

iHealthy Ultra

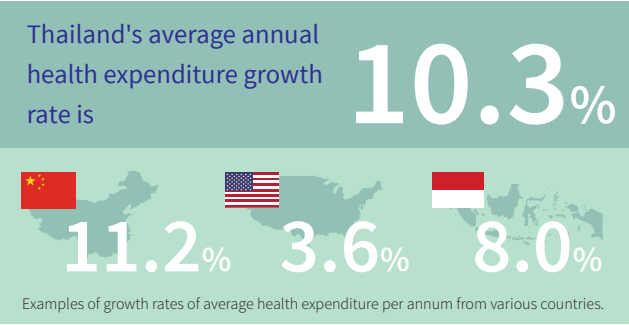
A New Standard for Health Planning

Nowadays, people are more aware of their healthcare needs and the importance of staying healthy. To enjoy good health, taking care of yourself and staying fit may not be enough, It is also important to consider **health expenses**

Although the advancement in modern medicine has resulted in more effective and successful treatment, it also means that medical expenses are likely to increase in the future.

Examples of estimated treatment rates for common diseases	
Medical service	Estimated expenses
Dialysis fee	~ THB 30,000 / month
Heart disease treatment	~ THB 200,000 – 700,000
Chemotherapy cost	~ THB 600,000 – 1,200,000
Radiation therapy	~ THB 50,000 – 200,000
Targeted therapy for cancer	more than THB 1,000,000

The above expenses are surveyed from a sample of some private hospitals and are only medical fees. The actual expenses may vary depending on the treatment method and the number of days staying in the hospital.



From the picture, we can see that Thailand's health expenditure growth rate is in an uptrend when compared with other countries and Thailand's health expenditure tends to increase roughly by 100% every 8-10 years.

Source: Department of Internal Trade, Thailand Development Research Institute (TDRI), Office of Insurance Commission (OIC) and Health Systems Research Institute.

Plan to manage the increasing medical expenses with Krungthai-AXA Life Insurance

The iHealthy Ultra Rider has been developed with new health insurance standards to help you manage unpredictable health expenses with greater ease.

1. Satisfying all customers' needs and lifestyles

- With 6 coverage plans and medical expenses per policy year from THB 3 million up to THB 100 million.

6 coverage plans

medical expenses per policy year from **THB 3 million** up to **THB 100 million.**

- Guaranteed renewal according to new health standards * get coverage up to 90 years old **

* Conditions are as specified in the Rider.
** Insurable up to age 80 years old, renewable up to 89 years old and receive coverage until 90 years old.

2. No more worries about medical expenses, be protected and covered with lump sum treatment expenses.



- Covers actual expenses. ***

Cover medical expenses with per year limit and access to the best quality of treatment for surgery, dialysis, and cancer treatment, including chemotherapy, radiotherapy, and modern medical technology such as Targeted Therapy for cancer.

*** Benefits are in accordance with the benefit table of the Rider.

Additional Benefits for Diamond and Platinum Plans

3. Superior with complete care for both physical and mental health suitable for the “new normal” lifestyle. ****



Don't worry about prevalent diseases and office syndrome with chiropractic, alternative medicine treatment.

Alleviate mental health concerns during the crisis with coverage that gives you access to quality mental health treatment and care.

**** Coverage under Diamond and Platinum Plans.

4. Prevention is better than treatment. *****

With coverage that gives you access to a variety of vaccines such as the coronavirus vaccine and cervical cancer vaccine

Including health checkup so that you can access necessary treatment in time.

***** Coverage under Platinum Plan

5. Special discount for healthy people



- Special - in case of no claims for hospital admissions for 3 consecutive policy years, get 10% discount on renewal year premiums.

(Terms and conditions are as specified in the Rider.)

Benefit table of iHealthy Ultra for the insured aged 11 years or over

		SMART	BRONZE	SILVER	GOLD	DIAMOND	PLATINUM
Maximum total benefit per policy year		THB 3 million	THB 10 million	THB 15 million	THB 25 million	THB 70 million	THB 100 million
Rider Benefits and Coverage							
Category	1. In-patient Benefits						
1	Room and board and hospital service fees (in-patient) per policy year	THB 1,500 per day	THB 3,000 per day	THB 5,500 per day	THB 9,000 per day	THB 15,000 per day	THB 21,000 per day
	In case that an insured is treated in an Intensive Care Inpatient Room, the Company will pay for the room and board and hospital service fee (in-patient)	As charged. *					
2	Medical service fees for diagnosis or treatment, blood and blood component service fee, nursing service fee, medicine expenses, parenteral nutrition fee and medical supplies expenses per policy year						
	Sub-category 2.1 Medical service fees for diagnosis	As charged. *					
	Sub-category 2.2 Medical service fees for treatment, blood charges and blood components service fee and nursing services expenses	As charged. *					
	Sub-category 2.3 Medicine expense, parenteral nutrition fee and medical supplies fee	As charged. *					
	Sub-category 2.4 Medicine and consumable medical supplies (medical supplies 1) fee for take-home	As charged. * (Maximum 15 days per hospitalization as an in-patient each time)					
3	Medical practitioner (physician) fee for medical examination per policy year	As charged. *					
4	Medical expenses by surgery and medical procedures per policy year						
	Sub-category 4.1 Fee for an operating room and a room for the medical procedure	As charged. *					
	Sub-category 4.2 Medicine expense, parenteral nutrition fee, medical supplies fee, and equipment for surgery and medical procedures	As charged. *					
	Sub-category 4.3 Medical practitioner fee for surgery and medical procedures for surgeons and procedure doctors (including surgeon assistants) (Doctor fee)	As charged. *					
	Sub-category 4.4 Medical practitioner fee and anesthetist fee (Doctor fee)	As charged. *					
	Sub-category 4.5 Medical expenses for organ replacement surgery	As charged. *					
5	Major surgery that does not require an in-patient stay (Day Surgery)	As charged. *					
Category	2. Benefit in case of not staying for in-patient treatment						
6	Medical fees that are directly related to before and after hospitalization for in-patient or ongoing out-patient medical expenses, that are directly related to after the stay as an in-patient, per policy year.						
	Sub-category 6.1 Medical fees for the diagnosis that is directly related and occurred within 30 days before and after the stay as an in-patient.	As charged. *					
	Sub-category 6.2 Out-patient medical expenses after each stay as an in-patient for continued medical treatment within 30 days after leaving the hospital as an in-patient at that time (excluding medical service fees for diagnosis)	As charged. * (Maximum 2 visits per hospitalization as an in-patient each time)					
7	Injury medical expenses in the case of out-patients within 24 hours of each accident	As charged. *					
8	Rehabilitation medicine expenses after each stay as an in-patient per policy year	Not cover					
9	Medical service fees for chronic renal failure treatment by dialysis through a vein, per policy year	As charged. *					
10	Medical service fee for the treatment of tumors or cancer by radiation therapy, interventional radiology, and nuclear medicine, per policy year	As charged. *					

Remark : * The Company will pay benefits as charged which shall not exceed the maximum total benefit per policy year.

Benefit table of iHealthy Ultra for the insured aged 11 years and over (Continue)

		SMART	BRONZE	SILVER	GOLD	DIAMOND	PLATINUM
Maximum total benefit per policy year		THB 3 million	THB 10 million	THB 15 million	THB 25 million	THB 70 million	THB 100 million
Rider Benefits and Coverage							
Category	2. Benefit in case of not staying for in-patient treatment						
11	Medical service fees for chemotherapy for cancer treatment per policy year	As charged. *					
12	Emergency ambulance service fee	As charged. *					
13	Medical expenses for minor surgery	As charged. *					
Category	3. Others benefit						
14	Special nursing expense in the hospital and/or at home after being treated as an in-patient	—	—	As charged. *			
15	Dental expenses due to accident (within 7 days)	—	—	As charged. *			
16	Oral and maxillofacial surgery	—	—	As charged. *			
17	Complications before and after childbirth (12MWP**)	—	—	As charged. *			
18	Consultation fee and medicine fee, including out-patient prescriptions per policy year	—	—	THB 6,000 ***	THB 12,000 ***	THB 60,000 ***	As charged. *
19	Physical therapy fee for out-patient per policy year	—	—				As charged. *
Additional Benefits for Diamond and Platinum Plans							
20	Neonatal intensive care unit fee	—	—	—	—	As charged. *	
21	Treatment fee by alternative physicians per policy year	—	—	—	—	THB 5,000	THB 35,000
22	Dental treatment fee**** per policy year	—	—	—	—	THB 7,500	THB 36,000
23	Psychiatric expenses for in-patient and out-patient cases per policy year	—	—	—	—	THB 5,000	THB 200,000
24	Medical service expenses for pregnancy and maternity (12MWP**) per policy year	—	—	—	—	—	THB 400,000
25	Eye care expenses per policy year	—	—	—	—	—	THB 25,000
26	Annual health check-up fee (12MWP**) per policy year	—	—	—	—	—	THB 30,000
27	Vaccination fee per policy year	—	—	—	—	—	THB 45,000
28	Medical expenses and end-stage palliative care per policy year***** (12MWP**)	—	—	—	—	—	THB 1,000,000

In case of hospitalization outside the coverage area, The company will provide medical coverage only for emergency medical treatment occurring within 90 days from the departure date only. The company will provide coverage for such medical treatment up to 90 days from the departure date.

Remark : * The Company will pay benefits as charged which shall not exceed the maximum total benefit per policy year.
** 12MWP means waiting period for 12 months.
*** Maximum benefit coverage of Section 18 combined with Section 19
**** The Company will compensate 80 percent of the actual medical expenses but not exceeding the benefits as stated in the benefit table.
***** This benefit is limited to 1 time per insured lifetime.

General Exclusion (partly)

- Congenital abnormalities, incomplete body's organ formation since birth, or genetic disease, or body's development abnormalities, unless this Rider is effective for at least one year and symptoms appeared after the insured has reached the age of 16 years.
 - Cosmetic examination or surgery or beautification treatment including treatment of skin problem, acne, freckles, dandruff, hair loss or weight control, surgery that can be replaced with alternative therapies unless it is a wound dressing caused by an accident that be covered
 - Injury caused by the action of the insured
 - (1) While being under the influence of addictive substance or drug that causes inability to control consciousness; or
 - (2) while being under the influence of alco hol with the alcohol level in the body at the time of examination being equivalent to the blood alcohol level of 150 milligram percent or more; or
 - (3) while being under the influence of alco hol that caus ses an inability to control consciousness, in the casewhere there was no alcohol test or the alcohol level is unmeasuurable.
- (You can study more details of all general exclusions at www.krungthai-axa.co.th or contact an insurance agent.)

Payout Condition of iHealthy Ultra

Expenses incurred from medical treatment according to medical necessity and medical standards whereby the medical expenses will be paid out as actual cost but not over maximum benefit as specified in the Benefit Table of the Rider.

Medical Necessity

The necessity to obtain medical services or other services of a medical facility for the medical treatment of injury or illness, which must be in line with the treatment of injuries or illnesses of the insured, and must comply with medical standards and not for the convenience of the insured or insured's family or the medical service provider only.

Waiting Period

- (a) The Company will not pay benefits under this Rider for any illness occurring with in 30 days from the effective date under this Rider, or the date the Company approves to increase the benefits of this Rider, whichever happens later; or
- (b) The Company will not pay benefits according to this Rider for illnesses occurring within a period of 120 days from the effective date under this Rider, or the date the Company approves to increase the benefits of this Rider whichever occurs later for a tumor, cysts or all types of cancers, hemorrhoids, all types of hernias, pterygium or cataracts, tonsillectomy or adenoids, all types of stones, varicose veins in the leg, endometriosis; or
- (c) The Company will not pay benefits according to this Rider during the first 12 months from the effective date, or the date the Company approves to increase the benefit of this Rider whichever occurs later, for medical treatment of pre- and post- natal complication (for Silver, Gold, Diamond and Platinum Plans only), medical expenses for pregnancy and childbirth (for Platinum Plan only), annual health check-up (for Platinum Plan only), and medical expenses and palliative care (for Platinum Plan only).

Pre-existing conditions

The Company will not pay benefits according to this Rider for any chronic disease, injury or illness (including complicated condition) that have not been fully cured before the first effective date of this Rider,

- The insured has informed the Company and the Company agrees to accept on risk and has no exclusion condition, or
- There were no symptoms of a chronic disease, injury or illness (including complicated conditions) appearing and the insured had not been diagnosed or treated by a physician, or had not seen or consulted a physician, or had not visited or consulted with a physician during the past 5 years prior to the first effective date of the Rider and during the past 3 years from the first effective date of this Rider.

Note

- (1) This Rider is renewable annually and will be renewed at the policy's anniversary. The insured has the right to cancel this Rider at any time by notifying the Company in writing. The Company reserves the right to not renew the Rider for any of the following events:
- In case there is evidence that the insured does not disclose a significant fact in the insurance application or in a reinstatement request, in a health declaration, and any other declarations that relates to the agreement of this Rider, that may have caused the Company to increase the insurance premium or reject the application or accept with condition.
 - The Insured claims benefits due to treatment of injury or illness without medical necessity.
 - The insured claims hospital compensation benefits from insurance companies in excess of his actual income. As for non-renewal of this Rider for any of the events above, the Com pany will notify the insured in writing at least 30 days in advance.
- (2) The insured can request details of effective renewal premium from a life insurance agent. In any case, the insurance premium in the renewal year of this Rider may change due to age, occupation class, higher medical expenses, or fro m the overall claim experience of this Rider Portfo lio.

Warning: This information is for preliminary reference purposes only. A buyer should understand the details of coverage and conditions before deciding to purchase insurance every time.



Rider



A new standard for health planning

iHealthy Ultra

With new health standards to help you plan better for your health expenses.

Know You Can

Call.1159

www.krungthai-axa.co.th

General Information of Rider	
Type of Insurance	
The Rider provides coverage for medical treatment on yearly lump sum basis.	
Underwriting Conditions	
Consideration is made on full underwriting basis whereby the consideration and health checkup are subject to the Company's criteria. Each applicant can hold only one Rider of lump sum for each health type.	
Issue Age	
11 - 80 years old for every plan of iHealthy Ultra (renewal until age 89 and coverage term until age 90)	
6 - 10 years old for iHealthy Ultra kid plan (Information and additional coverage can be obtained from proposal documents of Kids iHealthy Ultra)	
Coverage Plans	
6 Coverage plans	
SMART	BRONZE
SILVER	GOLD
DIAMOND	PLATINUM
Covers only in Thailand	

emma by 

Your new assistant

- Online health and disease risk evaluation
- Online doctor consultation service
- View your fund portfolio (Unit-linked policy only)
- Access information of your eligible policies

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