



Underwriting Conditions

- ✓ Eligible for persons aged 15 days to 65 years. Applicants who purchase their plan before 61 years old and continuously renew the plan will be eligible for lifetime renewal. Applicants who purchase their plan after 61 years old will be eligible to renew the policy until they are 80 years old.
- ✓ Applicants under 10 years old must apply policy together with parent(s).
- ✓ 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 THB 30 million. The maximum payable for personal accident insurance will be THB 1 million across all Allianz Ayudhya policies.
- ✓ Term Health Insurance: Yearly Basis
- ✓ Acceptance is subject to underwriting assessment.



Examples of Exclusions

- The Company will not pay the Inpatient and Outpatient benefits for pre-existing conditions during the first year from the effective date of your coverage. Pre-existing conditions are not covered under Major Medical benefits, regardless of the aforementioned period.
- Medical expenses incurred for
 - Sickness that occur within first 30 days form the effective date of the insurance policy.
 - Sickness or disease that occur within 120 days of policy inception in the case of Tumor Cyst or Cancer, Hemorrhoids, Hernias, Pterygium or Cataract, Tonsillectomy or Adenoidectomy, Stones, Varicose veins and Endometriosis.
- Medical expenses incurred for the treatment of attempted suicide or self-inflicted injury.
- Acquired Immune Deficiency Syndrome (AIDS), including related complications or sexually transmitted diseases.
- Any unconventional treatment, alternative medical treatment or experimental treatment.
- Health check-ups, hospital confinement, requests for surgery or convalescences that are not medically necessary.

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.
- It is the responsibility of the Insured to make premium payments. Insurance agencies and brokers only facilitate the service.
- Employee Care Plus is the marketing name of Personal Health and Accident Insurance Policy (Worksite).

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 Public Company Limited.

Whenever coverage provided by any insurance policy would 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 can not 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.

Allianz Ayudhya General Insurance Public Company Limited.
898 Ploenchit Tower, Ploenchit Road, Khwang Lumpini, Khet Pathumwan, Bangkok 10330
Tel. 0 2677 0000 Fax : 0 2230 6500



Employee Care Plus

An exclusive health insurance plan for corporate employees and their families with an Allianz Ayudhya group policy.

Highlights



Exclusive coverage of inpatient and outpatient treatment (excluding major medical treatment) for pre-existing conditions after the first policy year



Cover up to THB 600,000



Room & Board benefit up to THB 5,000 with cover for 365 days



Top-up your cover with Major Medical benefits with 80% of the eligible expenses of the inpatient hospitalization benefits limit



Worldwide coverage excluding USA



Optional outpatient treatment (OPD), maternity, and personal accident cover



Extensive cashless medical network of over 490 hospitals and clinics nationwide



No requirement to buy additional life insurance plan



Lifetime renewal guarantee*



Obtain unlimited health and well-being advice from qualified doctors via telemedicine service**

Remarks :

* Applicants who purchase a health insurance policy before 61 years old and continuously renew the policy will be eligible for lifetime renewal.

** Available only for telemedicine providers within the company's network. To use Allianz Ayudhya's proprietary telemedicine service please contact 02 677 0999.

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.

| Description | | Benefit (Baht) | | | |
|---|--|--|---------|---------|---------|
| | | Plan 1 | Plan 2 | Plan 3 | Plan 4 |
| Maximum benefit for an injury or sickness Per Confinement* | | 400,000 | 500,000 | 600,000 | |
| 1. Benefit for Inpatient Care | | | | | |
| Room and board including service charges (inpatient) Per Confinement* | | | | | |
| Section 1 | Non-intensive care room, maximum payable per day | 2,000 | 3,000 | 5,000 | |
| | Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days Per Confinement*) | 4,000 | 6,000 | 10,000 | |
| Section 2 | Hospital medical expenses for diagnostic and therapeutic procedures, blood and blood components, nursing service, medicines, and parenteral nutrition, and medical supplies Per Confinement* | | | | |
| 2.1 | Hospital medical expenses for diagnostic procedures | | | | |
| 2.2 | Hospital medical expenses for therapeutic procedures, blood and blood components, and nursing service | 20,000 | 30,000 | 50,000 | |
| 2.3 | Medicines and parenteral nutrition, and medical supplies | | | | |
| 2.4 | Home medications and medical supplies 1 | | | | |
| Section 3 | Medical practitioners' fees | 800 | 1,000 | 1,500 | |
| Section 4 | Fees for surgery and medical procedures | | | | |
| 4.1 | Operating theater and procedure room | | | | |
| 4.2 | Medicines, parenteral nutrition, medical supplies, surgery and procedure equipment | 20,000 | 30,000 | 50,000 | |
| 4.3 | Surgeons' fees including fees for surgical assistants | | | | |
| 4.4 | Anesthesiologists' fees | | | | |
| 4.5 | Organ transplantation | 200,000 | 250,000 | 300,000 | |
| Section 5 | Day Surgery | Included in Section 4 | | | |
| 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 Per Confinement* | | | | |
| 6.1 | Hospital medical expenses for diagnostic procedures relating to the condition diagnosed within 30 days before and after hospitalization | Included in Section 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 | 2,500 | 3,500 | 5,500 | |
| Section 8 | Rehabilitation post hospitalization Per Confinement* | Included in Section 2 | | | |
| Section 9 | Hospital medical expenses for treatment of chronic kidney disease by hemodialysis Per Policy Year | 10,000 | 15,000 | 15,000 | |
| Section 10 | Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy Per Policy Year | 400,000 | 500,000 | 600,000 | |
| 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 | Included in Section 4 | | | |
| Additional Benefits | | | | | |
| Major Medical Treatment | | Major Medical Treatment paid up to 80% of eligible expenses for inpatient hospitalization**, up to the maximum limit for each plan | | | |
| Fee for special nurse care at home, maximum payable per day (limited to 15 days Per Confinement*) | | 500 | | | |
| Personal Accident (Or.Bor.2)*** | | 100,000 | | | |
| Optional Benefits | | | | | |
| The Insuring Agreement for Outpatient Medical Treatment, per visit (maximum benefit 1 visit per day, 30 visits per year) | | | | | |
| Classic | | 1,000 | | | |
| Plus | | 1,500 | | | |
| Deluxe | | 2,500 | | | |
| Maternity Benefits**** (Applicant is able to purchase one of any maternity benefit 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 (Or.Bor.2)*** | | | | | |
| PA 200 plan | | 200,000 | | | |
| PA 400 plan | | 400,000 | | | |
| PA 900 plan (for occupation class 1 and 2 only) | | 900,000 | | | |

* 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 facility. In this regard, hospitalizations as inpatient for treatments, or major surgery treatments without hospitalization as inpatient (day surgery) in a hospital or medical facility, regardless of how many times, due to the same injury or sickness which has not been cured, including related or continuous complications, within 90 days from the date of last discharge from the hospital or medical facility will be considered as a single confinement, disease, or complication, with intervals of not more than 90 days from the most recent discharge from a Hospital or Medical Center.

** Except section 1, 4, 5, 7, 9, 10, 11, 12

*** 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.

**** For maternity benefits, policyholders must make an advance payment for medical services.

Remarks

- Worldwide coverage (excluding the United States of America where the benefits will be paid for the injury from an accident only). Medical expenses for treatments of chronic kidney disease by hemodialysis and organ transplantation are covered in Thailand only.
- Maternity coverage will be provided following a waiting period of 280 days, except in the case of miscarriage, which will be covered following a waiting period of 90 days.