,760	16,880	22,380	27,160	30,190	32,400
	51 - 55	13,790	16,730	20,160	26,830	32,920	36,760	39,370
	56 - 60	17,970	21,880	25,290	34,000	42,170	48,060	51,340
	61 - 65	23,990	28,910	34,030	46,090	57,150	65,060	71,040
	66 - 70	33,060	39,360	45,860	62,780	77,480	88,060	96,180
	71 - 75	47,540	56,580	64,620	86,810	108,830	123,660	134,860
	76 - 80*	68,460	81,480	93,050	125,010	156,720	178,070	194,200
	81 - 85*	95,840	114,060	130,270	175,010	219,400	249,300	271,880
	86 - 90*	105,420	125,470	143,300	192,510	241,340	274,230	299,070
91 - 95*	115,960	138,020	157,630	211,760	265,470	301,650	328,980	
96 - 98*	127,560	151,820	173,390	232,940	292,020	331,820	361,880	

* 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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Summary of Insurance Coverage

AIA H&S Extra (new standard) rider	AIA H&S Extra (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
AIA Vitality benefits	AIA H&S Extra (new standard) rider is an integrated product under AIA Vitality Protection Program. It is eligible for premium discount as specified under AIA Vitality terms and conditions.

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

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

- 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
- 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
 - Tonsillectomy or adenoidectomy
 - Pterygium or cataract
 - Endometriosis

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

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