

AIA Health Happy Rider
Assured by AIA Company Limited

Coverage		Plan 1 MB	Plan 5 MB	Plan 15 MB	Plan 25 MB
1. Inpatient hospitalization					
Group 1	Hospital room & board, food and hospital service (Inpatient) per confinement	1,500 baht per day	3,000 baht per day	6,000 baht per day	9,000 baht per day
	In the event of ICU, in aggregate with hospital room & board, food and hospital service (Inpatient) shall be paid as charged and shall not exceed 365 days per confinement	As charged			
Group 2	Fees for medical service, diagnosis, treatment, blood service, nurse service medicine, intravenous nutrient and medical supplies per policy year				
2.1	Medical service fee for diagnosis	As charged			
2.2	Treatment medical service, blood service and nursing service				
2.3	Medicine, intravenous nutrient and medical supplies				
2.4	Medicine, expendable medical supplies (Supply 1) to take home (Maximum seven days per admission)	20,000 baht per admission			As charged
Group 3	Fees for medical professional service (physician), examination, physical services per confinement (Maximum 365 days)	1,000 baht per day	2,000 baht per day	4,000 baht per day	6,000 baht per day
Group 4	Fees for surgery and procedures per policy year				
4.1	Operating or medical procedure room	As charged			
4.2	Medicine, intravenous nutrient, medical supplies and surgical device				
4.3	Medical professional service, physician (and assistant) fee, surgery and procedure (Doctor Fee)				
4.4	Physician fee - Anesthesiology (Doctor Fee)				
4.5	Organ transplantation				
Group 5	Day Surgery ¹				
2. Outpatient medical expense in case the Insured visits the hospital as an outpatient					
Group 6	Fees for diagnosis from directly related treatment before and after IPD treatment or OPD treatment which directly related to IPD treatment per policy year				
6.1	Fees for diagnosis from directly related treatment within 30 days before and after any IPD treatment	As charged			
6.2	Fees for OPD treatment after any IPD treatment or continuous treatment within 30 days after that IPD treatment (excluding fee for diagnosis)	As charged Maximum 2 times per confinement			
Group 7	Fee for OPD treatment of injury within 24 hours of each accident	As charged			
Group 8	Post-treatment rehabilitation per time per policy year (maximum 2 times)				
Group 9	Fee for physician performing treatment of chronic renal failure - dialysis through the vein per policy year				
Group 10	Fee for physician performing cancer radiation therapy, interventional radiology, or nuclear medicine-therapeutic per policy year				
Group 11	Fee for physician performing chemotherapy including targeted therapy per policy year				

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Group 12	Emergency ambulance service fee	As charged			
Group 13	Medical expenses on minor surgery ²				
Additional coverage					
3. Outpatient benefit (OPD)		No coverage			2,000 baht per visit (maximum 30 times per policy year)
Maximum coverage per policy year		1 MB	5 MB	15 MB	25 MB
4. Compassionate death benefit		10,000 baht			
5. Critical illness coverage ³		The Company shall increase the maximum benefit per policy year to be double that of the sum assured in the policy year during which the Insured receives treatment for a critical illness and for the next three consecutive policy years.			

Total benefits under group 1 through 13 and outpatient expenses (if any) must not exceed maximum benefits per policy year.

Notes

¹Day Surgery refers to a major surgical procedure or a medical procedure to replace major surgical procedure or using specific treatment equipment to replace major surgical procedure which does not require staying overnight in hospital.

²Minor Surgery refers to a surgical procedure on superficial tissue or subcutaneous tissue or tissue using local / topical anesthesia.

³Critical Illness Coverage - While the policy is in force, and the Insured is first diagnosed and confirmed with critical illness under the critical illness definition after the waiting period of this rider, the Company shall increase the maximum benefit per policy year to be double that of sum assured in the policy year that the Insured receives treatment for a critical illness and for the next three consecutive policy years. The first policy year the Company will increase the maximum benefit per policy year could be the following:

1. Policy year when the Insured is first hospitalized due to critical illness; or
2. Policy year when the Insured has a day surgery for the first time due to critical illness; or
3. Policy year when the Insured has a mass examination for the first time which was later diagnosed as critical illness, whichever is before.

However, the Company will increase the critical illness benefit up to one time per critical illness under the critical illness definition of the following:

1. Acute Heart Attack
2. Major Stroke
3. Coronary Artery By-Pass Surgery
4. Invasive Cancer
5. Major Organs Transplantation or Bone Marrow Transplantation
6. Surgery to Aorta