

Allianz 
AYUDHYA



FlexCare

Flexible Solutions,
Premium Protection

Allianz, a Global Brand



Founded in **1890**



World's No.1 Insurance brand
5 years in a row by
Interbrand



Provide L&H, P&C insurance and Asset management services in more than **70 Countries** worldwide



Strong financial portfolio with revenue in excess of **194 hundred billion USD***
S&P rated AA, Moody's rated Aa2 and A.M. Best level A+



More than **122 Million Customers**



The only insurance company named Olympic and Paralympic partner until 2028

*as of December 2023

Allianz Ayudhya in Thailand

The only insurance brand in Thailand that offers:



more than
2 million
customers

over
1,400
employees

Top 3

Life & Health insurance providers in Thailand with more than 400 medical partners

Did you **know?**

Allianz group insures Hollywood and Bollywood production including all **James Bond movies**



#AllianzAyudhya #Globalbrand

Why FlexCare?



Gold-standard,
international health
insurance plans



Flexibility
to suit your personal needs
and budget



Local servicing,
global support infrastructure:
a winning formula



Full Medical
Underwriting



Round-the-clock
support



Cashless billing**
for in and outpatient treatment
within Thailand network
(over 400 providers)



Access to the
Allianz global network**
for cashless billing of inpatient
treatment outside Thailand



my health app**
for online claim submission
and more



Long-term Sustainability:
all plans are underwritten by
Allianz Ayudhya, a part of Allianz Group,
one of the world's leading insurers.

How to Create your plan

Choose your plan

Step
1

Select your coverage area

Southeast Asia excluding Singapore

Worldwide excluding USA

Step
2

Select full or restricted provider access*
Full provider access available for Plan1 / Plan2 / Plan3
Restricted provider option available only for Plan 1
(covering Southeast Asia excluding Singapore)

Step
3

Select your core plan

Plan 1

Plan 2

Plan 3

Step
4

Select your Inpatient & Core plan deductible
(applicable per-person, per-policy year to all Inpatient & Core benefits)

Nil / 17,000 THB / 34,000 THB

*Mandatory minimum deductible of THB34,000 for children aged 10 or below

Step
5

Select additional PA if desired

Step
6

Select your optional modules: Outpatient (Available for Plan 1, 2 & 3)
Dental & Optical, Wellness (available for Plan 2 & Plan3)

Step
7

Select payment frequency

Annual / Quarterly / Monthly

Family discounts**

3 people:

5% discount

4 people:

7.5% discount

5 or more people:

10% discount

Note:

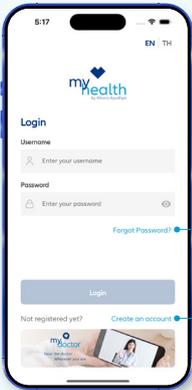
* Restricted medical provider access available for Inpatient & Core Plan 1 only.

** Family Discounts conditions are as specified by the Company.

3 reasons to use the my health application.

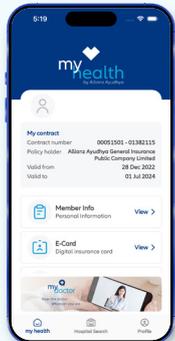
-  Submit claims and track payment status at the touch-of-a-button
-  Check your plan coverage and download policy documents, including your e-card
-  Update your personal information anywhere, any time

1. How to use my health

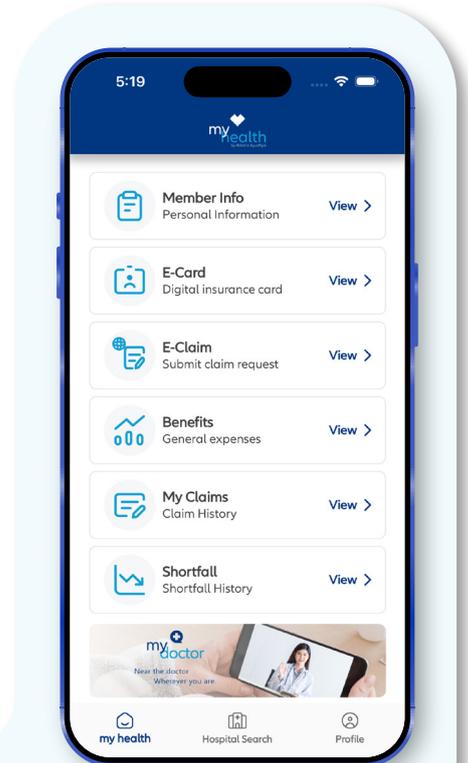


Register your account using your policy number and login with your username and password

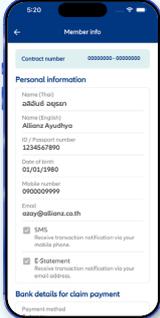
- Forgot Password**
click here and a new password will be sent to you by email
- Create an account**
For first time user, click "Create an account" to input your policy number and profile



Once log-in is completed, you will see basic information.



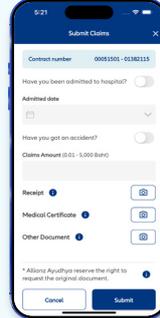
2. Select your preferred function



Member Info
Check and update your personal information

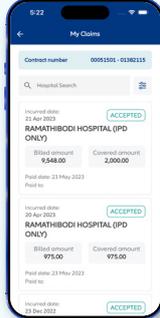


E-Card
Present your e-card at medical providers within our network



E-Claim
Submit claims online by inputting details and attaching supporting documents

- OPD up to 5,000 baht claim per time (maximum 20 claims per policy-year)
- IPD up to 20,000 baht claim per time (maximum 2 claims per policy-year)



My Claim
Check the status of your claims

 Scan QR Code to download my health



Will my premium increase because I make a claim?

Your premium will not increase due to your personal claims record. FlexCare individual policies are community-rated; this means that risk is shared across the portfolio of all policies and our premiums are revised annually in accordance with this. All premiums will typically increase to some degree each year to account for the inflation of healthcare costs. Your premium will also increase in line with your age each year.

I currently have a medical condition, would I be covered for this?

When you apply, let us know if you would like us to consider covering a pre-existing condition. Our underwriters will then make an assessment and provide an offer if they agree to cover this condition. An additional premium will apply as stated in the offer. Alternatively, Allianz may accept the application with exclusions, or decline cover.

Am I covered outside of Thailand?

Yes, you have a choice of 2 international areas of cover:

- Worldwide excluding USA
- Southeast Asia excluding Singapore

All FlexCare plan do include some degree of coverage for life threatening medical emergencies outside your area of cover.

Will Allianz settle my bills directly with the hospital?

We operate a direct billing (cashless) facility within our network of medical providers for both in and outpatient treatment. Costs for treatment out of network are settled on a pay-and-claim basis.

Inpatient claims submitted via my health are limited to a maximum of THB 20,000 per-claim 2 times per policy year. Outpatient claims of up to THB5,000 per claim and 20 claims per policy-year may be submitted digitally via the Allianz My Health app.

Customers can benefit from the outpatient direct billing facility by simply showing their passport/ID card to the hospital cashier with their e-card/policy number.

Allianz approval is required to guarantee direct billing for inpatient treatment and can be obtained by contacting us on 1292 in Thailand or +66 26389333 outside Thailand. Within the Thailand network, the hospital will typically contact Allianz to make the necessary arrangements.

We recommend all policy holders to download and register to the app after which they will be able to obtain their e-card, policy details and claims status.

Note: when pre-approval is required, the due diligence process may take some time so it may be preferable for insured members to pay-and-claim in some circumstances.

Can I pay my premium in installments?

Yes. You can pay your premium annually, quarterly or monthly. For the latter two options, additional charges are applicable and payment must be made by credit card only (Visa or Mastercard).

The premium is a little out of my budget, is there any way I can reduce this?

Yes. These plans are called FlexCare for a reason! You may:

- Choose a more limited coverage area (SE Asia only or SE Asia excluding Singapore)
- Add or exclude optional modules as required (outpatient, dental & optical, wellness)
- Lower the limit of your core plan and any optional modules
- Select an inpatient deductible*
- Select an outpatient co-pay*1
- Choose our restricted network access whereby we will not cover treatment at specified hospitals
- Choose to exclude pre-existing conditions rather than have them covered

*Inpatient deductibles: the out-of-pocket expenses that the policy holder agrees to cover him/herself before any treatment costs may be claimed against the insurance policy. For example: You have a bill of THB90,000 and an inpatient excess of THB17,000 on your policy. You would pay THB17,000 of this bill; Allianz would cover the remaining THB73,000. Deductibles are applied per-policy year.

*1 Out-patient co-pays: the percentage of any outpatient expenses (0% / 10% / 20%) that the policy holder agrees to cover him/herself before treatment costs may be claimed against the insurance policy. For example: You incur outpatient costs of THB8,000 and your plan is subject to a 10% co-pay. You must pay THB800 out-of-pocket; Allianz cover the remaining THB7,200. If you select a co-pay option it applies to every outpatient bill.

Are there any conditions or types of treatment that are permanently excluded?

Yes. Examples include congenital birth defects, infertility treatment and sleep apnea. Please see the FlexCare plan guide for a full list of policy exclusions.

Can I backdate the policy start date?

No. The policy start date must be either the date upon which we receive the completed application or within 30 days after receipt.

How big is your medical provider network in Thailand?

There are over 400 hospitals and clinics in our network.

Can I transfer between plans without going through the application and underwriting process again?

You may transfer between FlexCare plans with our underwriters' approval. Transfer from FlexCare to other plan types, and vice versa, is not permitted.

To purchase a different plan type, you would need to apply as a new joiner, and hence new underwriting terms may apply.

Are there any taxes to pay in addition to the quoted premium?

Premiums are inclusive of all applicable taxes and Stamp Duty.

Does PA provide cover for medical treatment required due to an accident?

No, PA provides a one-time lump-sum payment in the event of death or permanent disability due to accident. Medical treatment costs fall within the remit of the base medical plan.

Who is eligible to purchase a FlexCare plan?

Thailand residents (present in Thailand for 180 days of the policy year or more)

Thai or expatriate (work permit not required)

Newborn to 65 years of age

Under-18s must be a dependent on a parent's policy

Applicants with no medical conditions declared

Applicants who have declared a medical condition in the application form but have been accepted by our underwriting team

Office workers or those who work from home. Applicants with other occupations must be approved by our underwriting team

Will I get a refund if I cancel the policy prior to my renewal date?

A full premium refund is provided if the insured cancels the policy within the first 30 days and no claims have been made against the policy. The premium is refunded on a pro-rata basis if canceled after the first 30 days.



1. my health



Scan here
for more information



2. Healthy Living



Scan here
to see privileges,
updated activities
and more

A holistic healthcare application for a better lifestyle!

