



Rider

ประชาสัมพันธ์
Information

เวชระเบียน
Registration

Health confidence standard

iHealthy Ultra

Comprehensive coverage with a lump sum payment for healthcare expenses, ready to assist you in every situation, whether dealing with a serious illness or a minor health issue.

Know You Can

Call. 1159

www.krungthai-axa.co.th

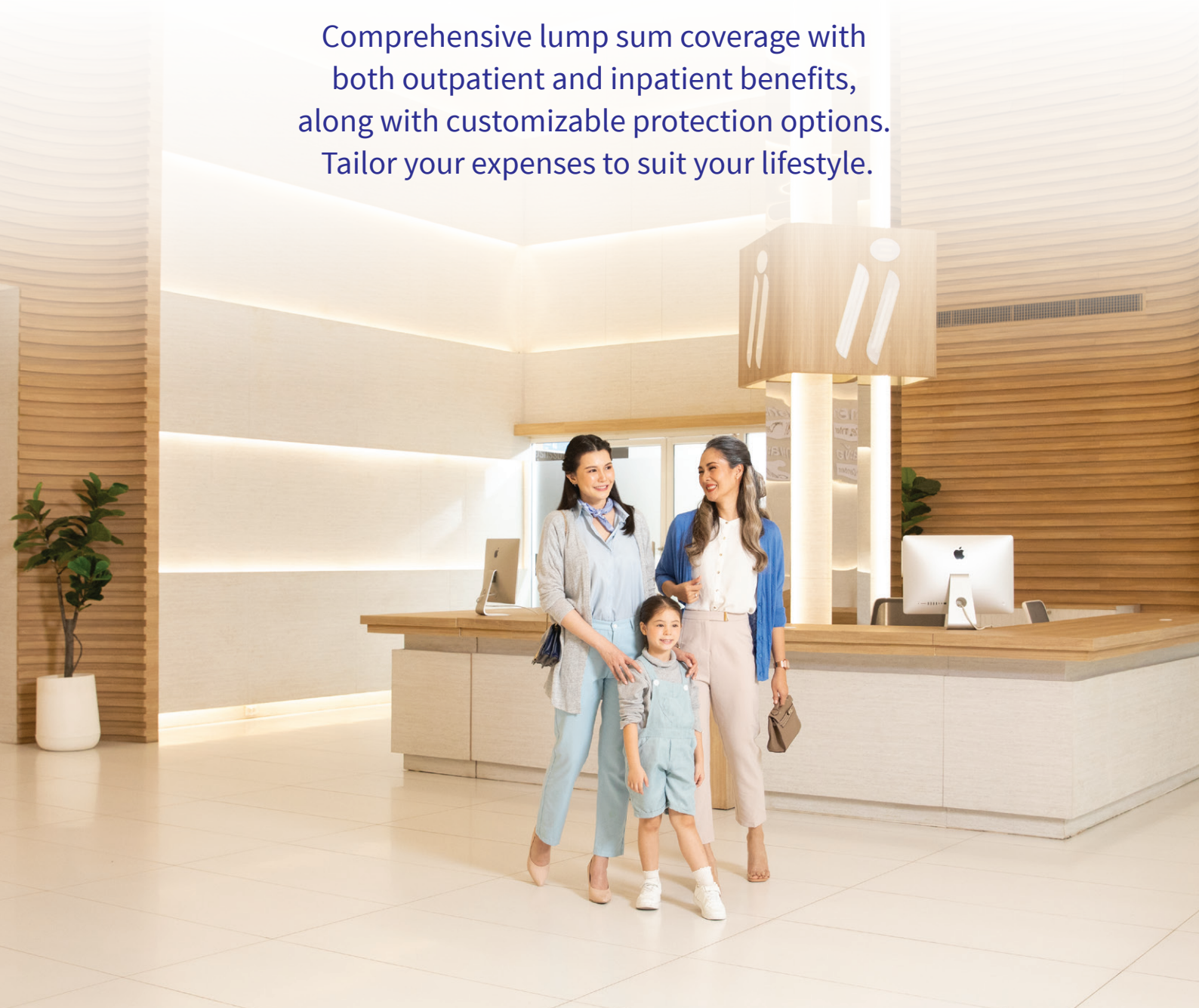
Good health is the happiness
of life that money cannot buy.

iHealthy Ultra

Health Confidence Standard for Living
with confidence every day.

**Access to every treatment, whether serious
or minor illness, without worries.**

Comprehensive lump sum coverage with
both outpatient and inpatient benefits,
along with customizable protection options.
Tailor your expenses to suit your lifestyle.



Health confidence standard

99

Long-term protection

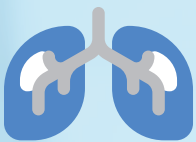
Taking care of your health continuously until the age of 99.

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



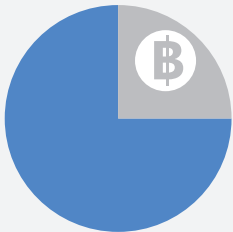
Assured coverage

Full coverage for both inpatient (IPD) and outpatient (OPD) medical expenses with a maximum annual lump sum benefit of **25 million baht per policy year.***



Comprehensive coverage

Comprehensive coverage for all treatments such as general illnesses, critical illnesses, surgeries, kidney dialysis, as well as cancer treatments, chemotherapy, and targeted therapy.



Flexible coverage options

- Choose peace of mind with **as charge 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.

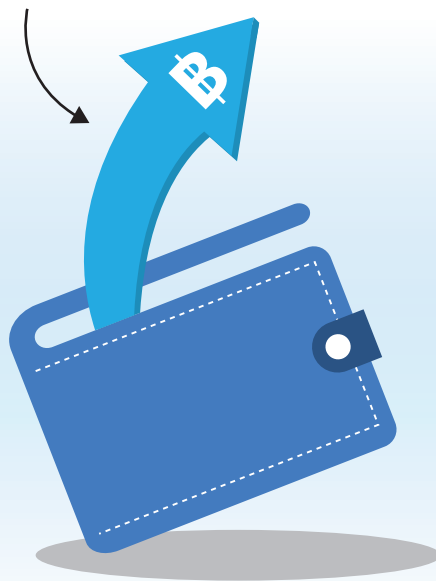
Section	Coverage	SMART	BRONZE	SILVER	GOLD
	Maximum total benefit per policy year	THB 3 million	THB 10 million	THB 15 million	THB 25 million
In-patient Benefits					
1	Room and board and hospital service fees (in-patient)	THB 1,500	THB 3,000	THB 5,500	THB 9,000
	In case that an insured is treated in an 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 service 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	As charged			
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				
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	Not cover		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 6,000	THB 12,000
19	Physical therapy fee for out-patient				
Participation of Payment*					
Deductible per policy year (Only benefits and coverage category 1-13)		THB 30,000		THB 50,000	

* 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



Alin
a private company
employee



**iHealthy
Ultra**
(Example of plan Gold)

Full Coverage
(iHealthy Ultra plan Gold)

Deductible
(50,000 baht)

	OPD				
	Alin developed a high fever and went to see a doctor.	Medical expenses of 2,500 baht. (that are covered)	The outpatient (OPD) treatment benefit is 12,000 baht policy year.	Comprehensive coverage for all expenses.	iHealthy Ultra covers all expenses.
IPD	Alin took medication as instructed but did not improve, so she returned to the doctor, who diagnosed her with dengue fever and prescribed a 7-day hospital stay.	Medical expenses of 100,000 baht. (that are covered)	The Room and board benefit is 9,000 baht per day, and the inpatient (IPD) treatment is covered up to as charged, with a maximum of 25 million baht per policy year.	Comprehensive coverage for all expenses.	Alin would pay using employee healthcare benefits of 50,000 baht. iHealthy Ultra will cover the excess amount of 50,000 baht. (100,000 - 50,000)
Follow up	The doctor scheduled a follow-up appointment after receiving treatment at the hospital.	Medical expenses of 1,000 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 charge benefit as Alin has already paid the deductible amount 50,000 baht per policy year.
	Once Alin recovered, she had to seek treatment again.	Actual covered medical expenses	As charged. based on coverage plan limit	Comprehensive coverage for all expenses.	The company will cover as charge benefit as Alin has already paid the deductible amount 50,000 baht per policy year.



Worry-free about the wellbeing of your children.

iHealthy Ultra

(Kids plan)

**Lightens the burden of medical expenses
while providing comprehensive care,
giving peace of mind for your little one.**

Comprehensive coverage for both outpatient and inpatient treatment, with options to choose the coverage that suits your needs in taking care of your children.

Health confidence standard for your child



Peace of mind in protecting your child

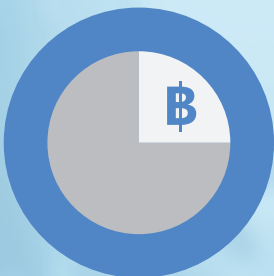
- With inpatient care coverage, from 3 million baht to 10 million baht per policy year*
- Can be applied for from the age of 6, providing coverage until the age of 99

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



Complete care for all of the children's illnesses

Comprehensive coverage for all treatments, including general illnesses, serious diseases, surgeries, kidney dialysis, cancer treatment, chemotherapy, radiation therapy, as well as targeted therapy for cancer treatment



Various options for your child's well-being

- 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.**

* 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	SMART	BRONZE
	Maximum total benefit per policy year	THB 3 million	THB 10 million
In-patient Benefits			
1	Room and board and hospital service fees (in-patient)	THB 1,500	THB 3,000
	In case that an insured is treated in an Intensive Care Inpatient Room (ICU)	As charged	
Medical service fees for diagnosis or treatment			
2.1 Medical service fees for diagnosis			
2	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 Medication and medical supplies expenses for returning home		
3	Medical practitioner (physician) fee for medical examination	Age 6 - 10 yrs. THB 1,000 per day	Age 6 - 10 yrs. THB 3,000 per day
		Age >= 11 yrs. : As charged	
4	Medical expenses by surgery and medical procedures	As charged	
	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 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) 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		
Participation of Payment ***			
Deductible per policy year (Only benefits and coverage category 1-13)		THB 30,000	

*** 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.

Underwriting conditions

Issue Age	Age (Years old)	For plan
	6-10	Smart and Bronze
	11 – 80	Smart, Bronze, Silver and Gold
Premium payment period / 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.



The day the policy is issued and becomes effective.	Coverage for accidental injuries or emergency surgeries.
30 After 30 days* from the effective date of the policy.	Coverage illnesses for hospitalization or outpatient visits to receive medications for take-home" (outpatient and inpatient).
120 After 120 days* from the effective date of the policy.	Coverage for the following conditions: <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
12 After 12 months* from the effective date of the policy.	Additional benefits coverage Medical treatment for antenatal and postnatal complications. (For Silver and Gold plans only.) <div><div>SILVER</div><div>GOLD</div></div>

**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*

Full coverage

Unit: Baht

Coverage plan	SMART		BRONZE		SILVER		GOLD	
The coverage per policy year.	3 million		10 million		15 million		25 million	
	Male	Female	Male	Female	Male	Female	Male	Female
Age 20	13,800	16,100	16,400	19,100	24,700	28,300	31,900	36,500
Age 30	14,700	17,500	17,400	20,800	27,000	32,000	35,000	41,500
Age 40	17,700	20,100	21,000	23,800	31,700	36,400	40,900	47,100
Age 50	25,000	27,900	29,400	32,900	43,600	50,000	55,900	64,600

Deductible

Unit: Baht

Coverage plan	SMART		BRONZE		SILVER		GOLD	
The coverage per policy year.	3 million		10 million		15 million		25 million	
Deductible	30,000 per year				50,000 per year			
	Male	Female	Male	Female	Male	Female	Male	Female
Age 20	10,100	11,900	12,300	14,400	18,200	20,700	23,700	26,900
Age 30	10,800	12,900	13,100	15,700	20,100	23,800	26,300	31,100
Age 40	13,200	15,000	16,000	18,200	23,700	27,400	30,600	35,700
Age 50	19,000	21,100	22,800	25,400	32,900	37,500	42,200	49,200

Example of annual premium of iHealthy Ultra (Kids plan)*

Full coverage

Unit: Baht

Coverage plan	SMART		BRONZE	
The coverage per policy year.	3 million		10 million	
	Male	Female	Male	Female
Age 6	46,700	40,100	55,700	47,800
Age 7	38,300	32,800	45,700	39,200
Age 8	32,300	29,400	38,600	35,100
Age 9	26,400	26,000	31,500	31,100
Age 10	23,900	23,400	28,500	28,000

Deductible

Unit: Baht

Coverage plan	SMART		BRONZE	
The coverage per policy year.	3 million		10 million	
Deductible	30,000 per year			
	Male	Female	Male	Female
Age 6	34,100	29,300	41,600	35,700
Age 7	28,000	24,000	34,100	29,300
Age 8	23,600	21,500	28,800	26,200
Age 9	19,300	19,000	23,600	23,200
Age 10	17,500	17,200	21,300	20,900

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

**Special privileges for insured.
iHealthy Ultra**

Krungthai-AXA Health Service



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.



