Superior Health Plus

Health Insurance

Provide you and your family a peace of mind
with fully protection of all medical treatment

Highlight

Worldwide coverage excluding USA (1)

Lifetime renewal (2)

Cover up to THB 10 million per confinement

Deductible options to reduce your premium up to 60%

Worry-Free with full cover for your medical expenses (3)

Family premium discount 10% when purchase at least 2 family members

No requirement to buy additional life insurance plan

No claim bonus 10% every year

Special privileges

Emergency medical assistance (4)

Extensive cashless medical network of over 400 hospitals and clinics nationwide (5)

Optional outpatient care (OPD) coverage

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) 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. Subject to the insurance policy's terms and conditions.

(3) Full cover, not over maximum coverage. Subject to the insurance policy's terms and conditions.

(4) Emergency Medical Assistance is an additional service and does not form part of the insurance policy. The Company reserves the right to amend or discontinue this service without prior notice. The Company is not the service provider and shall not be responsible for the quality or outcome of the services provided. Please contact the service provider directly for more details.

(5) You may be asked to disburse in case of investigating your pre-existing conditions by Allianz Ayudhya.

(6) This service is an additional service and does not form part of the insurance policy. The Company reserves the right to amend or discontinue this service. The service provider shall be directly liable to the user

Table of benefits

Coverage		Plan 1	Plan 2	Plan 3
Maximum benefit for an injury or sickness per confinement[1]		2,000,000	5,000,000[5]	10,000,000[5]
1. Benefits for Inpatient Care				
Section 1	Room and board including service charges (inpatient) per confinement[5]			
	Non-intensive care room, maximum payable per day	6,000	9,000	12,000
	Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days)	12,000	18,000	24,000
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[1]			
2.1	Hospital medical expenses for diagnostic procedures	Paid in full[2] except for specialist's consultation fee in case of non-surgery, not exceeding THB 20,000	Paid in full[2] except for specialist's consultation fee in case of non-surgery, not exceeding THB 50,000	Paid in full[2] except for specialist's consultation fee in case of non-surgery, not exceeding THB 100,000
2.2	Hospital medical expenses for therapeutic procedures, blood and blood components, and nursing service	Paid in full[2]		
2.3	Medicines and parenteral nutrition, and medical supplies			
2.4	Home medications and medical supplies 1			
Section 3	Medical practitioners' fees per confinement[1]			
Section 4	Fees for surgery and medical procedures per confinement[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	Paid in full[2] except for specialist's consultation fee in case of surgery, not exceeding THB 20,000	Paid in full[2] except for specialist's consultation fee in case of surgery, not exceeding THB 50,000	Paid in full[2] except for specialist's consultation fee in case of urgery, not exceeding THB 100,000
4.4	Anesthesiologists' fees	Paid in full[2]		
4.5	Organ transplantation	2,000,000	5,000,000	10,000,000
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 per confinement[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	20,000	50,000	100,000
Section 8	Rehabilitation post hospitalization per confinement[1]	Paid in full[2]		
Section 9	Hospital medical expenses for treatment of chronic kidney disease by hemodialysis per policy year	100,000		
Section 10	Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy per policy year	2,000,000	5,000,000	10,000,000
Section 11	Medical expenses for treatment of cancer by chemotherapy per policy year			
Section 12	Emergency ambulance services, maximum payable per trip	20,000	50,000	100,000
Section 13	Minor surgical expenses	Paid in full[2]		
3. Additional Benefits				
1	Personal Accident (Or.Bor.2)[3]	100,000		

Table of benefits

Optional Benefits	
Benefits for Outpatient Care	
Outpatient benefits, maximum payable per year	30,000 50,000
Deductible options[4]	
Deductible options per confinement[1]	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 of each plan.

(3) Personal Accident (Or.Bor.2) means death, dismemberment, loss of sight, loss of hearing, loss of speech or permanent disability from accident. 50% coverage in case of motorcycle accident.

(4) Deductible is applicable to an inclusion of inpatient coverage (all 13 Sections). It excludes Outpatient Care and Personal Accident (Or.Bor.2) coverage.

(5) 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.

Remark 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.

Underwriting Conditions

1) Age of insured
   - Plan 1 is insured from the age of 11 years and up
   - Plans 2 and 3 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. Subject to the insurance policy’s terms and conditions.
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.

Example of Exclusions

- Chronic diseases, injury or sickness (including complications), conditions or abnormalities that have occurred before entering into the insurance contract (Pre-existing Condition).
- Medical expenses incurred for
    - sickness that occurs within first 30 days from the effective date of the insurance policy or
    - sickness that occurs within 120 days of policy in the case of Tumors, Cysts or Cancer, Hemorrhoids, Hernias, Pterygium or Cataracts, Tonsillectomy or Adenoid Excision, Stones, Varicose veins on leg, and Endometriosis. <u>Except</u> for an emergency surgery that is not caused by a continual condition of a pre-existing disease.

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.
- Payment of insurance premiums is the responsibility of the insured, and premiums must be paid directly into the Company's account. Any follow-up on premium payments by an insurance agent, or collection of premiums by an insurance broker, is provided solely as a service.
- Should coverage provided by any insurance policy be in violation of any United States (US), United Nations (UN) of 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

Name and surname of applicant ....

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

Payment channel ....

Mode of payment .... Amount of premium ....

For more details of our health insurance plan, please contact

Name .... Surname ....

License no. ....

Tel. .... Email ....

Allianz Ayudhya General Insurance Public Company Limited

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Customer Care
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