

Thailand UltraCare Table of benefits

1 Overall plan limit		
1.1	Necessary and reasonable expenses will be paid for you up to the overall plan limit in each plan year , subject to the terms and conditions of the plan . We will not pay any more than the overall plan limit for any one or more claims on any one or more of the benefits below. Where a benefit limit is shown as 'Paid in full', this is subject to the overall plan limit. You must request pre-authorisation for some of the benefits , see your Claims procedures and benefit condition BC2 in the Plan guide for more information.	THB 10,000,000
2 Cancer care		
2.1	All treatment for cancer, including bone marrow transplants. This benefit covers treatment aimed to cure cancer, treatment of a cancer which is diagnosed as a chronic medical condition , palliative treatment and care during the end stages of a cancer.	Paid in full
3 In-patient and daycare treatment of acute medical conditions and stabilisation of acute episodes of chronic medical conditions (see section 22 for deductibles)		
3.1	Medical costs including intensive care costs, theatre costs, hospital accommodation, specialists' and medical practitioners' fees, anaesthetists' fees, nursing fees and prescribed drugs and dressings.	Paid in full
3.2	MRI, PET and CT scans, X-rays, pathology and other diagnostic tests and procedures .	
3.3	Reconstructive surgery following an accident or following surgery for an eligible medical condition that first occurred after your date of joining .	
3.4	Prostheses surgically implanted to form permanent parts of your body.	
3.5	Medical services of a nurse as part of your in-patient or daycare treatment when these are received in your home instead of in hospital .	
3.6	Hospital accommodation costs for a parent or legal guardian to stay with an insured child, under the age of 18, when the child is receiving in-patient treatment .	
4 Out-patient post-hospitalisation treatment of acute medical conditions (see section 22 for deductibles)		
4.1	Out-patient treatment for a period of 90 days following in-patient or daycare treatment related to the same acute medical condition . This benefit covers medical practitioners' and specialists' fees, surgical procedures, prescribed drugs and dressings, MRI, PET and CT scans, X-rays, pathology and other diagnostic tests and procedures .	Paid in full
5 Out-patient treatment of acute medical conditions and stabilisation of acute episodes of chronic medical conditions (see section 22 for deductibles)		
5.1	Surgical procedures.	Paid in full
5.2	Out-patient pre-operative tests up to 72 hours before in-patient or daycare treatment of acute medical conditions and stabilisation of acute episodes of chronic medical conditions .	Paid up to THB 60,000
5.3	Medical practitioners' and specialists' fees, prescribed drugs and dressings, X-rays, pathology and diagnostic tests and procedures .	
5.4	MRI, PET and CT scans.	Paid in full
6 Physiotherapy and complementary medicine for acute and chronic medical conditions (see section 22 for deductibles)		
6.1	Physiotherapy by a physiotherapist , as part of in-patient or daycare treatment .	Paid in full
6.2	Post-hospitalisation out-patient physiotherapy by a physiotherapist for any one or more medical conditions in each plan year . This benefit is available for a period of 90 days following any in-patient or daycare treatment related to the same medical condition .	Paid up to THB 10,000
6.3	Out-patient physiotherapy by a physiotherapist , when referred by a medical practitioner or specialist .	
6.4	Out-patient complementary medicine and treatment , when referred by a medical practitioner or specialist . This benefit covers podiatry, osteopathic and chiropractic treatment only.	Not covered
6.5	Out-patient traditional Chinese medicine, acupuncture and homeopathic treatment .	
7 Psychiatric treatment for acute and chronic medical conditions (see section 22 for deductibles)		
7.1	In-patient psychiatric treatment and psychotherapy.	Not covered
7.2	Out-patient psychiatric treatment and psychotherapy.	

8	Maintenance of chronic medical conditions (see section 22 for deductibles)	
8.1	In-patient and daycare treatment to maintain the symptoms of chronic medical conditions .	Paid up to a lifetime limit of THB 2,720,000
8.2	Kidney dialysis for the maintenance of chronic medical conditions .	
8.3	Out-patient treatment to maintain the symptoms of chronic medical conditions . This benefit covers medical practitioners' and specialists' fees , surgical procedures, prescribed drugs and dressings, MRI, PET and CT scans, X-rays, pathology and other diagnostic tests and procedures .	
8.4	If a medical condition becomes terminal , it will only be covered under section 10.	

9	Congenital abnormalities (see section 22 for deductibles)	
9.1	All treatment aimed to cure a congenital abnormality , treatment of a congenital abnormality which is diagnosed as a chronic medical condition , palliative treatment and care for a congenital abnormality which is diagnosed as terminal , and treatment for any related medical condition : <ul style="list-style-type: none"> • if the congenital abnormality is not inherited; • if you did not have signs or symptoms of the congenital abnormality before your date of joining; and • the congenital abnormality is diagnosed after your date of joining. This benefit covers medical practitioners' and specialists' fees , surgical procedures including prostheses surgically implanted to form permanent parts of your body, physiotherapy, prescribed drugs and dressings, MRI, PET and CT scans, X-rays, pathology and other diagnostic tests and procedures . This benefit does not extend to psychiatric treatment or psychotherapy, complementary medicine, traditional Chinese medicine, acupuncture or homeopathic treatment .	Not covered

10	Terminal care	
10.1	Palliative treatment and care for a medical condition which is diagnosed as terminal .	Paid up to a lifetime limit of THB 2,720,000

11	Medical evacuation and repatriation	
11.1	The costs to transport you to the nearest location within your area of cover where appropriate medical facilities are available. This benefit , including emergency treatment you receive during the journey, will only be paid if we agree appropriate treatment for your eligible medical condition is not available locally.	Paid up to THB 3,400,000
11.2	Economy class travel costs for you to go back to the country where you live , following your medical evacuation.	
11.3	Costs of your dependants , a close family member or business colleague having to accompany you for a medical evacuation. This benefit will only become available if your medical condition is critical . We will cover: <ul style="list-style-type: none"> • return economy class travel costs, including taxi transfers to and from the hotel on arrival and departure; • necessary and reasonable expenses for overnight accommodation costs, to include breakfast; and • a taxi from the hotel to the hospital, and back, once a day. 	

12	Local ambulance	
12.1	Costs of appropriate ambulance transport to the nearest available and appropriate local hospital because of an emergency or due to medical necessity .	Paid in full

13	Out-patient dental treatment (see section 22 for deductibles)	
13.1	Restoration of natural teeth including treatment of accidental damage to natural teeth . This benefit covers X-rays, fillings, extractions, root-canal treatment , gum treatment , permanent bridges and semi-precious crowns.	Not covered

14	Wellness	
14.1	Members aged 18 and over: routine health checks including cancer screening, cardiovascular examinations, neurological examinations, vital sign tests and vaccinations.	Not covered
14.2	Members aged 0-17: well-child tests and vaccinations.	
14.3	Preventative dental services : checkups to include scraping, cleaning and polishing only.	
14.4	Preventative services for sight and hearing: one sight examination and one hearing examination in each plan year .	

15	Organ transplants (see section 22 for deductibles)	
15.1	Transplants of kidney, liver, heart, lung or heart and lung and any related treatment that you need as a result of an eligible medical condition .	Paid in full
15.2	If the medical condition is a congenital abnormality , the cost of organ transplants and any related treatment will only be covered under section 9.	

16	HIV or AIDS (see section 22 for deductibles)	
16.1	All treatment , including palliative treatment and care, for HIV or AIDS and all related medical conditions , available after you have had four years' continuous cover from the date that the benefit was first introduced on your plan .	Paid up to a lifetime limit of THB 3,400,000
17	Hormone replacement therapy	
17.1	Hormone replacement therapy for symptoms of the menopause.	Not covered
18	Hospital cash	
18.1	Cash payment made to you , for up to 30 nights in each plan year , when you receive in-patient treatment and hospital accommodation free of charge.	THB 6,000 paid to you for each night
19	Compassionate emergency visit	
19.1	Costs you have to pay for an economy class return travel ticket from a country within your area of cover to visit a close family member if their medical condition is critical , or for you to attend their burial or cremation following their death. You are limited to one return journey in each plan year .	Not covered
20	Mortal remains	
20.1	Necessary and reasonable expenses for preparing and transporting your body, mortal remains or ashes to your home country , or preparing your body or mortal remains for local burial or cremation. This benefit is only available if you die outside your home country .	Paid up to THB 1,020,000
21	Emergency treatment outside area of cover (see section 22 for deductibles)	
21.1	Emergency treatment outside your area of cover .	Not covered
22	Deductibles	
22.1	Out-patient treatment excess on sections 4, 5, 6.2, 6.3, 6.4, 6.5, 7.2, 8.3, 9 and 16. This deductible is applied for each medical condition in each plan year .	Nil
22.2	In-patient and daycare treatment excess on sections 3, 6.1, 7.1, 8.1, 8.2, 9, 15, and 16. This deductible is applied for each medical condition in each plan year for treatment received in Thailand.	Nil
22.3	In-patient and daycare treatment excess on sections 3, 6.1, 7.1, 8.1, 8.2, 9, 15, 16 and 21. This deductible is applied for each medical condition in each plan year for treatment received outside Thailand.	THB 68,000
22.4	Out-patient dental treatment co-insurance on section 13. This deductible is applied to each claim .	Not applicable

Eligibility

- Cover under this **plan** is only available to **members** living in Thailand.

Some words and phrases used in this Table of **benefits** have specific meanings that are relevant to **your plan**. We have highlighted them in bold print and defined them in the 'Definitions' section of **your Plan** guide.

Thailand UltraCare Premium tables

Thailand UltraCare Individual premiums 2022

Premiums are reviewed every year and may also be reviewed periodically. If you do not live in Thailand, please contact us for a quotation.

Working out your premium

The base premium is the premium before any add-on plan premiums, Stamp duty or Tax (if any) is added. If you do not wish to have Personal accident cover these rates will not apply, please contact us for a quotation.

1. The currency of the plan is Thai Baht (THB).
2. The area of cover of the plan is Area 2: Worldwide, not including the USA.
For information on eligibility and restrictions that may apply, see the 'Individual eligibility' section in the Plan guide.
3. Read across the Premium table based on your current age and that of any dependants.

When more than one child aged 0-17 is included on the plan, the second child is free of charge. If there are more than two children on the plan, this pricing structure repeats. For example, you must also pay for the third child, whilst the fourth child is free of charge, and you must pay for the fifth child whilst the sixth child is free of charge.

If you are over 74 we will give you a quotation for your renewal premium.

4. Choose how often you want to pay the premiums. You can pay every month, every three months or every year.

If you choose to pay every month or every three months your first payment includes the Personal accident premium for the whole plan year.

If you choose to pay every month, premiums for the first two months will be collected together on or around the first premium due date. All remaining monthly premiums will be collected one month in advance.

Due to administration costs, the total premiums you pay every month or every three months will be higher than if you pay the premiums every year. The total premiums will be about 7.5% higher if you pay every month and 5% if you pay every three months.

5. Choose your payment method. See the Individual application and Plan guide for details.

Deductibles

Excesses

There is no excess to pay for all out-patient medical treatment claims. There is no excess to pay for in-patient and daycare treatment received in Thailand. You must pay a standard amount of THB 68,000 for each medical condition in each plan year for all in-patient and daycare medical treatment received outside of Thailand, including organ transplants, HIV or AIDS and maintenance of chronic medical conditions.

No-claims discount

Premiums depend on your age and that of any dependants and will increase as you and your dependants get older. Premiums will also increase in line with medical inflation. As long as no claims are made on the plan, we will give no-claims discounts on renewal premiums. These are based on the amount of time the plan has been claim free. If any one or more claims are paid during a plan year, the no-claims discount will be lost until the plan has been claim free for at least one plan year.

The following discounts will apply to the plan after it has been claim free for the amount of time shown:

- for less than one plan year: no discount;
- for one plan year: 10% premium discount;
- for two plan years: 15% premium discount;
- for three plan years: 20% premium discount;
- for four or more plan years: 25% premium discount.

The maximum no-claims discount is 25%.

Any claims made for the Wellness or Hospital cash benefits or on any add-on plans will not affect the no-claims discount.

Any no-claims discount is applied to the base premium. The base premium is the premium before any add-on plan premiums, Stamp duty or Tax (if any) is added.

If a claim relating to a previous plan year is made after we have given a no-claims discount, the full premium will be due for the plan year to which the discount was given. We will also recalculate the amount of no-claims discount that applies to the following plan years and any additional premiums that become due as a result of this will be charged.

The no-claims discount does not apply to the premiums of any add-on plans.

Thailand UltraCare Annulized Individual premiums 2022 – Thai Baht (THB)

Medical Premium - subject to Stamp duty and tax

	Age	Annualized Premium		
		Monthly*	Quarterly**	Yearly
Thailand UltraCare	Child*	40,788	39,837	37,940
	18-25	46,680	45,591	43,420
	26-29	54,480	53,210	50,676
	30-34	62,448	60,993	58,089
	35-39	70,356	68,724	65,451
	40-44	80,052	78,187	74,464
	45-49	94,272	92,076	87,691
	50-54	120,192	117,392	111,802
	55-59	147,828	144,384	137,509
	60-64	185,376	181,069	172,447
	65-69	222,828	217,643	207,279
	70-74	447,540	437,128	416,312

* The (Monthly) premium installment is equally of annual premium divided by twelve.

** The (Quarterly) premium charged is calculated on a pro-rata basis in accordance with the exact number of days in each quarter. Thus, each quarterly premium installment will differ slightly according to the number of days billed for each installment.

Table of benefits Personal accident add-on plan

Worldwide cover

The Personal **accident** add-on **plan** does not provide cover for sickness or disease.

A	Overall plan limit	
	<p>Under the terms and conditions of the plan, if you suffer bodily injury during the plan year, due to any one or more accidents, we will pay up to an overall maximum for each unit of:</p>	<p>THB 1,000,000 paid for each unit if you are aged 18 or over at the plan start date (maximum of 5 units: THB 5,000,000) THB 100,000 paid for each unit if you are aged 0 to 17 at the plan start date</p>
B	Accidental death benefit	
	<p>If you are aged 18 or over at the plan start date and die because of an accident and your death is within 12 months of the accident, this benefit will be paid to your personal representative.</p>	<p>THB 1,000,000 paid for each unit</p>
C	Accidental death benefit	
	<p>If you are aged one day to 17 years at the plan start date and die because of an accident and your death is within 12 months of the accident, this benefit will be paid to your personal representative.</p>	<p>THB 100,000 paid for each unit</p>
D	Total loss of sight of one eye	
	<p>Total loss of sight of one eye.</p>	<p>THB 200,000 paid for each unit if you are aged 18 or over at the plan start date THB 20,000 paid for each unit if you are aged 0 to 17 at the plan start date</p>
E	Total loss of sight of both eyes	
	<p>Total loss of sight of both eyes.</p>	<p>THB 1,000,000 paid for each unit if you are aged 18 or over at the plan start date THB 100,000 paid for each unit if you are aged 0 to 17 at the plan start date</p>
F	Permanent disablement	
	<p>If you suffer a permanent disablement because of an accident within 12 months of the accident which results in the loss of, or permanent loss of use of one or more feet, hands, legs below the knee or arms below the elbow.</p>	<p>THB 300,000 paid for each unit if you are aged 18 or over at the plan start date THB 30,000 paid for each unit if you are aged 0 to 17 at the plan start date</p>
	<p>If you suffer a permanent disablement because of an accident within 12 months of the accident which results in the loss of, or permanent loss of use of one or more legs above the knee or arms above the elbow.</p>	<p>THB 1,000,000 paid for each unit if you are aged 18 or over at the plan start date THB 100,000 paid for each unit if you are aged 0 to 17 at the plan start date</p>

Personal accident add-on plan Table of benefits

G	Permanent total disablement	
	<p>If you suffer a permanent total disablement because of an accident within 12 months of the accident which:</p> <ul style="list-style-type: none"> entirely prevents you from taking part in any business or occupation that you are suited to through education, training or experience; lasts 12 months; and is not expected to improve after 12 months. 	<p>THB 1,000,000 paid for each unit if you are aged 18 or over at the plan start date THB 100,000 paid for each unit if you are aged 0 to 17 at the plan start date</p>

Eligibility

- Cover under this **plan** is only valid if **your UltraCare plan** is in force.
- You** cannot be older than 74 when joining this **plan**.
- We** provide cover for managerial, clerical and administrative occupations only. If **you** take part in any **hazardous pursuit** or occupation, which puts **you** at greater risk of a **bodily injury** caused by an **accident**, the **planholder** or **your plan administrator** must tell **us**. **We** will tell the **planholder** or **plan administrator** if **we** agree to cover **you** and let them know any extra premium that will apply.

Accumulation limit

- The maximum amount **we** will pay multiple **members** on the same **plan** for personal **accident claims** arising from any one event in any one location or **vehicle** is THB 10,000,000.

Some words and phrases used in this Table of **benefits** have specific meanings that are relevant to **your plan**. **We** have highlighted them in bold print and defined them in the 'Definitions' section of **your Plan** guide.

Personal accident add-on plan premiums – subject to Stamp duty and tax

Annualized premiums – members aged 18 to 74 at the plan start date				
Number of units	Overall benefit limits	Monthly*	Quarterly**	Yearly
1 unit	Paid up to an overall limit of THB 1,000,000 for each unit.	THB 2,112	THB 2,060	THB 1,962
2 units		THB 4,224	THB 4,120	THB 3,924
3 units		THB 6,324	THB 6,180	THB 5,886
4 units		THB 8,436	THB 8,240	THB 7,848
5 units		THB 10,548	THB 10,301	THB 9,810

Annualized premiums – members aged 0 to 17 at the plan start date				
Number of units	Overall benefit limits	Monthly*	Quarterly**	Yearly
1 unit	Paid up to an overall limit of THB 100,000 for each unit.	THB 1,260	THB 1,226	THB 1,168

* The (Monthly) premium installment is equally of annual premium divided by twelve.

** The (Quarterly) premium charged is calculated on a pro-rata basis in accordance with the exact number of days in each quarter. Thus, each quarterly premium installment will differ slightly according to the number of days billed for each installment.

Table of benefits

Maternity add-on plan

1	Overall limit	Area 2
	<p>Reasonable costs will be paid up to the overall limit for each pregnancy in each plan year, subject to the benefit limits shown in the sections below and the terms and conditions of the plan. You must request pre-authorisation for some of the benefits, see your Claims procedures and benefit condition BC2 in the Plan guide for more information. Where a benefit limit is shown as 'Paid in full', this is subject to the overall limit.</p>	THB 68,000,000
2	Normal uncomplicated pregnancy and childbirth	
	<p>Antenatal checkups and treatment, delivery costs, nursing fees, hospital accommodation costs and postnatal checkups, for a normal uncomplicated pregnancy and normal uncomplicated childbirth.</p> <p>This benefit covers no more than one 2D ultrasound scan in each trimester of a normal uncomplicated pregnancy. This benefit also covers 12 routine antenatal visits during a normal uncomplicated pregnancy.</p> <p>This benefit covers the following for the newborn child:</p> <ul style="list-style-type: none"> • one physical examination; • vitamin K, hepatitis B and BCG vaccinations; • routine blood tests for PKU, congenital hypothyroidism and G6PD; • one hearing examination; and • reasonable accommodation costs for no more than four nights, if the mother is admitted and not suffering any complications. <p>Co-insurance A co-insurance applies to each claim under section 2. You can choose to have either:</p> <ul style="list-style-type: none"> • no co-insurance; • 10% co-insurance; or • 20% co-insurance. <p>The total amount payable for an eligible claim under section 2 will be either 100%, 90% or 80% of the benefit limit shown for the area of cover of your plan, depending on the co-insurance you have chosen.</p>	Paid up to THB 340,000
3	Complications	
	<p>Treatment of a medical complication that happens due to a medical condition during the antenatal period of a pregnancy or childbirth.</p> <p>If the pregnancy is resulting from assisted conception, any medical complication arising during the antenatal period or childbirth will be limited to the amounts shown in section 2.</p>	Paid in full
4	Birth	
	<p>Treatment of birth defects, including birth trauma, for 12 months from the date of diagnosis. This benefit is available if the birth defects are diagnosed in the first six months after birth.</p>	Paid up to THB 1,360,000
5	Terminating	
	Terminating a pregnancy when medically necessary .	Paid in full
6	Newborn	
	<p>Hospital accommodation costs for a newborn child to stay with its mother when she is receiving in-patient treatment for a medical condition covered under this plan.</p>	Paid in full
7	Local ambulance	
	<p>Costs of appropriate ambulance transport to the nearest available and appropriate local hospital because of an emergency or due to medical necessity.</p>	Paid in full

Waiting period

- Cover becomes available after **you** have had 12 months' continuous cover from **your date of joining** this **plan**.

Eligibility

- Cover under this **plan** is only valid if **your UltraCare plan** is in force.
- Available to female **members** only.
- Only available with the same **area of cover** as **your UltraCare plan**.
- The minimum age at entry for this **plan** is 18. The maximum age at entry is 44. Once **you** have reached the age of 46 during **your plan year**, **your** cover will not be renewed.

Some words and phrases used in this Table of **benefits** have specific meanings that are relevant to **your plan**. **We** have highlighted them in bold print and defined them in the 'Definitions' section of **your Plan** guide.

Maternity add-on plan premiums – subject to Stamp duty and tax

No co-insurance

Age band	Area 2
18-34	THB 118,443.00
35-44	THB 163,426.00

10% co-insurance

Age band	Area 2
18-34	THB 91,109.00
35-44	THB 125,712.00

You must pay a 10% **co-insurance** for each **claim** under section 2. This will be limited to a maximum of THB 34,000 in total and allows a maximum **benefit** of THB 306,000 after **you** have paid the 10% **co-insurance**.

20% co-insurance

Age band	Area 2
18-34	THB 72,885.00
35-44	THB 100,496.00

You must pay a 20% **co-insurance** for each **claim** under section 2. This will be limited to a maximum of THB 68,000 in total and allows a maximum **benefit** of THB 272,000 after **you** have paid the 20% **co-insurance**.

Maternity add-on **plan** premiums can only be paid every year. Different premiums will apply to this **plan** if the **planholder** resides outside of Thailand. Please contact **us** for more information.