



Rider



Critical illness can be managed easily

Roke Rai So Shield

If diagnosed with a critical illness, relaxation is possible with coverage for 10 diseases under the medical benefit plan, providing more treatment options for physical and mental health, as well as access to outpatient telemedicine.

Know You Can

Call. 1159

www.krungthai-axa.co.th

Have you ever wondered
if the cost of the treatment
you have prepared for is
sufficient if you were to
face a critical illness?



Roke Rai So Shield

Because the best treatment begins with peace of mind. With **Roke Rai So Shield** product covering 10 critical illnesses, you can focus on what truly matters and reclaim your health without the worry of expenses. Let's turn the battle against critical illness into a chill journey together.

Say goodbye to worries about the expenses of treating critical illnesses and keep living your life with confidence with the **3** key steps offered by Roke Rai So Shield.

STEP

1

**Coverage
preparation**

STEP

2

**Receive
treatment**

STEP

3

**After
treatment**

Preparation for comprehensive coverage and long-term well-being:

- Accessible for individuals aged 1 month to 65 years, offering coverage for critical illnesses until the age of 99.
- 4 coverage plans providing medical expense coverage for critical illnesses up to a maximum amount per policy year, ranging from 500,000 baht to 10 million baht.

Plan	S	M	L	XL
Maximum Total Benefit <i>(per policy year)*</i>	500,000 Baht	1,000,000 Baht	3,000,000 Baht	10,000,000 Baht

- Providing coverage for as charged benefit for 10 critical illnesses and an additional 4 diseases in juvenile.

Critical illnesses that covered by this rider as follow

Cancer and Tumors Group

1. All stages of cancer**

Nervous System and Brain Group

2. Major Stroke
3. Stroke Treatment by Carotid Angioplasty and Stent Placement
4. Cerebral Aneurysm Requiring Brain Surgery

Heart Group

5. Acute myocardial infarction
6. Coronary artery by-pass surgery
7. Surgery to Aorta
8. Open Heart Surgery for the Heart Valve
9. Primary Pulmonary Arterial Hypertension

Main organs and systems

10. Major Organs transplantation or bone marrow transplantation

Caring for vulnerable age, increasing protection for juvenile with 4 diseases.***

1. Juvenile Diabetes Mellitus Type 1
2. Kawasaki diseases
3. Rheumatic Fever with Valvular Impairment
4. Rabies



* The maximum total benefit throughout the insured's lifetime not over 3 times of the maximum total benefit per policy year

** Excluding cancer or tumors specified in the cancer coverage exclusion as defined in the cancer coverage definition.

*** Coverage for the policy year when the insured person is aged 1 month to 10 years.

Receive innovative and comprehensive treatment:

- **Cover for cancer treatment innovation** such as targeted therapy, radiotherapy, interventional radiology, nuclear medicine (including brachytherapy for cancer treatment).
- **Access healthcare coverage with as charge benefits** for both inpatient (IPD) and outpatient (OPD) treatment, due to critical illnesses.



IPD

+



OPD

Due to critical diseases

(Coverage follows the benefit table.)

After treatment, prioritize holistic well-being:

- **Take care of physical after critical illnesses** with rehabilitation fee after discharge



**Tele
medicine**

Including online medical consultation due to all illnesses after receiving treatment.

- **Care for mental well-being during illness**, starting from the beginning of treatment, with psychiatric treatment coverage for in-patient and out-patient
(providing continuous coverage for a period of 5 years from the date of hospitalization for critical illness.)

- **Receive a lump sum** for physical rehabilitation after treatment for critical illness.

(The company will pay this benefit only once throughout the insurance contract.)



The insurance premium can be tax deductible.

- Health insurance premiums are eligible for tax deductions of up to 25,000 baht per year.
(According to the Revenue Department's criteria)

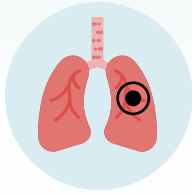
Benefits and coverage table of Roke Rai So Shield

	Coverage	Plan S	Plan M	Plan L	Plan XL	
Section	Maximum total benefit per policy year	THB 0.5 million	THB 1 million	THB 3 million	THB 10 million	
	Maximum total benefit throughout the insured's lifetime	THB 1.5 million	THB 3 million	THB 9 million	THB 30 million	
In-patient Benefits						
1	Room and board and hospital service fees (in-patient)	THB 1,500	THB 2,500	THB 5,000	THB 10,000	
		(Age 1 month - 10 years)				
		THB 2,000	THB 3,000			
	In case that an insured is treated in an Intensive Care Inpatient Room (ICU)	(Age >= 11 years)				
		THB 4,500	THB 7,500	THB 15,000	THB 30,000	
		(Age 1 month - 10 years)				
THB 6,000	THB 9,000					
		(Age >= 11 years)				
2	Medical service fees for diagnosis/investigation or treatment		As charged			
	2.1 Medical service fees for diagnosis					
	2.2 Medical service fees for treatment, blood charges and blood components service fee and nursing services expenses					
	2.3 Medicine expense, parenteral nutrition fee and medical supplies fee					
	2.4 Medicine and consumable medical supplies (medical supplies 1) fee for take-home (Maximum 15 days per hospitalization)					
3	Medical practitioner (physician) fee for medical examination					
4	Medical expenses by surgery and medical procedures					
	4.1 Fee for an operating room and a room for the medical procedure					
	4.2 Medicine expense, parenteral nutrition fee, medical supplies fee, and equipment for surgery and medical procedures					
	4.3 Medical practitioner fee for surgery and medical procedures for surgeons and procedure doctors (including surgeon assistants) (Doctor fee)					
	4.4 Medical practitioner fee and anesthetist fee (Doctor fee)					
	4.5 Medical expenses for organ replacement surgery					
5	Major surgery that does not require an in-patient stay (Day Surgery)					
Benefit in case of not staying for in-patient treatment						
6	6.1 Medical service fees for the diagnosis that is directly related and occurred within 30 days before and after the stay as an in-patient.		As charged			
	6.2 Out-patient medical expenses (OPD Follow up) that is directly related after each stay as an in-patient for continued medical treatment within 30 days (Maximum 2 visits per hospitalization as an in-patient each time excluding medical service fees for diagnosis)					
7	Injury medical expenses in the case of out-patients within 24 hours of each accident		Not cover			
8	Rehabilitation medicine expenses after each stay as an in-patient (Maximum 12 visit per policy year)		Not cover	THB 1,500	THB 2,500	As charged
9	Medical service fees for chronic renal failure treatment by dialysis through a vein		Not cover			
10	Medical service fee for the treatment of tumors or cancer by radiation therapy, interventional radiology, and nuclear medicine		As charged			
11	Medical service fees for chemotherapy for cancer treatment					
12	Emergency ambulance service fee		Not cover			
13	Medical expenses for minor surgery		As charged			
Others benefits (after the insured has been hospitalized due to a critical illness covered by this rider)						
14	Doctor consultations and medication, including prescriptions for outpatients via telemedicine.	Not cover	THB 1,500 (maximum 2 times per policy year)	THB 2,500 (maximum 2 times per policy year)	As charged (maximum 12 times per policy year)	
15	Psychiatric treatment for in-patient and out-patient per policy year.		THB 30,000	THB 50,000	THB 100,000	
16	Critical Illnesses Care recovery benefit per insurance contract.*		THB 30,000	THB 50,000	THB 100,000	

* The company will pay this benefit only once throughout the insurance contract.

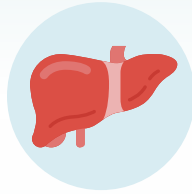
The average cost of treatment for leading critical illnesses

Cancer



300,000 to
8,000,000 baht

Main organs and systems (liver, lung)



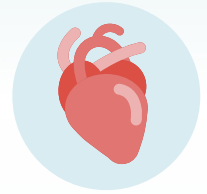
365,000
baht and above
*(referencing the example
of lung cancer)*

Major Stroke



110,000 to
800,000 baht

Heart disease (Acute Myocardial Infarction)



200,000 to
700,000 baht

Before

buying Roke Rai So Shield

The prepared medical expenses
come from savings or welfare
benefits.

Will
my money
be enough
or not?

After

buying Roke Rai So Shield

No longer worry about the expenses
for treating critical illnesses.

RECEIPT



Critical
illnesses
expenses



General
medical
expenses

The reserve
funds that
have been
prepared.



Upgrade

coverage from
Roke Rai
So Shield

Just
only **16**
baht /day*

Roke Rai So Shield

upgrade
medical
expenses



The reserve
funds that
have been
prepared.



RECEIPT



Critical
illnesses
expenses

An example of planning of a 35-year-old male.

Unit: Baht

Whole life protection LifeReady 99	Roke Rai So Shield	Total Annual premium	Coverage	
			Life coverage	Critical illness expenses
Standard annual premium of basic plan 2,625	+ Standard annual premium of rider 3,042**	= 5,667**	= 150,000	+ 1 Million/ Yrs

* The insurance premium example is calculated based on a 35-year-old male purchasing LifeReady 99 with sum assured of 150,000 baht, and Roke Rai So Shield rider plan M.

** Only for the first year premium of standard annual premium. Premium rate will vary by attained age.

An example of standard annual premium for occupation 1-3 * for Roke Rai So Shield Rider

Unit: Baht

Coverage plan	Plan S		Plan M		Plan L		Plan XL	
The maximum benefit per policy year	0.5 million		1 million		3 million		10 million	
	Male	Female	Male	Female	Male	Female	Male	Female
Age 25 years	922	1,173	1,159	1,596	1,535	2,286	1,995	3,492
Age 35 years	2,390	3,011	3,042	4,068	4,103	5,870	5,526	9,038
Age 45 years	6,540	7,265	8,718	9,653	12,212	13,827	17,744	20,967

*Only for the first year of standard annual premium. Premium rate will vary by attained age.

Underwriting conditions	
Issue Age	Plan S, M : 1 month – 65 years Plan L, XL : 11 – 65 years
Premium payment period / Coverage period	It is renewable until the age of 98 and provides coverage until the age of 99. or until the basic policy terminates.
Underwriting	Depends on the company's underwriting guidelines.

Coverage Agreement

The company will coverage when the insured has been diagnosed by a specialist physician as having a Critical Illness which covered by this rider and the endorsements which causes to have medical necessity to receive medical treatment at a hospital after the waiting period 90 days from the effective date of this rider or the date that the company approve to increase benefit of this rider, whichever is later.

General Exclusion (partly)

- This insurance does not cover expenses for medical treatment or damages caused by injury or illness (including complications), symptoms, or disorders caused by
1. Congenital abnormalities, incomplete body's organ formation since birth, or genetic disease, or body's development abnormalities, unless this rider is effective for at least one year and symptoms appeared after the insured has reached the age of 16 years old.
 2. Cosmetic examination or surgery or beautification treatment including treatment of skin problem, acne, freckles, dandruff, hair loss or weight control, surgery that can be replaced with alternative therapies unless it is a wound dressing caused by an accident that be covered.
 3. AIDS, or venereal disease, or sexually transmitted diseases (STD)
 4. Suicide or suicide attempt, self-inflicted injury or attempt of self-inflicted injury whether being his/her own action or allow others to perform while insane or not. This also includes the accident to the insured due to eating, drinking, or injecting drug or toxic substance into the body or drug overdose.
 5. Health check-up, request to be admitted in the hospital or request for surgery, rehabilitation or rest for rehabilitation or treatment by means of resting, or hospitalization in a hospital for general care assistance, investigation or treatment that is not related to the disease that caused admission in a hospital, diagnosis of injury or illness, treatment or investigation to find the causes which is not medical necessary or not aligned with medical standard.

In this instance, this is only a partial example of the general exclusions. Please read and fully understand all the details as specified in the general conditions of this rider and the endorsement attached at the end.

Pre-existing conditions

The Company will not pay benefits according to this rider for any chronic disease, injury or illness (including complicated condition) that have not been fully cured before the first effective date of this rider, except

- The insured has informed the company and the company agrees to accept on risk and has no exclusion condition, or
- There were no symptoms of a chronic disease, injury or illness (including complicated conditions) appearing and the insured had not been diagnosed or treated by a physician, or had not seen or consulted a physician, or had not visited or consulted with a physician during the past 5 years prior to the first effective date of the Rider and during the past 3 years from the first effective date of this rider.

Remark

- The coverage for medical treatment for critical illnesses under by this rider will be in accordance with the definition of critical illnesses and the general provision of this rider, which may differ from other types of products.
- This rider provides maximum benefit amount for medical expense from critical illnesses per policy year and Maximum benefit amount for medical expense from critical illnesses throughout the insured's lifetime.
- The company may adjust the rider premium due to various factors which are age and occupation class of each person or increased in medical inflation or loss ratio of this rider portfolio in overall as approved by the Insurance Commissioner.
- The applicant is obligated to give factual statements to apply for the insurance. Concealing any factual statements or making any false statements may cause the insurance company to avoid the insurance contract and refuse to pay any compensation under the insurance contract.
- This brochure is only preliminary information for presentation only. Before deciding to buy insurance, the applicant should study and understanding of the policy terms, exceptions, and coverage.
- The applicant should study and understand the policy terms, exceptions, and coverage upon receiving the policy booklet.

