



My  
**FIRST CLASS**  
@ BDMS

## First Class experience with World Class Health Care Protection and Services



With the benefits limit up to a maximum of **120 million Baht** per the policy year.

Provide health coverage with expertise medical team and advance medical innovation under world-class standard in hospitals and clinics of BDMS Network in Thailand and Cambodia.



Covers for all **medical treatments**

Such as Inpatient, Outpatient, Dental, Vision, Maternity, including surgical operation, Lab, X-Ray, Hemodialysis, Chemotherapy, Targeted Therapy, Emergency Accident within 24 Hrs., and the Psychiatric Disorder.



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 **30,000 Baht** (1 time per the policy year)

(Such benefits shall be usable after the insurance contract must be effective continually more than 12 months.)



Provide a **holistic health care service** during illness

- Medical evacuation service
- Concierge service
- Nursing care service

## Benefits and coverage

**Beyond Platinum Plan**  
Maximum Benefits per the  
Policy Year 120 million Baht

**Platinum Plan**  
Maximum Benefits per the  
Policy Year 60 million Baht

**1. Benefits for the case of Inpatient**


1.1 Room and board and service fees in the Hospital	20,000 Baht per day	9,000 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		
- Medicine prices, parenteral nutrition fees, and medical supplies fees	Actual payment	Actual payment
- Medical treatment fees for surgical operation (surgery) and procedures		
- Day Surgery		

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


2.1 Hemodialysis fees, chemotherapy fees including the Targeted Therapy, and radiation therapy fees for tumor or cancer	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	40,000 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.	40,000 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)	30,000 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 (120MB)]	100,000 Baht	45,000 Baht (additional from the benefits 60 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 Company shall pay the benefit under 1, 2.5, 3.1 and 3.2.

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

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

**4. Level of Benefit Payment**

4.1 In case the medical treatment occurs in Hospitals or Clinics in BDMS network

100% of medical treatment fees  
according to the benefits under item 1 - 3

4.2 In case the medical treatment occurs outside Hospitals or Clinics in BDMS network

**- In case of treatment occurring in Thailand, it will cover only  
the Emergency Patient or Critical Emergency Patient**100% of medical treatment  
fees according to the  
benefits under item  
1.1 - 1.6  
2.2 - 2.6  
3.1 - 3.2  
and 3.4 - 3.7100% of medical treatment  
fees according to the  
benefits under item  
1.1 - 1.6  
2.2 - 2.6  
3.1 - 3.2  
and 3.4 - 3.5**- In case of treatment occurring outside Thailand, it will cover only  
the Critical Emergency Patient\*\*\*\***100% of medical treatment  
fees according to the  
benefits under item  
1.1 - 1.6  
2.2 - 2.6  
3.1 - 3.2  
and 3.4 - 3.6  
**but not exceed  
5,000,000 Baht  
per the Hospital  
Confinement**100% of medical treatment  
fees according to the  
benefits under item  
1.1 - 1.6  
2.2 - 2.6  
3.1 - 3.2  
and 3.4 - 3.5  
**but not exceed  
3,000,000 Baht  
per the Hospital  
Confinement**

\*\*\*\* In case of Critical Emergency Patient outside Thailand, the start date of admission have to be occurred within 30 days of departure from Thailand (subject to Thailand's date and time).

**Example of Annual Premium Package\*\*\*\*\* for occupation class 1 and 2**

(Units : Baht)

Age (Year)	Beyond Platinum Plan (120 Million Baht)		Platinum Plan (60 Million Baht) Add Outpatient & Dental Coverage		Platinum Plan (60 Million Baht) Add Outpatient Coverage		Platinum Plan (60 Million Baht)	
	Male	Female	Male	Female	Male	Female	Male	Female
1 Month 1 Day	n/a	n/a	n/a	n/a	n/a	n/a	76,203	76,071
1	n/a	n/a	120,459	120,331	110,721	110,593	76,203	76,075
5	n/a	n/a	120,631	120,475	110,893	110,737	76,375	76,219
6	130,677	126,042	80,868	78,259	71,130	68,521	43,774	40,943
15	97,913	94,856	62,992	61,758	53,254	52,020	34,418	31,633
20	83,802	95,618	57,160	59,276	47,422	49,538	33,869	32,899
25	83,305	102,804	56,108	65,185	46,370	55,447	34,325	38,747
30	96,620	121,528	65,308	79,610	55,570	69,872	40,064	47,715
35	104,570	132,131	70,636	87,662	60,898	77,924	42,940	51,530
40	119,746	142,372	78,166	93,810	68,428	84,072	46,614	54,693
45	132,468	157,462	86,819	104,435	77,081	94,697	48,685	58,767
50	152,498	176,450	96,407	115,749	86,669	106,011	54,184	65,180
55	182,620	194,186	117,293	127,191	107,555	117,453	67,914	67,967
60	222,257	232,014	135,319	143,734	125,581	133,996	83,043	80,608
65	285,410	280,546	173,053	174,899	163,315	165,161	117,644	105,999
69	370,041	343,459	224,287	216,856	214,549	207,118	168,321	146,959

\*\*\*\*\* The aforementioned annual premium is an example for some age only, which includes the premium of basic policy of My Whole Life A90/21 with the sum assured amount 200,000 Baht. However, the premium of a rider or endorsement may vary by gender, age, occupation, and the coverage plan/ 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.

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 <u>or</u> 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

- The Insured can apply My First Class @BDMS – Platinum Plan (60MB) or My First Class @BDMS – Beyond Platinum Plan (120MB) 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 My First Class @BDMS or health rider as specified by the Company.
- The underwriting shall follow the Company's underwriting guideline.

## Who is My First Class @BDMS – Platinum Plan (60MB) and Beyond Platinum Plan (120MB) for?

### This insurance plan is for:



People who wish to enjoy the world-classed medical standard services at hospitals under BDMS's network and treat illness with advanced medical innovation and expert medical team from many fields 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.
- People who wish to receive medical treatment at hospitals outside BDMS network

#### Remark:

- It is an unofficial document and is for the translation only.
- My First Class @BDMS – Platinum Plan (60MB) and My First Class @BDMS – Beyond Platinum Plan (120MB) are the marketing name. The name of insurance plan stated in the policy are Health Coverage Rider – My First Class: Platinum Plan (For the Specified Hospitals/Clinics) and Endorsement of Health Coverage Rider – My First Class: Platinum Plan (Other Benefits) and Health Coverage Rider – My First Class: Beyond Platinum Plan (For the Specified Hospitals/Clinics) 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 Endorsement Effective Date except for some benefits stated particularly.
- The benefit payments under My First Class @BDMS – Platinum Plan (60MB) or My First Class @BDMS – Beyond Platinum Plan (120MB) altogether shall not exceed the maximum benefit per the Policy Year as specified in the table of benefits. The medical treatment occurs outside Hospitals or Clinics in BDMS network either in case of planned or unplanned, the Company provides the coverage medical treatment for the Emergency Patient or Critical Emergency Patient in Thailand and the Critical Emergency Patient outside Thailand. (can check list of the Specified Hospitals or the Specified Clinics in the Company's website)
- 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
  - Non-conventional medical treatment, as well as the alternative medical treatment.
  - 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.

## Special Privileges for My First Class @BDMS's customer

- Entitled as our "Prestige Customer" and enjoy special privileges and benefits such as
  - Prestige Birthday Gift
  - Prestige Get Well Gift when admitted as an IPD patient
  - Special: Prestige Health Check-up (eligible for customers who attach the rider(s) with total premium equal to or greater than 60,000 Baht or basic plan with total premium equal to or greater than 1,000,000 Baht per year)
- Exclusive privileges and services from BDMS hospital network such as parking space, special lounge, fast-track service for example doctor meeting, payment, room upgrade etc.



Check out more privileges here



Check out BDMS exclusive privileges and services here

## Introducing two applications from Allianz Ayudhya that will simplify and enrich your every day's life



### 1. My Allianz

Everything you need to know about your policy, accessible anywhere & anytime such as Policy coverages and benefit enquiry, Renewal Year online Payment, Claim online, Apply for Policy Loan and etc.



Scan here to see the update service and download application



### 2. Healthy Living

A Holistic Health Care Application for a better living!



Scan here to see the privileges, update activities and download application

For (Name/Surname – Insured):

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

Telephone:

Sum Assured (Baht):

Proposal Date/ Time:

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