



Rider

Superior health coverage

iHealthy Ultra (Diamond & Platinum Plan)

Superior health coverage for accessing
the very best in healthcare.

Know You Can

Call. 1159

www.krungthai-axa.co.th

**Comprehensive coverage
for both treatment and prevention**

iHealthy Ultra

Superior health coverage covering
medical expenses to ensure you can
confidently live every day

**Because good health care
doesn't mean you won't get sick**

So we focus on providing complete protection,
from prevention to treatment,
including post-treatment health recovery,

with comprehensive coverage for
both outpatient and inpatient care, along with
customizable options to fit your lifestyle.



**Superior privileges exclusively for you
in all aspects of healthcare.**



Prevention

Preventing illness

- Vaccination
- Annual health checkups
- Dental treatment
- Eye care

Diagnosis

Diagnostic testing for disease detection and treatment planning

- Laboratory testing
- X-Ray, MRI, PET/CT scan
- Ultrasound

Supplementary

Services Supplementary health services

- TeleHealth
- Second opinion medical service

Treatment

Access to treatment

Inpatient and outpatient treatment e.g., kidney dialysis, cancer treatment (radiation therapy, chemotherapy), surgeries, as well as alternative medicine.

Recovery

Physical recovery

- Physiotherapy
- Mental health care and treatment

Follow-up

Monitoring progress by scheduling appointments (OPD Follow-up)

After treatment, such as wound care, medication adjustments, and post-treatment complications.

Superior health coverage

99

Long-term protection

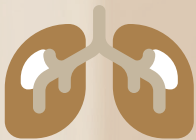
Taking care of your health continuously until the age of 99.

(Renewable until age 98 and coverage term until age 99, or within the policy's coverage period.)



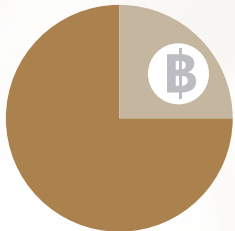
Comprehensive coverage in every aspect of treatment

- Access to the best treatment for both inpatient and outpatient care with a maximum coverage of **100 million baht per policy year**.*
- Comprehensive care including serious illnesses, surgeries, kidney dialysis, and cancer treatment using Targeted Therapy



Coverage for special benefits beyond treatment*

Vaccinations, annual health checkups, dental treatment, eye care, alternative medicine, and a pregnancy and maternity



Flexible coverage options

- Choose peace of mind with **as charged benefit** of medical expenses from the very first baht.

Choose lower premiums by opting for:

- Deductible option



Premium discount

Receive a 10% discount on renewal year premium for each consecutive claim-free year, up to 3 policy years.**

TAX

Tax deductions

Health insurance premiums are eligible for tax deductions of up to 25,000 baht per year. *(According to the Revenue Department's criteria.)*

* The benefits of coverage are subject to the chosen plan.

** Terms and conditions apply as stated in the rider.

The summary of benefits table.

Section	Coverage	DIAMOND	PLATINUM
	Maximum total benefit per policy year	THB 70 million	THB 100 million
In-patient Benefits			
1	Room and board and hospital service fees (in-patient)	THB 15,000	THB 21,000
	In case that an insured is treated in an Intensive Care Inpatient Room (ICU)	As charged	
2	Medical service fees for diagnosis or treatment		
	2.1 Medical service fees for diagnosis		
	2.2 Medical service fees for treatment, blood charges and blood components service fee and nursing services expenses		
	2.3 Medicine expense, parenteral nutrition fee and medical supplies fee		
	2.4 Medicine and consumable medical supplies (medical supplies 1) fee for take-home		
3	Medical practitioner (physician) fee for medical examination		
4	Medical expenses by surgery and medical procedures		
	4.1 Fee for an operating room and a room for the medical procedure		
	4.2 Medicine expense, parenteral nutrition fee, medical supplies fee, and equipment for surgery and medical procedures		
	4.3 Medical practitioner fee for surgery and medical procedures for surgeons and procedure doctors (including surgeon assistants) (Doctor fee)		
	4.4 Medical practitioner fee and anesthetist fee (Doctor fee)		
	4.5 Medical expenses for organ replacement surgery		
5	Major surgery that does not require an in-patient stay (Day Surgery)		
Benefit in case of not staying for in-patient treatment			
6	6.1 Medical sevice fees for the diagnosis that is directly related and occurred within 30 days before and after the stay as an in-patient.	As charged	
	6.2 Out-patient medical expenses (OPD Follow up) that is directly related after each stay as an in-patient for continued medical treatment within 30 days (Maximum 2 visits per hospitalization as an in-patient each time excluding medical service fees for diagnosis)		
7	Injury medical expenses in the case of out-patients within 24 hours of each accident	Not cover	
8	Rehabilitation medicine expenses after each stay as an in-patient		
9	Medical service fees for chronic renal failure treatment by dialysis through a vein	As charged	
10	Medical service fee for the treatment of tumors or cancer by radiation therapy, interventional radiology, and nuclear medicine		
11	Medical service fees for chemotherapy for cancer treatment		
12	Emergency ambulance service fee		
13	Medical expenses for minor surgery		
Others benefit (per policy year)			
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)		
16	Oral and maxillofacial surgery		
17	Complications before and after childbirth (12MWP)		
18	Doctor consultation fee and medicine fee including prescriptions for out-patient	THB 60,000	As charged
19	Physical therapy fee for out-patient	As charged	
20	Neonatal intensive care unit fee		
21	Treatment fee by alternative physicians	THB 5,000	THB 35,000
22	Dental treatment fee*	THB 7,500	THB 36,000
23	Psychiatric expenses for in-patient and out-patient cases	THB 5,000	THB 200,000
24	Medical service expenses for pregnancy and maternity (12MWP)		THB 400,000
25	Eye care expenses		THB 25,000
26	Annual health check-up fee (12MWP)	-	THB 30,000
27	Vaccination fee		THB 45,000
28	Medical expenses and end-stage palliative care** (12MWP)		THB 1,000,000
Participation of Payment ***			
Deductible per policy year (Only benefits and coverage category 1-13)		THB 100,000	

* 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. *** For benefits in which a benefit amount is specified, in cases where the actual expenses incurred are higher than the specified benefit amount in that category, the Copayment will be calculated based on the benefit amount specified in that category. However, benefit payments must not exceed the maximum specified benefit for that category.

12MWP means waiting period 12 months.

What is the Deductible?

Deductible initial fixed amount which paid by the insured.
For the remaining expenses paid⁽¹⁾ by the insurance company.



What are the benefits of a deductible?

- Lower premiums alleviate the financial burden on the insured.
- Additional benefits from existing healthcare coverage or other health insurance policies.
- It's a plan to enhance overall coverage, reducing the financial burden during times of high medical expenses.

Who is a deductible suitable for?

- Those who want to increase their medical coverage beyond their existing benefits
- Individuals seeking better access to medical treatments
- People looking to manage the risk of high medical expenses
- Those wanting to plan healthcare expenses in advance

Example: If the insured chooses a health insurance plan with a deductible of 30,000 baht per policy year, and incurs medical expenses of 100,000 baht, the insured would be responsible for the first 30,000 baht, and the remaining 70,000 baht would be covered by the insurance benefits.

(1) The amount of the deductible per year depends on the chosen plan.

Sample table showing a comparison of benefit payouts in each option of iHealthy Ultra

Yada
a business owner



iHealthy Ultra
(Example of Platinum Plan)



Full Coverage
(iHealthy Ultra Platinum Plan)

Deductible
(100,000 baht)

	OPD				
	Yada developed a high fever and went to see a doctor.	Medical expenses of 4,500 baht. (that are covered)	The outpatient (OPD) treatment benefit is as charged benefit of 100 million baht per policy year.	Comprehensive coverage for all expenses.	iHealthy Ultra covers as charged benefit.
	Yada took medication as instructed but did not improve, so she returned to the doctor, who diagnosed her with Coronary Artery By-pass Surgery a 10-day hospital stay.	Medical expenses of 1,500,000 baht. (that are covered)	The Room and board benefit is 21,000 baht per day, and the inpatient (IPD) treatment is covered up to as charged, with a maximum of 100 million baht per policy year.	Comprehensive coverage for all expenses.	Yada would pay using employee healthcare benefits of 100,000 baht. iHealthy Ultra will cover the excess amount of 1,400,000 baht. (1,500,000 - 100,000)
	The doctor scheduled a follow-up appointment after receiving treatment at the hospital.	Medical expenses of 4,000 baht. (that are covered)	The benefit for outpatient (OPD) follow-up within 30 days is paid as per as charge benefit.	Comprehensive coverage for all expenses.	The company will cover as charged benefit as Yada has already paid the deductible amount 100,000 baht per policy year.
	Once Yada recovered, she had to seek treatment again.	Actual covered medical expenses	As charge benefit. based on coverage plan limit	Comprehensive coverage for all expenses.	The company will cover as charged benefit as Yada has already paid the deductible amount 100,000 baht per policy year.

Underwriting conditions

Issue Age	11 – 80 Years old
Premium payment period / The coverage period	It is renewable until the age of 98 and provides coverage until the age of 99.
Underwriting	Depends on the company's underwriting guidelines.

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 or contact an insurance agent.)

Waiting Period

- (a) 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
- (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 healthcheck-up (for Platinum Plan only), and medical expenses and palliative care (for Platinum Plan only).

General provisions of the rider regarding waiting period.

The insured submits an application for insurance.



<p>The day the policy is issued and becomes effective.</p>	<p>Coverage for accidental injuries or emergency surgeries.</p>
<p>30</p> <p>After 30 days* from the effective date of the policy.</p>	<p>Coverage illnesses for hospitalization or outpatient visits to receive medications for take-home (outpatient and inpatient).</p>
<p>120</p> <p>After 120 days* from the effective date of the policy.</p>	<p>Coverage for illnesses including:</p> <ul style="list-style-type: none">• Tumor, cyst, or all types of cancer• Hemorrhoids• All types of hernia• Pterygium or cataracts• Tonsillectomy or adenoids• All types of stones• Varicose veins in the leg• Endometriosis
<p>12</p> <p>After 12 months* from the effective date of the policy.</p>	<p>Coverage for additional benefits including:</p> <p>Medical treatment for antenatal and postnatal complications.</p> <div><ul style="list-style-type: none">• Medical service expenses for pregnancy and maternity• Annual health check-up fee• Medical expenses and end-stage palliative care</div> <p>For Platinum only.</p>

**or after the company approves the addition of benefits under this rider, depending on the specific circumstances.*

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.

Remark

- The applicant is obligated to give factual statements to apply for the insurance. Concealing any factual statements or making any false statements may cause the insurance company to avoid the insurance contract and refuse to pay any compensation under the insurance contract.
- This brochure is only preliminary information for presentation only. Before deciding to buy insurance, the applicant should study and understanding of the policy terms, exceptions, and coverage.



Example of annual premium of iHealthy Ultra Diamond and Platinum plan*

Full coverage Unit: Baht

Coverage plan	Diamond		Platinum	
The coverage per policy year.	70 million		100 million	
	Male	Female	Male	Female
Age 20	56,600	64,800	95,200	129,900
Age 30	63,700	76,100	114,600	161,800
Age 40	71,300	85,100	125,500	180,300
Age 50	92,700	112,800	164,600	235,200

Deductible Unit: Baht

Coverage plan	Diamond		Platinum	
The coverage per policy year.	70 million		100 million	
Deductible	100,000 per year			
	Male	Female	Male	Female
Age 6	49,300	55,400	79,200	105,600
Age 7	56,000	66,700	98,000	136,500
Age 8	61,700	74,900	105,900	152,800
Age 9	79,700	99,300	138,000	195,900

*Only for the first year premium of iHealthy Ultra Rider. Premium rate will vary by attained age.

Special privileges for insured.

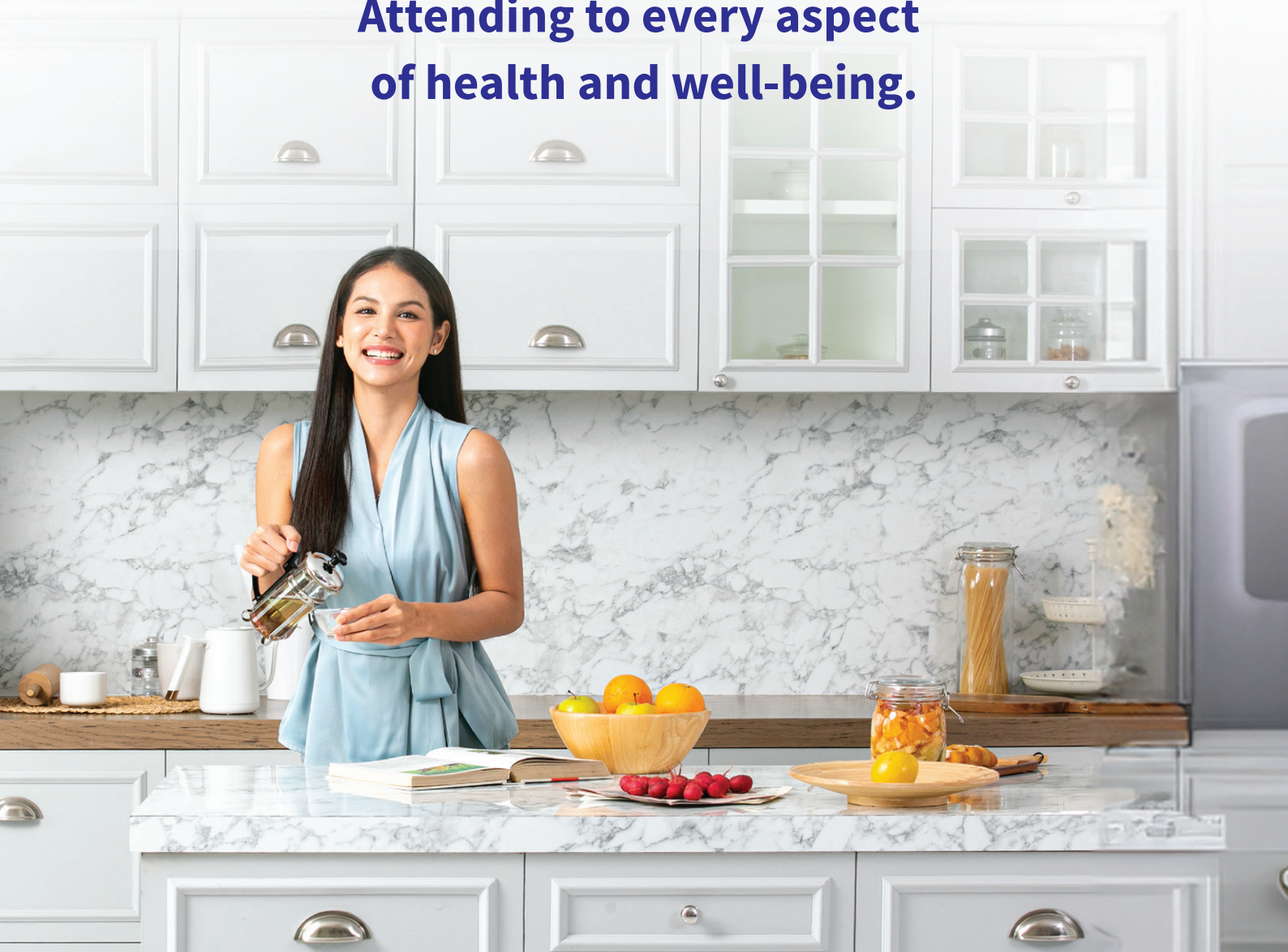
iHealthy Ultra

At Krungthai-AXA Life Insurance, we prioritize the stability and sustainability of healthcare. Our commitment extends beyond merely providing insurance coverage; we aim to be a trusted partner, dedicated to safeguarding and supporting the health of our valued customers.

Krungthai-AXA

Health Service

**Attending to every aspect
of health and well-being.**



Krungthai-AXA Care Khun Kwa Krai

Krungthai-AXA Care Coordination Service



Krungthai-AXA Care Coordination offers expert medical consultation through a dedicated team of experienced nurses. Our team coordinates with hospitals to streamline access to medical treatment, providing comprehensive support to ensure that customers can smoothly transition back to their normal lives.

- Expert Medical Referrals and Coordination: We identify and recommend specialized doctors or hospitals tailored to the customer's specific medical needs. Our services include coordinating with healthcare facilities and arranging medical appointments to ensure a seamless experience for our customers.
- Policy Guidance and Cost Management : We offer detailed advice on policy benefits and coverage to help customers avoid unexpected expenses and reduce out-of-pocket costs.



Krungthai-AXA Second Medical Opinion Service



- For diagnoses involving serious illnesses or high-cost surgeries, customers can request a "Second Opinion from a Specialist." This service provides a thorough review of the necessity for further diagnosis or consultation as well as alternative treatment options, to ensure informed decision-making and confidence in the chosen treatment plan.



Krungthai-AXA International Emergency Medical Assistance



Travel with confidence and have a peace of mind knowing that KTAAXA International Emergency Medical Assistance (IEMA) is available for any emergency medical issues you may encounter.

We offer comprehensive support, including personalized consultation and coordination with a wide network of international hospitals. In case of emergencies abroad, our 24/7 hotline at +66 02 569 0223 is staffed by Thai-speaking professionals who are ready to assist you.

Coverage Assurance: Rest assured that you are covered in accordance with your policy terms for up to 90 days from the start of your journey.



