



General Exclusion (partly)

- Congenital abnormalities, incomplete body's organ formation since birth, genetic diseases, or body's development abmormalities, unless this Rider is effective for at least one year and symptoms appeared after the insured has reached the age of 16.
- Cosmetic examination or surgery for beautification treatment including treatment of skin problem, acne, freckles, dandruff, hair loss or weight control, and surgery that can be replaced with other treatment unless it is a wound dressing caused by an accident that is 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 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 cover this when
- An illness occurs during the waiting period of thirty (30) days from the effective date or the date that the company approves to increase the benefit of this rider, whichever is later; or
  - One of the below illnesss occurs during one hundred twenty days (120 days) from the effective date or the date that the company approves to increase benefit of this rider, whichever is later - tumor, cyst or all types of cancer, Haemorrhoids, all types of hernia, pterygium or cataracts, tonsillectomy or adenoids, all types of stones, Varicose veins in the leg and endometriosis

Pre-existing Condition

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:

- 1 The insured has informed the Company and the Company agrees to accept on risk and has no exclusion condition, or
- 2 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.

**Warning :** Customers should understand the details of the coverage and conditions before making a decision to purchase an insurance policy.



Unit Deducting Rider

**Peace of mind for medical costs**

**HealthLink**  
Feel confident and more at ease if you become ill. Care is provided from the start of your treatment for both inpatients and outpatients.

**Know You Can**

**Call.1159**  
[www.krungthai-axa.co.th](http://www.krungthai-axa.co.th)

Benefit Table		Coverage Plan	1500	2500	3500	4500	6500
		Maximum total benefit per policy year	THB 750,000	THB 1,000,000	THB 1,250,000	THB 1,500,000	THB 2,000,000
Rider Benefits and Coverage							
Category	1. In-patient Benefits						
1	Room and board, hospital service fee (in-patient) per confinement	THB 1,500 per day	THB 2,500 per day	THB 3,500 per day	THB 4,500 per day	THB 6,500 per day	
	(Maximum 125 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 30 days.	THB 3,000 per day	THB 5,000 per day	THB 7,000 per day	THB 9,000 per day	THB 13,000 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						
	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	but not over maximum accumulated benefit from Category 2, 6.2, 12					
	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)						
3	Medical practitioner (physician) fee for medical examination per confinement	THB 800 per day	THB 1,000 per day	THB 1,200 per day	THB 1,400 per day	THB 1,600 per day	
		(Maximum 125 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						
	Sub-category 4.2 Medicine expense, parenteral nutrition fee, medical supplies fee, and equipment for surgery and medical procedures						
	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)	but not over maximum accumulated benefit from Category 4, 6.1, 7 , 13					
	Sub-category 4.5 Medical expenses for organ replacement surgery						
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.	As charged but not over maximum accumulated benefit from Category 4, 6.1, 7 , 13					
	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 but not over maximum accumulated benefit from Category 2, 6.2, 12					
7	Injury medical expenses in the case of out-patients within 24 hours of each accident	Please refer to Sub-category 17.2					
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						
10	Medical service fee for the treatment of tumors or cancer by radiation therapy, interventional radiology, and nuclear medicine, per policy year	As charged but not over maximum accumulated benefit from Category 9,10,11					
11	Medical service fees for chemotherapy for cancer treatment per policy year						
12	Emergency ambulance service fee per confinement	THB 1,500	THB 2,500	THB 3,500	THB 4,500	THB 6,500	
		not over maximum accumulated benefit from Category 2, 6.2, 12					
13	Medical expenses for minor surgery	THB 7,500 per minor surgery	THB 10,000 per minor surgery	THB 12,500 per minor surgery	THB 15,000 per minor surgery	THB 20,000 per tminor surgery	
		not over maximum accumulated benefit from Category 4, 6.1, 7 , 13					
	Maximum Total Benefit Category 2, 6.2, 12 per confinement	THB 15,000	THB 20,000	THB 25,000	THB 30,000	THB 40,000	
	Maximum Total Benefit Category 4, 6.1, 7 , 13 per confinement	THB 75,000	THB 100,000	THB 125,000	THB 150,000	THB 200,000	
	Maximum Total Benefit Category 9,10,11 per policy year	THB 225,000	THB 300,000	THB 375,000	THB 450,000	THB 600,000	
Category	Benefit Table (of Endorsement)						
14	Consultant Specialist Doctor Fee per policy year	THB 1,200 per times	THB 1,500 per times	THB 1,800 per times	THB 2,100 per times	THB 2,400 per times	
		1 consultation per day and limited to 20 consultations per policy year					
15	Psychiatric Treatment as in-patient and out-patient per policy year	THB 5,000					
16	Doctor consultation and medicine, including prescriptions for out-patient per policy year	Not cover	THB 4,000	THB 4,000	THB 5,000	THB 5,000	
17	Medical Expense due to Critical Illnesses* or accident (Benefit under Category 2, 4, 6, 7, 12 and 13 of this rider will be replaced with this endorsement as following : )						
	Category 17.1 Benefit under Category 2, Sub-category 6.2, and Category 12	THB 45,000	THB 60,000	THB 75,000	THB 90,000	THB 120,000	
	Category 17.2 Benefit under Category 4, Sub-category 6.1, Category 7 and Category 13	THB 225,000	THB 300,000	THB 375,000	THB 450,000	THB 600,000	

\* As defined in the policy    **Remark :** The sum total of benefits payable of this rider and any other benefit categories of endorsements attaching to this rider is subjected to the maximum benefit per policy year.

In case the insured travels outside the area of coverage, the company will cover medical treatment for emergency treatment arising within the period of 90 days starting from the departure date. For any hospitalization, the company will provide coverage only until day 90 starting from the departure date.



# HealthLink

Feel confident and more at ease if you become ill. Care is provided from the start of your treatment for both inpatients and outpatients.

Are you prepared in case you unexpectedly become unwell or have an accident that requires hospitalization or even surgery? Of course no one wants to become ill, but sometimes it is unavoidable and medical bills can become very costly.

Get started today with the HealthLink (UDR), which will ease your worries with up to five coverage plans to choose from, based on your needs.

**HealthLink (UDR)** is a rider that covers medical expenses for inpatients and outpatients as a lump sum, according to the coverage list.

Issue age	11-70 years old
Coverage period	until age 85
Premium Payment Period	until age 85
Coverage plans	Plan 1500 / Plan 2500 / Plan 3500/ Plan 4500 / Plan 6500
Coverage area	Thailand* * Covers for emergency medical treatment when traveling outside Thailand for a period of 90 days.

• Policy applicants should study and comprehend the proposal documents before deciding to purchase insurance.  
• After receiving the insurance policy please study about requirements details and conditions as stated in the policy.  
• According to the Notification of the Director-General of the Revenue Department on Income Tax No. 383, the cost of the rider (COR) is entitled to a personal income tax deduction.

## Cover

Inpatients and outpatients medical expenses

- The maximum benefit per insurance policy year is THB 2 million.

The benefit starts at  
**THB 750,000**  
and goes up to a maximum of

► **2 MILLION BAHT**

- Room and board benefits, including hospital service fee (in-patient)

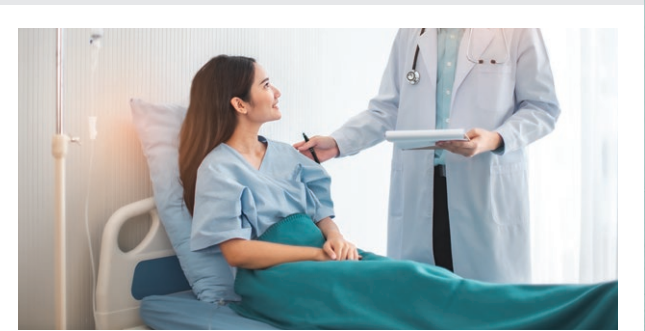
Starts from THB  
**1,500** per day

Maximum THB  
**6,500** per day

- A lump sum OPD cost for minor sickness.

## Be at ease

with the benefit of a medical expenses lump sum.



- covers the expenses of surgery, dialysis, chemotherapy and radiation therapy.
- covers the expenses of diagnosis for before or after hospitalization
- covers outpatient medical expenses after hospitalization as inpatients (OPD follow-up)

## No worries

We provide exclusively 3 times the coverage for the 4 most common Critical Illnesses\*



Cover  
**X3**  
times

for the following  
**4**  
of Critical Illnesses

**4 groups of common Critical Illnesses\***

- Cancer group
- Stroke group
- Heart diseases group
- Chronic kidney failure

\* Detailed definitions of diseases are according to the policy.

## Care more

We provide three times the accident coverage and emergency medical care when traveling outside Thailand.



- Feel more confident with accident coverage benefits at 3 times the normal amount.
- Coverage for emergency medical care or accidents when traveling outside the country for 90 days

## Triple benefit for \* **X3**

- Cancer group**
  - Non - Invasive Cancer / Carcinoma in Situ
  - Invasive Cancer
- Stroke group**
  - Stroke Treatment by Carotid Angioplasty and Stent Placement
  - Major Stroke
  - Cerebral Aneurysm Requiring Brain Surgery
- Cardiopathy group**
  - Insertion of Cardiac Pacemaker
  - Keyhole Coronary Bypass Surgery
  - Percutaneous Valve Surgery
  - Coronary Artery Disease requiring Angioplasty
  - Minimal Invasive Surgery to Aorta
  - Insertion of a Permanent Cardiac Defibrillator
  - Cardiomyopathy
  - Coronary Artery By-pass Surgery
  - Acute Heart Attack
  - Open Heart Surgery for the Heart Valve
  - Eisenmenger’s Syndrome
  - Infective Endocarditis
  - Other Serious Coronary Artery Diseases
  - Primary Pulmonary Arterial Hypertension
- Chronic Kidney Failure**
- Accident**

\*Benefit for category 2,4,6,7,12,13



- General Conditions**
- (1) This rider is a one-year policy and will be renewed at the policy anniversary. The insured has the right to cancel this rider by notifying the company in writing. However, the company reserves the right not to renew the rider in the following cases:

  - There is evidence that the insured failed to disclose a material fact in the insurance application, reinstatement request, health declaration, or any other declaration related to the making of an agreement under this rider, that may cause the company to increase the cost of the rider, reject the application, or accept it with conditions.
  - The insured claims the benefit due to treatment of an injury or illness without medical necessity.
  - The insured claims hospital compensation benefit (HB) in excess of actual income across all insurance companies.

As for non-renewal of this Rider for any of the events above, t he Company will notify the insured in writing at least 30 days in advance.

(2) The company may adjust the cost of a rider on the policy anniversary date due to various factors, which include:

  - age and occupation class of each person.
  - An increase in medical inflation or this rider portfolio's overall loss ratio; in this case, the company will notify the insured in writing at least 30 days in advance.

(3) In the event that the cost of the rider is adjusted, the company may require additional premiums in order for the insured to maintain the non-lapse guarantee under this policy. If the insured does not pay this additional premium, the non-lapse guarantee specified in the General Provision will expire.