

AIA H&S Extra (New Standard) Rider
Assured by AIA Company Limited

Unit : Baht

Benefits		1,500 Plan	2,000 Plan	2,500 Plan	3,500 Plan	4,500 Plan	5,500 Plan	6,500 Plan
1. Inpatient benefits								
Group 1	Hospital daily room & board, food and hospital service charges (inpatient) per confinement	1,500 per day	2,000 per day	2,500 per day	3,500 per day	4,500 per day	5,500 per day	6,500 per day
	In the event of ICU, such benefit will include hospital daily room & board, food and hospital service charges (in-patient) at double of the benefits in paragraph 1 up to 30 days	Maximum benefit must not exceed 125 days per confinement (combined with ICU 30 days)						
Group 2	Fees for medical services, diagnosis, treatment, blood service, nurse services, medicine, intravenous nutrition and medical supplies, per confinement							
2.1	Medical service fees for diagnosis	14,000	18,000	20,000	25,000	30,000	35,000	40,000
2.2	Treatment medical services, blood services and nursing services							
2.3	Medicine, intravenous nutrition and medical supplies							
2.4	Medicine and medical supplies (Medical Supply 1) for take-home needs	1,000 per admission (including benefit Group 2.1 - 2.4 must not exceeding a limit as specified on the Table 2.1 - 2.3 per confinement)						
Group 3	Fees for medical professional services (physician), examination, physical services per confinement (not exceeding 125 days)	600 per day	700 per day	800 per day	900 per day	1,000 per day	1,100 per day	1,200 per day
Group 4	Fees for surgery and procedures per confinement							
4.1	Operating or medical procedure room	8,000	10,000	12,000	13,000	14,000	15,000	16,000
4.2	Medicine, intravenous nutrition and medical supplies and surgical devices							
4.3	Medical professional services, physician (and assistant) fee, for surgery & procedure	50,000	60,000	80,000	90,000	100,000	110,000	120,000
4.4	Physician fees - Anesthesiology	5,000	6,000	8,000	9,000	10,000	11,000	12,000
4.5	Medical expenses for organ transplantation	Pay double benefit of Group 4's benefit						
Group 5	Day Surgery ⁵	Cover and receive same benefit as Inpatient						
2. Outpatient benefits								
Group 6	Fees for diagnosis directly related to inpatient treatment (before and after), or follow up OPD treatment directly related to issues after discharge per confinement							
6.1	Fees for diagnosis directly related to inpatient treatment within 30 days before and after admission	5,000	5,500	6,000	6,500	7,000	7,500	8,000
6.2	Fees for OPD treatment after discharge (per admission) for follow up treatment within 30 days after admission (excluding fees for diagnosis)	Not cover						
Group 7	Fees for OPD treatment of injury within 24 hours of each accident	3,000	4,000	5,000	7,000	8,000	9,000	10,000
Group 8	Rehabilitation fees after admission per policy year	Not cover						
Group 9	Medical services fees for chronic kidney failure treatment by hemodialysis per policy year	20,000	25,000	35,000	40,000	50,000	60,000	70,000

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Group 10	Medical services fees for tumor or cancer treatment by radiation therapy, interventional radiology, nuclear medicine, per policy year							
Group 11	Medical services fees for cancer treatment by chemotherapy per policy year							
Group 12	Emergency ambulance fees (per admission)	4,000	4,500	5,000	5,500	6,000	6,500	7,000
Group 13	Minor surgery ⁶ (per admission)	5,000	6,000	8,000	9,000	10,000	11,000	12,000
Additional benefits								
OPD general benefit		3,000	4,000	5,000	6,000	7,000	8,000	9,000
Special cash back benefit		1,500	2,000	2,500	3,000	3,500	4,000	4,500
Death benefit		10,000						

Notes

- In case of death, it must be during the coverage of AIA H&S Extra (New Standard) rider.
- Special cash back benefit will be paid when the rider has been effective for one year or more without termination or cancelation of this rider during the policy year, and the Insured did not receive benefits under this policy's coverage within each policy year. The Company shall pay special cash back benefit under the following conditions:
 1. The Insured pays premium for the next policy year within the grace period. As for monthly payment, the payments must be up to 3 consecutive months. The Company shall pay the special cash back benefit 90 days after each policy anniversary date for the Insured, or
 2. At any policy anniversary date, if the Company refuses to renew (Renewal), the Company shall pay special cash back benefit to the Insured, or
 3. At a policy anniversary date which is a maturity date of basic insurance plan, the Company shall pay special cash back benefit to the Insured, or
 4. At any policy anniversary date after the Insured reaches maturity age specified on this rider's termination conditions, the Company shall pay special cash back benefit to the insured, or
 5. If the Insured dies after a policy anniversary date during which the Insured is eligible to receive special cash back benefit and the Company did not pay special cash back benefit to the Insured, the Company shall pay special cash back benefit to the beneficiary.

⁵Day surgery refers to a major surgery, or a surgical procedure performed instead of a major surgery, or the use of specialized treatment equipment that can replace a major surgery, that does not require an overnight hospital stay.

⁶Minor surgery refers to a surgical procedure at the level of cutaneous, subcutaneous or epithelial tissue by applying local/topical anesthesia.