

Beyond Care

Light on premium, full on coverage



Highlights



Worldwide coverage
excluding USA⁽¹⁾



Cover up to THB 30 million



Worry-Free with full cover
for your medical expenses⁽²⁾



Emergency medical assistance
of up to USD 1,000,000⁽³⁾



Deductible options
to reduce your premiums

Special privileges



Extensive cashless
medical network of over
490 hospitals and clinics
nationwide⁽⁴⁾



No requirement to buy
additional life insurance
plan



Lifetime renewal
guarantee⁽⁵⁾



Obtain unlimited health
and well-being advice
from qualified doctors
via telemedicine
service⁽⁶⁾

- (1) This insurance provides worldwide coverage, except for the medical expenses incurred in the United States, however Allianz Ayudhya will pay the benefits under this insurance only for the injuries arising from accidents occurring to the covered person during their stay in the United States. This is except for medical expenses for organ transplantation and treatments of chronic kidney disease by hemodialysis under Benefits for Inpatient Care and Benefits for Non-Inpatient Care, will be provided in Thailand only.
- (2) Actual payment are not exceeding the maximum limit of the insurance plan. The conditions are as specified by the insurance policy wording.
- (3) The company reserves the right to change the terms of service without prior notice. You can study more details in the service guidance document. This service is an additional benefit, not part of the insurance policy.
- (4) You may be asked to disburse in case of investigating your pre-existing conditions by Allianz Ayudhya.
- (5) Applicants who purchase their plan before 60 years old and continuously renew the plan will be eligible for lifetime renewal. Applicants who purchase their plan after 60 years old will be eligible to renew the policy until they are 80 years old.
- (6) Available only for telemedicine providers within the company's network. To use the service, please contact 0 2677 0999.

Examples of Exclusions

- Chronic diseases, injury or sickness (including complications), conditions or abnormalities that have occurred before entering into the insurance contract.
- Medical expenses incurred for
 - Sickness that occurs within first 30 days from the effective date of the insurance policy.
 - Sickness or disease that occurs within 120 days of policy in the case of Tumor Cyst or Cancer, Hemorrhoids, Hernias, Pterygium or Cataract, Tonsillectomy or Adenoidectomy, Stones, Varicose veins, and Endometriosis.

Remarks

- This document is not part of the insurance policy.
- The applicant is advised to always study details of coverage and conditions carefully before deciding to buy insurance. After receiving the insurance policy, the insured is advised to study the terms and conditions of the policy contract.
- It is the responsibility of the Insured to make premium payments. Insurance agencies and brokers only facilitate the service.
- Beyond Care is the marketing name of Special Personal Health and Accident Insurance Policy.
- Should coverage provided by any insurance policy be in violation of any United States (US), United Nations (UN) or European Union (EU) economic or trade sanctions, such coverage shall be null and void. For example, we cannot pay for healthcare services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Assets Control (OFAC) license. Learn more on the US Treasury's website at: www.treasury.gov/resource-center/sanctions

Table of benefits

Description		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Maximum benefit for an injury or sickness per confinement⁽¹⁾		1,000,000	2,000,000	3,000,000	5,000,000 ⁽⁷⁾	10,000,000 ⁽⁷⁾	30,000,000 ⁽⁷⁾
1. Benefits for Inpatient Care							
Section 1	Room and board including service charges (inpatient) ⁽¹⁾						
	Non-intensive care room, maximum payable per day	8,000	10,000	11,000	12,000	15,000	20,000
	Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days)	16,000	20,000	22,000	24,000	30,000	40,000
Section 2	Hospital medical expenses for diagnostic and therapeutic procedures, blood and blood components, nursing service, medicines, and parenteral nutrition, and medical supplies ⁽¹⁾						
2.1	Hospital medical expenses for diagnostic procedures	Paid in full ⁽²⁾					
2.2	Hospital medical expenses for therapeutic procedures, blood and blood components, and nursing service						
2.3	Medicines and parenteral nutrition, and medical supplies						
2.4	Home medications and medical supplies 1						
Section 3	Medical practitioners' fees ⁽¹⁾						
Section 4	Fees for surgery and medical procedures ⁽¹⁾						
4.1	Operating theater and procedure room	Paid in full ⁽²⁾					
4.2	Medicines, parenteral nutrition, medical supplies, surgery and procedure equipment						
4.3	Surgeons' fees including fees for surgical assistants						
4.4	Anesthesiologists' fees						
4.5	Organ transplantation	500,000	1,000,000		2,000,000	3,000,000	
Section 5	Day Surgery	Paid in full ⁽²⁾					
2. Benefits for Non-Inpatient Care							
Section 6	Hospital medical expenses for diagnostic procedures before or after hospitalization relating to the condition diagnosed, or outpatient treatment after hospitalization ⁽¹⁾						
6.1	Hospital medical expenses for diagnostic procedures relating to the condition diagnosed within 30 days before and after hospitalization	Paid in full ⁽²⁾					
6.2	The expenses for OPD visit post hospitalization within 30 days (excluding hospital medical expenses for diagnostic procedures)						
Section 7	Medical expenses for an injury (OPD) within 24 hours of accident	10,000	15,000	18,000	20,000	30,000	50,000
Section 8	Rehabilitation post hospitalization ⁽¹⁾	Paid in full ⁽²⁾					
Section 9	Hospital medical expenses for treatment of chronic kidney disease by hemodialysis per policy year	25,000	50,000			100,000	150,000
Section 10	Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy per policy year	1,000,000	2,000,000	3,000,000	5,000,000	10,000,000	30,000,000
Section 11	Medical expenses for treatment of cancer by chemotherapy per policy year						
Section 12	Emergency ambulance services, maximum payable per trip	2,000					
Section 13	Minor surgical expenses	Paid in full ⁽²⁾					
3. Additional Benefits							
1	Annual health check-up ⁽³⁾ one visit per year	500	700	800	1,500	5,000	10,000
2	Specialist's consultation fees	10,000				15,000	20,000
3	Fees for special nursing care, maximum payable per day (limited to 15 days) ⁽¹⁾	500					
4	Emergency medical evacuation, repatriation and repatriation of mortal remains	1,000,000 USD					
5	Personal Accident (Or.Bor.2) ⁽⁴⁾	100,000					

Table of benefits

Optional Benefits				
Benefits for Outpatient Care				
The Insuring Agreement for Outpatient Medical Treatment, per visit (maximum benefit 1 visit per day, 30 visits per year)	1,500			
Outpatient benefits, maximum payable per year				
· OPD 28 Plan	28,000			
· OPD 40 Plan	40,000			
· OPD 60 Plan	60,000			
Maternity Benefits	Plan 1	Plan 2	Plan 3	Plan 4
Maternity Benefits ⁽⁵⁾ (Applicant is able to purchase any of the 4 maternity plans)				
· Normal delivery, assisted delivery or intentional cesarean delivery	40,000	60,000	90,000	120,000
· Emergency cesarean section or ectopic pregnancy	80,000	120,000	180,000	240,000
· Miscarriage	20,000	30,000	45,000	60,000
Personal Accident				
Personal Accident (Or.Bor.2) ⁽⁴⁾				
· PA 200 plan	200,000			
· PA 400 plan	400,000			
· PA 900 plan (for occupation class 1 and 2 only)	900,000			
Deductible options ⁽⁶⁾				
Deductible options per confinement	30,000			
	50,000			
	100,000			
	200,000			

- (1) Per Confinement means each hospitalization as Inpatient for medical treatment(s) or each major surgery treatment without the hospitalization as Inpatient (Day Surgery) in a Hospital or Medical Center, at any time. The confinements for 2 times or more due to the same causes, disease or complication, with intervals of not more than 90 days from the most recent discharge from a Hospital or Medical Center shall be considered a Single Confinement.
- (2) Full cover, not over maximum coverage Per Confinement.
- (3) For annual health check-up and maternity benefits, policyholders must make an advance payment for medical services.
- (4) Applicable to the Insuring Agreement for Personal Accident, Death, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability Benefits (Or.Bor.2). 50% coverage in case of motorcycle accident.
- (5) Maternity coverage The insured must pay in advance
- (6) Deductible is applicable to an inclusion of inpatient coverage (all 13 Sections), special nurse care at home and specialist's consultation fees. It excludes maternity, annual health check-up, outpatient, and personal accident (Or.Bor.2) coverage.
- (7) For insured members who are under 11 years of age will have a copayment 30 % of the covered expenses for coverage in section 1-13 according to the benefit table.

Underwriting Conditions

- 1) Age of insured
 - Plans 1, 2 and 3 are insured from the age of 11 years and up
 - Plans 4, 5 and 6 are insured from 15 days of age - 65 years of age
- 2) Applicants who purchase their plan before 60 years old and continuously renew the plan will be eligible for lifetime renewal. Applicants who purchase their plan after 60 years old will be eligible to renew the policy until they are 80 years old.
- 3) Applicants under 10 years old must apply policy together with parent(s).
- 4) Term Health Insurance: Yearly Basis
- 5) For insured members who hold more than one insurance policy with Allianz Ayudhya Health Insurance, the maximum payable for medical treatment of any illness will be THB30 million. The maximum payable for personal accident insurance will be THB 1 million across all Allianz Ayudhya policies.
- 6) Acceptance is subject to underwriting assessment.

Name and surname of applicant.....

Date/Month/Year..... Time.....

Payment channel.....

Mode of payment..... Amount of premium

For more details of our health insurance plans, please contact

Name..... Surname.....

License no.

Tel. Email.....

Allianz Ayudhya General Insurance Pcl.



Allianz Ayudhya General Insurance Pcl.
898 Ploenchit Tower, Ploenchit Road,
Khwang Lumpini, Khet Pathumwan,
Bangkok 10330

Call 0 2677 0000 | www.allianz.co.th