

Health coverage

– Platinum Plan (80MB)

and Health coverage

– Beyond Platinum Plan (100MB)



With the benefits limit up to a maximum of **100 million Baht** per the policy year.

Provide health coverage in hospitals in Thailand and hospitals in the BDMS Network in Cambodia.



Privilege for a preventive care *

- Vaccination with the benefit limit up to a maximum of **80,000 Baht** per the policy year.
- Annual health check-up fees with the benefit limit up to a maximum of **20,000 Baht** (1 time per the policy year)












Covers for all medical treatments

Such as Inpatient, Outpatient, Dental, Maternity, and Vision.



Provide a holistic health care service during illness

- Medical evacuation service
- Concierge service
- Nursing care service

Highlights of Benefits and Coverage per the Policy Year	Beyond Platinum Plan	Platinum Plan
	Up to 100 million Baht	Up to 80 million Baht
 Medical treatment fees as Inpatient (Having the limitation of the Benefits such as room and board and service fees in the Hospital per day, daily cost of taking care Insured aged under 16 years old, psychiatric disorder treatment fees etc.)	Actual payment	Actual payment Able to purchase additionally 
 Medical treatment fees as Outpatient (Maximum of 30 visits per the Policy Year)	Actual payment	Actual payment
 Vaccination*	80,000 Baht	50,000 Baht
 Annual health check-up fees* (Maximum of 1 time per the Policy Year)	20,000 Baht	15,000 Baht
 Dental treatment fees (compensated 80% of medical treatment fee)	100,000 Baht	50,000 Baht (Additional from the benefits 80 million Baht) Able to purchase additionally 
 Eye examination and treatment fees* (compensated 80% of medical treatment fee)	15,000 Baht	Not cover
 Medical treatment fees for pregnancy and childbirth per each pregnancy and childbirth**	200,000 Baht for Normal childbirth 400,000 Baht for Complication status	Not cover

* The benefit shall be usable after this Endorsement must be effective continually more than 12 months.

** The benefit shall be usable after this Endorsement must be effective continually more than 10 months for childbirth and 3 months for miscarriage.

Benefits and coverage

Beyond Platinum Plan
Maximum Benefits per the
Policy Year 100 million Baht

Platinum Plan
Maximum Benefits per the
Policy Year 80 million Baht



1. Benefits for the case of Inpatient

1.1 Room and board and service fees in the Hospital	15,000 Baht per day	10,000 Baht per day
1.2 Nursing service fees	Actual payment	Actual payment
1.3 Room and board, service fees in the Hospital and nursing service fees in ICU	Actual payment	Actual payment
1.4 Physician fees for the treatment	Actual payment	Actual payment
1.5 Taking home medicine prices (Maximum 15 days per the Hospital Confinement)	Actual payment	Actual payment
1.6 Other medical treatment fees as specified in the contract having examples as follows:		
- Medical service fees for diagnosis or treatment	Actual payment	Actual payment
- Medicine prices, parenteral nutrition fees, and medical supplies fees		
- Medical treatment fees for surgical operation (surgery) and procedures		
- Day Surgery		

2. Benefits for the case of Outpatient having examples as follows:

2.1 Chemotherapy fees including the Targeted Therapy, radiation therapy fees for cancer including brachytherapy fees, and hemodialysis fees	Actual payment	Actual payment
2.2 Medical treatment fee for the Injury due to the Accident for the Outpatient within 24 hours of each Accident		
2.3 Diagnostic radiology fee and clinical laboratory diagnostic fee (which occurs within 30 days before the Hospital Confinement and within 60 days after such Hospital Confinement as Inpatient) such as X-ray, CT scan, MRI, Ultrasound and Blood test etc.	Actual payment	Actual payment
2.4 Medical treatment fees as Outpatient after the Hospital Confinement as Inpatient for the continued treatment within 30 days after such Hospital Confinement as Inpatient (OPD Follow up)	Actual payment	Actual payment
2.5 Emergency ambulance service fees	Actual payment	Actual payment
2.6 Medical treatment fees for minor surgery such as incision of abscesses, wart excision, hemorrhoids etc.	Actual payment	Actual payment

3. Other Additional Benefits for the case of Inpatient and Outpatient having examples as follows:

3.1 Daily cost of taking care in case the Insured aged under 16 years old (Maximum 30 days per each Hospital Confinement as Inpatient)	3,000 Baht per day	2,000 Baht per day
3.2 Specialist physician consulting fees	Actual payment	Actual payment
3.3 Reconstructive surgery fees due to the Accident or cancer***	Actual payment	Actual payment
3.4 Dental treatment fees due to the Accident within 7 days from the Accident date***	Actual payment	Actual payment
3.5 Psychiatric disorder treatment fees*** (Waiting Period is 365 days)	500,000 Baht Through this Rider and Endorsement	400,000 Baht Through this Rider and Endorsement
3.6 Medical treatment fees for pregnancy and childbirth**		
- Normal childbirth	200,000 Baht	Not cover
- Complication status during pregnancy or childbirth	400,000 Baht	Not cover
		Able to purchase additionally for OPD 
3.7 Medical treatment fees as Outpatient (Maximum 30 visits per the Policy Year)	Actual payment	Actual payment
3.8 Rehabilitation fees and physical therapy fees per the Policy Year	30,000 Baht	20,000 Baht
3.9 Medical device and durable device for the Outpatient per the Policy Year such as hearing aid device, respiratory aid, oxygen aid, wheelchair, supportive devices, artificial organ etc.	10,000 Baht	10,000 Baht
3.10 Vaccination* per the Policy Year	80,000 Baht	50,000 Baht
3.11 Annual health check-up fees* (Maximum 1 time per the Policy Year)	20,000 Baht	15,000 Baht
		Able to purchase additionally for Dental 
3.12 Dental treatment fees (compensated 80% of medical treatment fee) Maximum per the Policy Year such as dental check-up, scaling, fillings, extraction, wisdom tooth extraction, root canal treatment, root nerve treatment, X-ray diagnosis and laboratory, Periodontitis treatment, crowns, inlays, onlays, adhesive reconstructions or restorations, teeth bridge, dentures [and artificial root implants only for the Beyond Platinum Plan (100MB)]	100,000 Baht	50,000 Baht (additional from the benefits 80 million Baht)
3.13 Eye examination and treatment fees* (compensated 80% of medical treatment fee) Maximum per the Policy Year such as visual acuity test, optical frame, optical lens, contact lens, lens cleaner, including artificial tears etc.	15,000 Baht	Not cover

* The benefit shall usable after this Endorsement must be effective continually more than 12 months.

** The benefit shall usable after this Endorsement must be effective continually more than 10 months for childbirth and 3 months for miscarriage.

*** The Company shall pay the benefit under 1, 2.5, 3.1 and 3.2

Underwriting for Health Coverage	Beyond Platinum Plan (100 Million Baht)	Platinum Plan (80 Million Baht)
Entry age	6 – 70 years old	1 month 1 day – 70 years old
Renew up to age 84 years old, cover up to age 85 years old		
The basic plan which attachable		
• Ayudhya Term	Sum assured 100,000 baht	Sum assured 50,000 baht
• My Whole Life A90/21	The regulations are as follows 1. Minimum sum assured 200,000 baht or 2. Minimum annual premium 6,000 baht with minimum sum assured 100,000 baht	
• Other basic plan which can attach the health rider as specified by the Company	Sum assured 100,000 baht and above	
Other conditions	<ul style="list-style-type: none"> • The Insured can apply Health Coverage - Platinum Plan (80MB) or Health Coverage - Beyond Platinum Plan (100MB) only one. • The Insured's aged 1 month 1 day – 5 years old are allowed to apply Platinum Plan with parent or payer who hold this health rider or health rider as specified by the Company. • The underwriting shall follow the Company's underwriting guideline. 	

Who is the Health Coverage – Platinum Plan (80MB) and Beyond Platinum Plan (100MB) for?

This insurance plan is for:



People who wish to enjoy the world-classed medical standard services with technology and treat illness with advanced medical innovation that covers every medical treatment.

This insurance plan is not for:



People who wish to be covered on alternative medicine treatment such as acupuncture, massage, chiropractic etc.

Remark:

- It is an unofficial document and is for the translation only.
- Health Coverage – Platinum Plan (80MB) and Health Coverage – Beyond Platinum Plan (100MB) are the marketing name. The name of insurance plan stated in the policy are Health Coverage Rider – My First Class: Platinum Plan and Endorsement of Health Coverage Rider – My First Class: Platinum Plan (Other Benefits) and Health Coverage Rider – My First Class: Beyond Platinum Plan and Endorsement of Health Coverage Rider – My First Class: Beyond Platinum Plan (Other Benefits).
- The Company shall pay the benefits for illness occurring after 30 days from the Rider Effective Date except for some benefits stated particularly.
- The benefit payments under Health Coverage – Platinum Plan (80MB) or Health Coverage – Beyond Platinum Plan (100MB) altogether shall not exceed the maximum benefit per the Policy Year as specified in the table of benefits. The medical treatment occurring outside Thailand is not covered, except the medical treatment occurs in Hospitals in Cambodia as specified by the Company or in case of Emergency Patient outside Thailand.
- The Hospitals in Cambodia as specified by the Company are Royal Angkor International and Royal Phnom Penh.
- The premiums of a rider or endorsement may vary by gender, age, occupation, and the coverage plan of the Insured. The premiums for the renewal year may be adjusted according to age and/or occupation of the Insured. In addition, it may be adjusted according to the Company's regulations.
- The holistic health care service during illness are provided by AWP with conditions. Please check the conditions of services before using the service.
- Examples of exclusion of coverage, such as non-conventional medical treatment, as well as the alternative medical treatment and health check-up, a request for the medical treatment in a Hospital, or request for a surgical operation, recovery or rest for recovery or rest cure or medical treatment by way of relaxation by general care giver, analytical examination to investigate other causes not directly dealing with the medical treatment in the Hospital, examination to diagnose an injury or illness, treatment or analytical examination to investigate any cause, which may not be the Medical Necessity or Medical Standard.
- The premium payment is the obligation of the Insured. The collection of premium by the Agent or Broker is only service.
- This information contained herein is provided as illustrative information only. The customer is advised to study further information regarding an insurance coverage, terms and conditions, exclusions and benefits from the Company's policy only.
- The customer should understand the details, coverage and conditions of the insurance plan before applying the insurance.

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Propose by (Name/ Surname – Agency/ Broker):

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Sum Assured (Baht):

Proposal Date/ Time:

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