



Extra Care Plus Campaign

Health coverage that gives you more than
Top up welfare or health insurance



mtl | Health



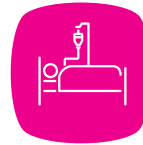
Illness is a thing that everyone does not want to happen to themselves and to their loved ones. Nowadays, the medical expenses are more expensive. What to do when the existing welfare is not enough anymore?



Help pay for medical expenses in excess



Lump sum payments for medical expenses



Maximum room fee up to 4,000 Baht⁽¹⁾



Maximum Coverage 500,000 Baht⁽¹⁾
Per inpatient hospitalization



Inexpensive premiums, starting at 285 Baht per month⁽²⁾



Premium is eligible for tax deduction.

Remarks :

(1) For Plan 3, deductible of 20,000 Baht per inpatient hospitalization

(2) For plan 1, the insured in the age of 11-20 years old who is healthy

- The Extra Care Plus Campaign is the marketing name of the Extra Care (N) Health Rider which is a health rider according to the new health standard.

- Extra Care (N) Health Rider must be purchased and attached to the existing policy.

- Underwriting is subject to the Company's rules.

- Premium is eligible for tax deduction. Conditions are as specified by the Revenue Department.

The Extra Care Plus Campaign pays for medical expenses with lump sum medical expenses with deductible and copayment to reduce the insurance premiums from general health coverage.

What is deductible?

Expenses that the insured must reimburse with other welfare benefits and/or other policies* as specified in conjunction with an insurance company for the excess expenses.

Extra Care Plus Campaign will provide coverage as a copayment.



To reimburse with other welfare benefits and/or other policies*



Covered by Extra Care Plus Campaign

Deductible as specified

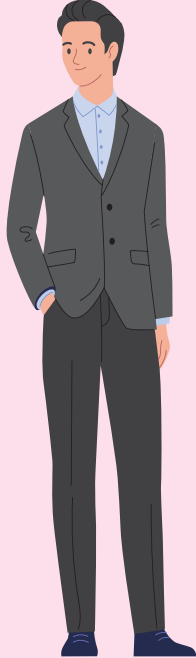
According to coverage limit per treatment

*For the case that the insured has other benefits and/or other policies with any company according to the rights belonging to the insured. If none, the insured must be responsible for the expenses.

Brief Coverage Schedule

Brief Benefits		Plan 1	Plan 2	Plan 3
1. Inpatient benefits				
Section 1 Room, board, and hospital service expenses (inpatient) per any inpatient hospitalization combined with hospitalization in intensive care inpatient unit, up to 120 days In case the insured is treated in intensive care inpatient room, the Company shall pay for room, board, and hospital service expenses (inpatient) at 2 times the benefit according to the first paragraph, up to 15 days. When combined with the benefit of room, board, and hospital service expenses (inpatient), this shall not exceed 120 days.	2,000 Baht per day	4,000 Baht per day	4,000 Baht per day	
Section 2 Medical expenses for diagnosis or treatment, blood bank and blood components expenses, nursing service fee, medication expenses, intravenous nutrition expenses and medical supply expenses per inpatient hospitalization				
Subsection 2.1 Medical expenses for diagnosis	As charged			
Subsection 2.2 Medical expenses for treatment, blood bank and blood components expenses and nursing service fee	As charged			
Subsection 2.3 Medication expenses, intravenous nutrition expenses and medical supply expenses	As charged			
Subsection 2.4 Expenses for home medication and disposable medical supply (medical supply 1) (up to 7 days)	1,000 Baht	1,000 Baht	1,000 Baht	
Section 3 Attending medical professional (physician) fee per inpatient hospitalization up to 120 days	As charged			
Section 4 Surgical treatment expense (surgery) and medical procedure expenses per inpatient hospitalization				
Subsection 4.1 Operating room expense and medical procedure room expenses	As charged			
Subsection 4.2 Medication expense, intravenous nutrition expenses, medical supply expenses and surgical equipment and medical procedure expenses	As charged			
Subsection 4.3 Medical professional performing surgery and medical procedure fee for surgeon (and surgeon’s assistant) (doctor fee)	As charged			
Subsection 4.4 Anesthesiologist fee (doctor fee)	As charged			
Subsection 4.5 Maximum organ transplantation fee	As charged			
Section 5 Maximum major surgery that does not require inpatient hospitalization (day surgery)	As charged			
2. Outpatient benefits				
Section 6 Medical expenses for directly related diagnosis incurred before and after inpatient hospitalization or directly related outpatient medical expenses after inpatient hospitalization per inpatient hospitalization				
Subsection 6.1 Medical expenses for directly related diagnosis incurred within 30 days before and after inpatient hospitalization	Not cover			
Subsection 6.2 Outpatient medical expenses after inpatient hospitalization per time for continuous medical treatments within 30 days from the date of inpatient discharge (excluding medical expense for diagnosis)	Not cover			
Section 7 Outpatient medical expenses for injury within 24 hours after accident per time	Not cover			
Section 8 Rehabilitation fee after each inpatient hospitalization per inpatient hospitalization	Not cover			
Section 9 Medical expenses for chronic kidney failure treatment by hemodialysis per policy year	Not cover			
Section 10 Medical expenses for tumor or cancer treatment by radiotherapy, interventional radiology, nuclear medicine therapy per policy year	Not cover			
Section 11 Medical expenses for tumor or cancer treatment by chemotherapy per policy year	Not cover			
Section 12 Emergency ambulance fee	As charged (but not exceeding the benefits in the section 1)			
Section 13 Minor surgery treatment expenses	Not cover			
Cost sharing				
Deductible (per inpatient hospitalization) for the benefits in the sections 2-5 and 12	20,000 Baht	20,000 Baht	20,000 Baht	
Copayment (after deductible per inpatient hospitalization) for the benefits in the sections 2-5 and 12	100% : 0% (Insurer : Insured)			
Maximum benefit				
Total benefits of the sections 2-5 and 12 per inpatient hospitalization after deductible and copayment (if any).	200,000 Baht	200,000 Baht	500,000 Baht	
Maximum benefit per policy year	None			

For example 1: Khun A, 28 years old, is in good health and works for a private company, A Company Limited. He/she is provided with employee welfare of A Company Limited which covers room fee of 1,200 Baht per day, surgery and other medical expenses of 25,000 Baht per inpatient hospitalization. Khun A requires appendix surgery and needs to be hospitalized for **2 nights**. The room fee is 3,200 Baht x 2 days = 6,400 Baht. Surgery and other medical expenses are 89,000 Baht, **95,400 Baht in total**.



For example: In case of having Extra Care Plus Campaign Plan 1



Reimburse from the existing company welfare

Room fee of **1,200 x 2 days = 2,400 Baht**
Surgery and other medical expenses of **25,000 Baht**

Reimburse from Extra Care Plus Campaign Plan 1

Room fee of **2,000 x 2 days = 4,000 Baht**
Surgery and other medical expenses of **64,000 Baht**

For example: In case of no coverage from Extra Care Plus Campaign



The insured is responsible for the expenses.

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Room fee of **1,200 x 2 days = 2,400 Baht**
Surgery and other medical expenses of **25,000 Baht**

Expenses that the insured is responsible

Room, surgery and other medical expenses of **68,000 Baht**
(Total expenses are 95,400 Baht - Reimbursement from the welfare of 27,400 Baht)

For example 2: Khun B, 25 years old, is in good health and owns their own business.

He/she is covered by a health insurance from January Life Insurance which covers room fee of 2,000 Baht per day, surgery and other medical expenses of 40,000 Baht per inpatient hospitalization.

Khun B has lung and respiratory disorders which need a surgery and need to be hospitalized for 3 nights.

The room fee is 6,000 Baht x 3 days = 18,000 Baht. Surgery and other medical expenses are 210,000 Baht, **228,000 Baht in total**.



For example: In case of having Extra Care Plus Campaign Plan 3



Reimburse from January Life Insurance (Claim from other policies)

Room fee of **2,000 x 3 days = 6,000 Baht**
Surgery and other medical expenses of **40,000 Baht**

Reimburse from Extra Care Plus Campaign Plan 3

Room fee of **4,000 x 3 days = 12,000 Baht**
Surgery and other medical expenses of **170,000 Baht**

For example: In case of no coverage from Extra Care Plus Campaign



The insured is responsible for the expenses.

Reimburse from January Life Insurance (Claim from other policies)

Room fee of **2,000 x 3 days = 6,000 Baht**
Surgery and other medical expenses of **40,000 Baht**

Expenses that the insured is responsible

Room, surgery and other medical expenses of **182,000 Baht**
(Total expenses are 228,000 Baht - Reimbursement from the welfare of 46,000 Baht)

Underwriting Criteria

Insurable Age	Insurable age is from 11 - 75 years old, renewal until the age of 80.
Coverage Period	Until the age of 81, or upon the maturity of the base plan
Health checkup	is subject to the Company's rules.

Exclusions of Extra Care Plus (N) Campaign with a total of 21 clauses, for example:

This rider shall not cover medical expenses or damages incurred from injury or illness (including its complications), conditions, or abnormality that arises from:

1. Cosmetic surgery or any other diagnosis or treatments for skin beauty purposes, pimple, blemish, and freckles treatment, dandruff and hair fall treatment, or weight control, or elective surgeries, except for reconstructive surgery required after an accident incurred whilst the rider is effective.
2. General medical checkup, individual request for admission in a hospital, or individual request for surgery, rest recovery or rest cure, or hospitalization with assistant, diagnosis or treatment which is not directly related to the illness that is the reason of hospitalization, diagnosis of injury or illness, treatment or diagnosis to find a cause which is not a medical necessity or not based on medical standard.
3. Diagnosis and treatments of ophthalmic disorders and LASIK surgeries, expenses on visual aids or treatment of vision abnormality.
4. Treatment or rehabilitation for narcotic substance, cigarette, alcohol or psychotropic substances.
5. Diagnosis and treatment other than conventional medicine, including alternative medicine.

Waiting period

(a) The Company shall not pay the benefit for any illness which incurs within 30 days from the effective date or the latest date of renewal of this rider, whichever is the latest, or

(b) Illnesses due to the following diseases or abnormalities (including its complications) which incur within 120 days from the effective date or the latest date of renewal of this rider, whichever is the latest.

- | | | | |
|--|------------------------|------------------------|--------------------------|
| 1. Tumors, cysts, or all types of cancer | 2. Hemorrhoid | 3. All types of hernia | 4. Pterygium or cataract |
| 5. Tonsillectomy or adenoidectomy | 6. All types of stones | 7. Varicose vein | 8. Endometriosis |

Warning: Buyers should have an understanding in the details of coverage and condition every time before making a decision to purchase insurance.

Disclaimer: This English translation is intended for reference only. The Thai version shall be the only legally binding version. In the event of discrepancy between the Thai version and the English translation, the Thai version shall always prevail.



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