



## MEA Extra

Suitable for all ages, providing peace of mind for medical expenses.

If health planning is highly important for you and you would like to plan for unforeseen health expenses.

Krungthai-AXA Life would like to be the part for helping you to start health planning. MEA Extra rider will cover you and your loved ones' medical costs, ensure you receive the best treatment when you most need it, and reduce the financial burden of medical expenses.

### Starting planning today for medical expenses with Krungthai-AXA Life

MEA Extra rider was developed in accordance with New Health Standard, which helps to ease the financial burden associated with hospitalization, so that you and your family can enjoy the life without any worries

### 1. There are several plans available to meet your requirements.

There are 5 different coverage plans to choose from. Inpatient room rates are covered up to 6,200 baht per day, providing peace of mind with rising medical expenses.

Room and board benefits, including hospital service fee (in-patient)	
Starts from THB <b>1,200</b> per day	Maximum THB <b>6,200</b> per day

### 2. Long Coverage Until the age of 90.

Issue age starts at **1 month\*** to 70 years old. Guarantee policy renewal\*\* in accordance with New Health Standard guidelines and coverage extension until the **age of 90.\*\*\***



#### No need to be concerned

when your child becomes ill, with coverage beginning at 1 month old.

\* Applies to plans 1200, 2200, and 3200.

\*\* Terms and conditions are as specified in the rider.

\*\*\* Renewal until the age of 89 and coverage term until the age of 90.

### 3. High coverage - receive additional benefit of 70% of the excess expenses

**Excess expense coverage.\*\*\*\*** Provide you with peace of mind when you need treatment. Covers medical service fees, medicine, nursing service fees, and surgical medical professional fees.

**Example** Payment of additional benefit for the excess expenses of medical services, nursing service fees and medicine (Category 2)

Mr. B. Male, 45 years old, purchased <b>MEA Extra Plan 2200</b>	Get coverage of excess medical expenses, maximum up to <b>70%</b>
Then, Mr. B was sick and had to be admitted to the hospital. The actual expense for medical service fee, nursing service fee, and medicine was <b>THB 45,000</b>	
The maximum benefits of MEA Extra Plan 2200 (Category 2) <b>THB 20,000</b>	
<b>Mr. B still has an excess expense of (THB 45,000 - THB 20,000) <b>THB 25,000</b></b>	
<b>MEA Extra covers an additional 70% of the excess.**** (THB 25,000 x 70%) <b>THB 17,500</b></b>	
<b>With this additional benefit, Mr. B only has to pay (THB 25,000 - THB 17,500) <b>THB 7,500</b></b> Originally, he had to pay up to 25,000 baht	

\*\*\*\* For benefit under Category 2 and Sub-category 4.3, the sum total of benefits payable is subjected to limit per confinement

### 4. 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.)

Examples of conditions for receiving premium discounts for renewal years			
Policy year 1	Policy year 2	Policy year 3	Policy year 4
No claims	No claims	No claims	Get discount of the premium <b>10%</b>

### 5. Continued protection even after leaving the hospital.

With the out-patient benefit, follow-up fees are covered **within 30 days after discharge.**



After discharge, we continue to care for you for **30 days.**



Rider



**Cover all ages, no medical cost burden**

**MEA Extra**  
With New Health Standard, to assist you start planning to handle medical expenses burden.

**Know You Can**

Call.1159  
www.krungthai-axa.co.th

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#### Emma Service

- Symptom Checker Online health and disease risk evaluation.
- Hospital Partners KTAXA Hospital Partners Nationwide, Navigate your selected hospital easier with Google Maps.
- KTAXA TeleHealth Online doctor consultation service via mobile application, including medicine delivery.
- Care-Coordination Primary care consultation service. A team of experts will help in providing a specialist and hospital as an alternative for client.
- Medical Opinion An alternative health service to aid client's treatment confidence in case when a client who is diagnosed with serious disease would like to gain more confidence, find alternative or get a second opinion about treatment.

#### 24/7 Policies information service

- Ask Emma, One-click chat experience where you can engage with a service chatbot.
- View your fund portfolio (for Unit-linked policy only).
- Online access to information about your eligible policies (basic and riders) and payment of renewal premiums.

## Benefit table of MEA Extra rider

Coverage Plan		1200	2200	3200	4200	6200
Maximum total benefit per confinement*		THB 320,000	THB 480,000	THB 652,000	THB 800,000	THB 1,100,000
Rider Benefits and Coverage						
Category	1. In-patient Benefits					
1	Room and board and hospital service fees (in-patient) per confinement	THB 1,200 per day	THB 2,200 per day	THB 3,200 per day	THB 4,200 per day	THB 6,200 baht per day
	Maximum 75 days per confinement (including number of days in intensive care inpatient room (if any))					
	In case that an insured is treated in an Intensive Care Inpatient Room, the company will pay room and board, and hospital service fee (in-patient) 2 times of Room and board benefit per day, at the maximum of 20 days.	THB 2,400 per day	THB 4,400 per day	THB 6,400 per day	THB 8,400 per day	THB 12,400 per day
2	Medical service fees for diagnosis or treatment, blood and blood components service fee, nursing service fee, medicine expenses, parenteral nutrition fee and medical supplies expenses per confinement					
	Sub-category 2.1 Medical service fees for diagnosis	1 mth – 10 yrs	1 mth – 10 yrs	1 mth – 10 yrs	Age >= 11 yrs	Age >= 11 yrs
	Sub-category 2.2 Medical service fees for treatment, blood charges and blood components service fee and nursing services expenses	THB 12,000	THB 15,000	THB 22,500	THB 35,000	THB 45,000
		Age >= 11 yrs	Age >= 11 yrs	Age >= 11 yrs		
	Sub-category 2.3 Medicine expense, parenteral nutrition fee and medical supplies fee	THB 16,000	THB 20,000	THB 30,000		
Sub-category 2.4 Medicine and consumable medical supplies (medical supplies 1) fee for take-home (Maximum 15 days and not over 3,000 baht per hospitalization)	Accumulated from Category 2 and 12					
3	Medical practitioner (physician) fee for medical examination per confinement	THB 650 per day	THB 800 per day	THB 900 per day	THB 1,000 per day	THB 1,200 per day
	Maximum 75 days per confinement					
4	Medical expenses by surgery and medical procedures per confinement					
	Sub-category 4.1 Fee for an operating room and a room for the medical procedure	THB 14,500	THB 19,500	THB 27,000	THB 30,000	THB 36,000
	Sub-category 4.2 Medicine expense, parenteral nutrition fee, medical supplies fee, and equipment for surgery and medical procedures	Medicine, Parenteral nutrition, Medical supplies included in benefit Sub-category 2.3 Medical equipment for surgery and procedures included in benefit Sub-category 4.1				
	Sub-category 4.3 Medical practitioner fee for surgery and medical procedures for surgeons and procedure doctors (including surgeon assistants) (Doctor fee)	THB 45,000	THB 65,000	THB 85,000	THB 100,000	THB 120,000
	Sub-category 4.4 Medical practitioner fee and anesthetic fee (Doctor fee)	THB 7,300	THB 9,750	THB 13,500	THB 15,000	THB 18,000
	Sub-category 4.5 Medical expenses for organ replacement surgery	2 times of benefit limit of Sub-category 4.1, 4.3 and 4.4				
5	Major surgery that does not require an in-patient stay ( Day Surgery)	Based on benefit category 2, 3, 4, 6, 12				
Category	2. Benefit in case of not staying for in-patient treatment					
6	Medical service 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 confinement.					
	Sub-category 6.1 Medical service fees for the diagnosis that is directly related and occurred within 30 days before and after the stay as an in-patient.	THB 4,400	THB 6,000	THB 8,000	THB 10,000	THB 14,000
	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)	Based on benefit Category 2, 3 of rider and 14 of endorsement				
7	Injury medical expenses in the case of out-patients within 24 hours of each accident	THB 4,000	THB 6,000	THB 9,000	THB 10,000	THB 12,000
8	Rehabilitation medicine expenses after each stay as an in-patient per policy year	Not Cover				

Remark : \* The sum total of benefits payable of this rider and any other benefit category of endorsements attached to this rider is subjected to a limit per confinement, less deductible (if any)

## Benefit table of MEA Extra rider

Coverage Plan		1200	2200	3200	4200	6200
Maximum total benefit per confinement*		THB 320,000	THB 480,000	THB 652,000	THB 800,000	THB 1,100,000
Rider Benefits and Coverage						
Category	2. Benefit in case of not staying for in-patient treatment					
9	Medical service fees for chronic renal failure treatment by dialysis through a vein, per policy year	Not Cover				
10	Medical service fee for the treatment of tumors or cancer by radiation therapy, interventional radiology, and nuclear medicine, per policy year	Not Cover				
11	Medical service fees for chemotherapy for cancer treatment per policy year	Not Cover				
12	Emergency ambulance service fee per confinement	THB 1,200	THB 2,200	THB 3,200	THB 4,200	THB 6,200
	Accumulated in Category 2					
13	Medical expenses for minor surgery	THB 4,500 per visit	THB 6,500 per visit	THB 8,500 per visit	THB 10,000 per visit	THB 12,000 per visit
Participation of Payment						
Deductible per confinement**		1 mth – 10 yrs THB 3,000	1 mth – 10 yrs THB 5,000	1 mth – 10 yrs THB 7,000	N/A	N/A
Category	Benefit Table (of Endorsements)					
14	Consultation Specialist Doctor Fee per policy year	THB 1,000 per each consultation	THB 1,200 per each consultation	THB 1,300 per each consultation	THB 1,400 per each consultation	THB 1,600 per each consultation
	Maximum 1 visit per day and not over 20 visits per policy year					
15	Additional benefit for Benefit Sub-Category 4.3 of the MEA Extra rider	70% of excess of maximum expenses of benefit Sub-category 4.3				
16	Additional benefit for Benefit Category 2 and Category 12 of the MEA Extra rider***	70% of excess of maximum expenses of benefit Category 2 and Category 12				

### 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 sum total of benefits payable of this rider and any other benefit category of endorsements attached to this rider is subjected to a limit per confinement, less deductible (if any). \*\* Only applicable in the event of hospitalization. By deducting from the benefit amount that the insured is entitled to receive under the rider and the endorsement attached to this rider. \*\*\* for the insured under the age of 11 years old. This benefit will be paid only when the insured receives medical treatment due to one of the 80 critical illnesses defined in this endorsement, or due to surgical or any procedure.

### General Information of Rider

#### Type of Insurance

A 1-year policy rider covers medical expenses



\* The sum total of benefits payable of this rider and any other benefit category of endorsements attached to this rider is subjected to a limit per confinement, less deductible (if any)

Issue age				
Plan 1200	Plan 2200	Plan 3200	Plan 4200	Plan 6200
1 month – 70 years old			11 - 70 years old	
renewal until the age of 89 and coverage term until the age of 90				
Coverage plan				
There are 5 coverage plans according to the room fee in the case of an inpatient stay, with the maximum benefit per confinement. * as follows				
Plan 1200	Plan 2200	Plan 3200	Plan 4200	Plan 6200
THB 320,000	THB 480,000	THB 652,000	THB 800,000	THB 1,100,000
Covers only in Thailand				



### 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 alcohol 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 alcohol that causes an inability to control consciousness, in the case where there was no alcohol test or the alcohol level is unmeasurable.

(You can study more details of all general exclusions at [www.krungthai-axa.co.th](http://www.krungthai-axa.co.th) or contact an insurance agent.)

### Waiting Period

- The Company will not pay benefits under this Rider for any illness occurring within 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
- 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

### 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, except:

- 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

- 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 Company will notify the insured in writing at least 30 days in advance.

- 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 from the overall claim experience of this Rider Portfolio.

**Warning:** This brochure is only preliminary information for presentation only. The applicant should study and familiarize himself/herself with the proposal document before making a decision to buy the insurance.