Allianz AYUDHYA



Max Care

Superior health insurance for individuals and families

- Cover up to THB 5 million
- Room & Board benefit up to THB 12,000 with cover for 365 days
- Top-up your cover with Major Medical benefits with 80% of the eligible expenses of the inpatient hospitalization benefits limit
- Lifetime renewal guarantee***
- Extensive cashless medical network of over 490 hospitals and clinics nationwide*
- No requirement to buy additional life insurance plan
- No claim bonus**
- Obtain unlimited health and well-being advice from qualified doctors via telemedicine service****

* You may be asked to make advance payment if investigation for pre-existing conditions is required.

** Subject to the insurance policy's terms and conditions

*** Applicants who purchase a health insurance policy before 60 years old and continuously renew the policy will be eligible for lifetime renewal.

**** Available only for telemedicine providers within the company's network. To use Allianz Ayudhya's proprietary telemedicine service please contact 02 677 0999.

allianz.co.th

Table of benefits

Description		Benefits (Baht)					
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Maximum benefit for an injury or sickness per confinement*		300,000	400,000	500,000	600,000	1,000,000	5,000,000
1. Benefits for Inpatient Care							
Section 1	Room and board including service charges (inpatient)						
	Non-intensive care room, maximum payable per day	1,400	2,500	4,000	5,000	8,000	12,000
	Intensive Care Unit (ICU), maximum payable per day (with a maximum limit of 15 days)	2,800	5,000	8,000	10,000	16,000	24,000
Section 2	Hospital medical expenses for diagnostic and therapeutic procedures, blood and blood components, nursing service, medicines, and parenteral nutrition, and medical supplies						
2.1	Hospital medical expenses for diagnostic procedures	16,000	30,000	40,000	50,000	80,000	200,000
2.2	Hospital medical expenses for therapeutic procedures, blood and blood components, and nursing service						
2.3	Medicines and parenteral nutrition, and medical supplies						
2.4	Home medications and medical supplies 1						
Section 3	Medical practitioners' fees	300	600	900	1,200	1,800	4,500
Section 4	Fees for surgery and medical procedures						
4.1	Operating theater and procedure room	22,000	40,000	50,000	70,000	100,000	250,000
4.2	Medicines, parenteral nutrition, medical supplies, surgery and procedure equipment						
4.3	Surgeons' fees including fees for surgical assistants						
4.4	Anesthesiologists' fees						
4.5	Organ transplantation	150,000	200,000	250,000	300,000	500,000	1,000,000
Section 5	Day Surgery	Included in item 4					
2. Benefits for Non-Inpatient Care							
Section 6	Hospital medical expenses for diagnostic procedures before or after hospitalization relating to the condition diagnosed, or outpatient treatment after hospitalization						
6.1	Hospital medical expenses for diagnostic procedures relating to the condition diagnosed within 30 days before and after hospitalization	Included in item 2					
6.2	The expenses for OPD visit post hospitalization within 30 days (excluding hospital medical expenses for diagnostic procedures)						
Section 7	Medical expenses for an injury (OPD) within 24 hours of the incident	2,200	4,000	5,000	7,000	10,000	25,000
Section 8	Rehabilitation post hospitalization	Included in item 2					
Section 9	Hospital medical expenses for treatment of chronic kidney disease by hemodialysis per policy year	10,000	10,000	15,000	15,000	25,000	50,000

Description		Benefits (Baht)					
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Section 10	Medical expenses for treatment of tumor or cancer by radiation therapy, interventional radiology, nuclear medicine therapy per policy year	300,000	400,000	500,000	600,000	1,000,000	5,000,000
Section 11	Medical expenses for treatment of cancer by chemotherapy per policy year						
Section 12	Emergency ambulance services, maximum payable per trip	1,000					
Section 13	Minor surgical expenses	Included in item 4					
Additional Benefits							
1	Major Medical Treatment	Major Medical Treatment paid up to 80% of eligible expenses for inpatient hospitalization**, up to the maximum limit for each plan					
2	Specialist's consultation fees - no operation case	1,600	3,000	4,000	5,000	8,000	20,000
3	Specialist's consultation fees - operation case	2,200	4,000	5,000	7,000	10,000	25,000
4	Fees for special nursing care, maximum payable per day (limited to 15 days)	500					
5	Personal Accident (Or.Bor.2)***	20,000	40,000	60,000	100,000	100,000	100,000

Optional Benefits						
The Insuring Agreement for Outpatient Medical Treatment (maximum benefit 1 visit per day, 30 visits per year)	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**
Classic	400	500	1,000	1,500	2,000	2,500
Plus	500	800	1,200	2,000	2,500	3,000
Deluxe	600	1,000	1,500	2,500	3,000	3,500

Maternity Benefits** (Applicant is able to purchase any of the 4 maternity plans)**	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**
Normal delivery, assisted delivery or intentional cesarean delivery	40,000	60,000	90,000	120,000
Emergency cesarean section or ectopic pregnancy	80,000	120,000	180,000	240,000
Miscarriage	20,000	30,000	45,000	60,000

Personal Accident (Or.Bor.2)	
PA 200 plan	200,000
PA 400 plan	400,000
PA 900 (for occupation class 1 and 2 only)	900,000

* Each hospitalization as Inpatient for medical treatment(s), or each major surgery treatment without the hospitalization as inpatient (day surgery), in a hospital or medical facility. In this regard, hospitalizations as Inpatient for treatments, or major surgery treatments without hospitalization as inpatient (day surgery) in a hospital or medical facility, regardless of how many times, due to the same injury or sickness which has not been cured, including related or continuous complications, within 90 days from the date of last discharge from the hospital or medical facility will be considered as a single confinement. disease, or complication, with intervals of not more than 90 days from the most recent discharge from a Hospital or Medical Center.

** Except section 1, 4.5, 7, 9, 10, 11, 12

*** Applicable to the Insuring Agreement for Personal Accident, Death, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability Benefits (Or.Bor.2). 50% coverage in case of motorcycle accident.

**** For Maternity Benefits, policyholders must make an advance payment for medical services.

Remarks

- Worldwide coverage (excluding the United States of America where the benefits will be paid for the injury from an accident only). Medical expenses for treatments of chronic kidney disease by hemodialysis and organ transplantation are covered in Thailand only.
- Maternity coverage will be provided following a waiting period of 280 days, except in the case of miscarriage, which will be covered following a waiting period of 90 days.

Underwriting Conditions

- Eligible for persons aged 11 to 65 years. Applicants who purchase their plan before 60 years old and continuously renew the plan will be eligible for lifetime renewal. Applicants who purchase their plan after 60 years old will be eligible to renew the policy until they are 80 years old.
- For insured members who hold more than one insurance policy with Allianz Ayudhya Health Insurance, the maximum payable for medical treatment of any illness will be THB 30 million. The maximum payable for personal accident insurance will be THB 1 million across all Allianz Ayudhya policies.
- Term Health Insurance: Yearly Basis
- Acceptance is subject to underwriting assessment.

Examples of Exclusions

- Chronic diseases, injury, or sickness (including complications), condition(s) or abnormality(ies) that has occurred before entering the insurance contract.
- Medical expenses incurred for
  - Sickness that occur within first 30 days form the effective date of the insurance policy.
  - Sickness or disease that occur within 120 days of policy inception in the case of Tumor Cyst or Cancer, Hemorrhoids, Hernias, Pterygium or Cataract, Tonsillectomy or Adenoidectomy, Stones, Varicose veins and Endometriosis.

Remarks

- This document is not part of the insurance policy.
- The Applicant is advised to always study details of coverage and conditions carefully before deciding to buy insurance.
- It is the responsibility of the Insured to make premium payments. Insurance agencies and brokers only facilitate the service.
- Max Care is the marketing name of Personal Health and Accident Insurance Policy.

For more details of our health insurance plans, please contact

Name .....

Surname .....

Licence no. .....

Tel .....

Email .....

Allianz Ayudhya General Insurance Public Company Limited.

Name and Surname of Insured .....

Date/Month/Year : .....

Time : .....

Payment channel .....

Mode of payment .....

Amount of premium .....

Whenever coverage provided by any insurance policy would be in violation of any United States (US), United Nations (UN) or European Union (EU) economic or trade sanctions, such coverage shall be null and void. For example, we can not pay for healthcare services provided in a country under sanction by the United States unlesspermitted under a written Office of Foreign Assets Control (OFAC) license. Learn more on the US Treasury's website at: www.treasury.gov/resource-center/sanctions.

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MaxCare-BR-EN-04