



HEALTHIER, LONGER,
BETTER LIVES

AIA HEALTH HAPPY

As charged benefit, double sum assured, and worth the money





AS CHARGED BENEFIT, DOUBLE SUM ASSURED, AND WORTH THE MONEY

Enhancing Protection, Meeting Every Lifestyle,
and Providing the Versatility of Care



AIA HEALTH HAPPY

The basics of healthcare, be it exercise, healthy eating, or getting adequate rest, are all good for you...

But would it not be better if there is someone helping you keep up with such good things? Since good protection shield will help you get stronger.

Today, AIA proudly offers you AIA Health Happy Rider - a medical insurance plan that provides you with protection during the times you are suffering physically.

But you will never suffer emotionally...



AS CHARGED BENEFITS¹.



**UP TO 25 MILLION BAHT OF
MAXIMUM BENEFITS
PER POLICY YEAR.**



**IN CASE OF CRITICAL ILLNESS²,
THE SUM ASSURED WILL BE DOUBLED³,
AND COVER FOR 4 CONSECUTIVE
POLICY YEARS. (DOUBLE CI)**



**NO MAXIMUM LIMIT PER
EACH TIME OF HOSPITALIZATION⁴.**



**COVERAGE FOR HOSPITAL
DAILY ROOM AND BOARD UP TO
365 DAYS⁵.**



**OUT-PATIENT BENEFITS ARE
COVERED (APPLICABLE FOR PLAN
25MB ONLY).**



**ISSUED AGE FROM 6 TO 75 YEARS OLD, RENEWABLE UP TO THE AGE OF 84 YEARS
AND COVERAGE UNTIL THE AGE OF 85 YEARS.**

¹ As charged benefits are only for some items, additional details are available in the benefits table. Total benefits under group 1 through group 13 including out-patient benefits and medical expenses (if any) must not exceed the maximum benefits per policy year.

² Critical illness refers to the critical illness according to the definition of critical illness that is covered under the endorsement on critical illness coverage.

³ The maximum benefits will be increased to double the amount of the sum assured if the insured is diagnosed to Critical illnesses listed in the policy for the first time according to the definition in the policy.

⁴ For each confinement of medical treatment, the maximum number of days for hospitalization and physician consultation is limited to 365 days and the OPD follow-up treatment within 30 days is limited to 2 times.

⁵ Coverage for hospital daily room and board charges and ICU room charges in aggregate shall not exceed 365 days.

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SCENARIO 1

Khun Winai
Age : 35 years old
Occupation :
University lecturer

I'm a perfectionist.



Responsibilities :

A family leader of a 3-year-old daughter and the 5-month pregnant wife.

Lifestyle :

Takes good care of himself, exercises regularly, and eats healthy food.

- Due to his personal habit of living a strong disciplined life in every aspect, Khun Winai always plans ahead. Khun Winai has assessed that his existing medical welfare is not sufficient, **hence he seeks for additional appropriate coverage for medical expenses.**
- The AIA agent recommends AIA Health Happy (Plan 2) insurance plan to him with a coverage of 5,000,000 Baht and annual premium payment of 18,900 Baht.
- Giving him peace of mind that he will receive **adequate coverage of medical expenses** no matter what happens to him in the future.

Example : Khun Winai is admitted to hospital for colorectal cancer treatment for a period of 9 days (staying 8 days in standard room and 1 day in ICU)

Previously : Khun Winai had a medical welfare of 50,000 Baht per year which was insufficient to cover the cost of treatment.

Presently : After purchasing AIA Health Happy, the medical insurance plan helps reduce Khun Winai's burden of medical expenses as shown in the table below :

Particulars		Initial Billing	Eligible Benefits	Benefit Payout	Unit : Baht
GROUP 1	1 Daily room & board and hospital service charges (In-patient)	141,795	ROOM CHARGES 3,000 PER DAY ICU FROM AS CHARGED	31,855	Standard Room - 8 days 133,940 + ICU Room - 1 day 7,855
	2.1 Medical service fee for diagnosis	66,732		66,732	
GROUP 2	2.2 Medical treatment and nursing fees	41,170	AS CHARGED	41,170	Standard room - 8 days 3,000 x 8 = 24,000 + ICU room - 1 day Actually incurred = 7,855
	2.3 Medicine, intravenous nutrient and medical supplies	289,881.60		289,881.60	
GROUP 3	2.4 Costs of take-home medicine and medical supplies (Medical Supply 1) Amount not exceed 7 days per admission.	27	20,000 per admission	27	
	3 Fees for medical professional service (physician), examination, physical services per confinement	21,100	2,000 per day	18,000	
GROUP 4	4.1 Operating or medical procedure room	9,225		9,225	
	4.2 Medicine, intravenous nutrient and surgical device in operating room	70,770	AS CHARGED	70,770	
	4.3 Medical professional service, Physician (and assistant) fee-Surgery (Doctor fee)	180,000		180,000	
	4.4 Doctor fees - Anesthesiologist	40,000		40,000	
	✗ Medical supplies (2), miscellaneous expenses, charges for special food	3,675	NO COVERAGE	NO COVERAGE	
TOTAL		864,375.60		747,660.60	

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→ SCENARIO 2

Khun Dara

Age : 33 years old

Occupation : Actress



Responsibilities :

- Responsible for the living of every family member.
- Famous actress in the spotlight and the idol of women right now.

Lifestyle :

- Works hard without regular schedule. Not enough time to relax.
- Loves to travel abroad during free time.

• Khun Dara is completely dedicated towards her work in order to provide her family with a happy life. With increasing age as well as an irregular working schedule, **Khun Dara becomes interested in buying health insurance to provide a cushion for the financial impact of medical expenses that may arise in the future.**

• The AIA agent recommends AIA Health Happy insurance plan to her with a coverage of 25,000,000 Baht (Plan 4) and annual premium payment of 42,300 Baht.

• This insurance plan can be a protection shield to assure Khun Dara that her parents would not be in trouble if there would be an untimely obstacle that prevented her from achieving her goals.

Example :

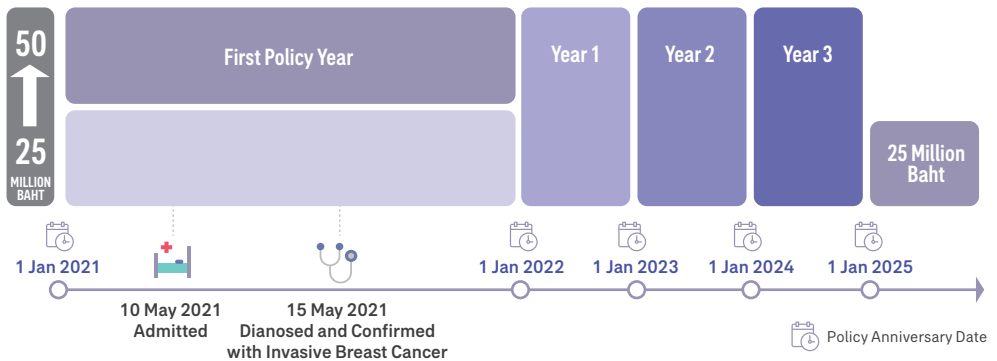
- On 10 May 2021, Khun Dara is admitted to hospital as she has the symptom of severe chest pain which she had never experienced before.
- 5 days later, the diagnostic doctor confirms that Khun Dara has invasive stage of breast cancer. This is her first-time diagnosis.

Accordingly, the Company increases the maximum benefits to double the amount of the sum assured in the policy year Khun Dara is admitted to hospital for the treatment of invasive stage of breast cancer as well as in the upcoming 3 consecutive policy years.

In addition, the insurance plan of AIA Health Happy (Plan 4) with a coverage of 25,000,000 Baht is eligible for the special privilege of **Medix's*** "Personal Medical Case Management" service which provides Khun Dara with consultations relating to the medical treatment from a team of leading physicians and specialist consultants throughout the world. Khun Dara can be rest assured that her illness is properly treated and she gets adequate protection.

Maximum Benefits per Policy Year

PLAN 4



* Details and conditions for consideration, granting of privileges, and provision of services shall be in accordance with Medix's service provision policy. Medix is a company outside AIA Group and is not under the management of AIA. AIA assumes no responsibility for any services and recommendations provided by Medix.

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**“SUFFERING THE SAME ILLNESS DOES NOT
NECESSARILY IMPLY THE SAME MEDICAL EXPENSES;
CHOOSE THE RIGHT INSURANCE PLAN FOR YOURSELF!”**



BRIEF BENEFITS

1-MILLION-BAHT
PLAN5-MILLION-BAHT
PLAN15-MILLION-BAHT
PLAN25-MILLION-BAHT
PLAN

1. In-Patient Benefits

GROUP 1	Hospital daily 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, such benefit shall be paid as charged, in aggregate with Hospital Daily Room & Board shall not exceed 365 days (in total of benefit under group 1).	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) for take-home (7 days cap per admission)	20,000 Baht per admission			As charged per admission
GROUP 3	Fees for medical professional service (physician), examination, physical services per confinement (not exceeding 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 procedure 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) fees for surgery & procedure				
4.4	Physician fee-Anesthesiology				
4.5	Organ transplantation				
GROUP 5	Day surgery ¹				

2. Out-patient benefits

GROUP 6	Fees for diagnosis directly related to before and after in-patient treatment, or follow up OPD treatment directly related to after discharge per policy year				
6.1	Fees for diagnosis directly related to in-patient treatment within 30 days before and after admission	As charged			
6.2	Fees for OPD treatment after discharge (per admission) for follow up treatment within 30 days after the admission (excluding fees for diagnosis)	As Charged maximum 2 times per confinement			

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BRIEF BENEFITS		1-MILLION-BAHT PLAN	5-MILLION-BAHT PLAN	15-MILLION-BAHT PLAN	25-MILLION-BAHT PLAN
GROUP 7	Fee for the OPD treatment of injury within 24 hours of each accident	As charged			
GROUP 8	Rehabilitation fees after admission per policy year (maximum 2 times per year)				
GROUP 9	Medical services fees for chronic kidney failure treatment by hemodialysis per policy year				
GROUP 10	Medical services fees for tumour 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 service fee				
GROUP 13	Minor surgery ²				
Additional Benefits					
3. Out-Patient Benefits		No Coverage			2,000 Baht per visit; Maximum 30 times per policy year.
4. Benefits of Critical Illness Coverage ³ (Double CI)		Company shall increase maximum benefit per policy year to be double of sum assured in the policy year when the insured is diagnosed to critical illness and 3 years consecutive.			
5. Compassionate Death Benefits		10,000 Baht			
Maximum Benefits per Policy Year		1,000,000 Baht	5,000,000 Baht	15,000,000 Baht	25,000,000 Baht

Benefits under group 1 through group 13 plus medical expenses for OPD (if any) in aggregate must not exceed the maximum benefits per policy year.

¹ Day 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.

² Minor surgery refers to a surgical procedure at the level of cutaneous or subcutaneous or epithelial tissue by applying local/topical anaesthesia.

³ Critical illness coverage during the period that the rider is in force: If the insured is diagnosed and confirmed with the critical illness according to the definition of critical illness covered under this rider for the first time after the waiting period, the Company will increase the maximum benefits per policy year to double of the amount of the sum assured under this rider in the policy year that the insured is hospitalized due to critical illness and will continue to pay such double benefits for another 3 consecutive years. The first policy year that the Company will increase the maximum benefits per policy year will be either

1. The policy year that the insured is hospitalized due to critical illness for the first time; or
 2. The policy year that the insured undergoes a day surgery due to critical illness for the first time; or
 3. The policy year that the insured undergoes tissue biopsy for examination for the first time and the biopsy results conform the diagnosis of critical illness.
- Whichever event occurs first.

In this respect, the Company will double the maximum benefits for critical illness coverage one time per one illness according to the definition of critical illness covered under this rider as follows:

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

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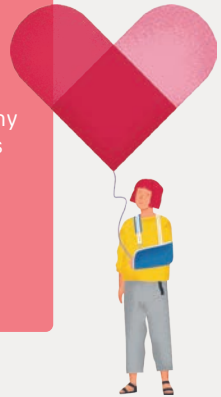
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4. Invasive Cancer
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Waiting Period of AIA Health Happy Rider

1. Any illnesses occurring within 30 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later.
2. Any of the following illnesses occurring within 120 days from the effective date of this rider or the date on which the Company approves the additional benefits of this rider, whichever date is later :
 - All types of hernia
 - Pterygium or cataract
 - Tonsillectomy or adenoidectomy
 - Endometriosis



Partial Exclusions of AIA Health Happy Rider

1. Conditions that are caused by congenital abnormalities, or congenital organ system defects, or genetic disorders, or growth development abnormalities.
2. Esthetic enhancement treatment or cosmetic surgery or any other treatments for skin beauty purposes.
3. Pregnancy, miscarriage, abortion, child delivery, obstetric complications, addressing problems with infertility (including investigations and treatments), sterilization, and contraception.

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STANDARD ANNUAL PREMIUM

Unit : Baht

AGE (Years)	MALE				FEMALE			
	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 1	PLAN 2	PLAN 3	PLAN 4
	1 Million Baht	5 Million Baht	15 Million Baht	25 Million Baht	1 Million Baht	5 Million Baht	15 Million Baht	25 Million Baht
6 - 10	29,700	36,400	45,000	53,900	26,800	33,600	41,400	51,200
11 - 15	16,400	20,200	25,500	33,400	14,400	18,200	21,600	27,900
16 - 20	13,500	16,500	20,100	26,200	15,200	19,100	23,100	30,300
21 - 25	13,700	16,900	21,600	28,000	17,200	21,500	27,000	35,300
26 - 30	14,700	18,300	26,100	33,800	17,500	21,800	30,600	38,000
31 - 35	15,100	18,900	29,400	37,800	18,400	22,700	34,200	42,300
36 - 40	17,000	20,800	31,800	40,900	20,400	25,100	37,200	46,000
41 - 45	19,200	23,800	36,000	47,300	22,300	27,800	42,900	53,600
46 - 50	21,600	26,700	40,200	52,400	24,500	30,400	46,500	60,700
51 - 55	28,300	35,000	50,100	65,300	28,500	35,200	50,700	65,500
56 - 59	34,100	42,300	63,900	83,000	34,400	42,500	65,100	84,600
60 - 65	40,900	50,600	72,300	94,100	41,500	50,800	73,500	95,700
66 - 70	59,400	72,100	105,000	136,700	60,800	74,000	107,100	139,300
71 - 75	85,400	104,000	152,100	197,800	88,200	107,500	155,700	202,000
76 - 80*	122,900	150,000	219,900	286,300	126,300	154,400	224,700	291,800
81 - 84*	177,800	217,100	318,300	414,700	182,700	223,400	325,500	422,700

* Renewal premium

A rider is an insurance policy having a renewable one-year rider term.

The Company reserves the right to adjust the premium rate in a policy year due to various factors such as age, occupational class, historical claim payments of the Company, etc.

For medical riders may has other factors such as the raise up medical inflation rate or historical claim payments of the portfolio. Such adjustment of premium rate is subject to approval of the Registrar.


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INSURANCE CONDITIONS IN BRIEF

AIA HEALTH HAPPY	AIA Health Happy rider
ISSUED AGE	The issued age is from 6 to 75 years old, renewable up to the age of 84 years.
COVERAGE PERIOD	Up to the age of 85 or until the basic insurance plan expires.
INSURANCE UNDERWRITING	Depending on the Company's underwriting criteria. The maximum benefits of Hospital daily Room & Board charges and hospital service are capped at 9,000 Baht per one insured person irrespective of the number of policies bought. Such maximum benefits are separated from other health insurance riders.
HEALTH CHECK-UP	Depending on the underwriting criteria of the Company
TAX DEDUCTION PRIVILEGE	The portion of health insurance premiums (if any) that meet the certain conditions are eligible for personal income tax deduction in accordance with the criteria stipulated by the Revenue Department.
AIA VITALITY BENEFITS	AIA Health Happy rider is integrated product of AIA Vitality, the policyholder is eligible for the premium discounts benefit under the terms and conditions of AIA Vitality Program.
BENEFITS PROVIDED BY medix <small>It's a matter of life</small>	Applicable for the 15-million-Baht Plan and the 25-million Baht Plan.

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The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.

It is the duty of the insurance applicant to make the insurance premium payment. Collection of insurance premiums by the insurance agent is only a facilitation service.

Life insurance is not a cash deposit and is subject to the restrictions on policy surrender. Surrendering the policy before maturity may result in the insured receiving the returned proceeds less than the amount of premiums that have been paid.

About AIA Thailand

AIA Thailand, life insurance company is established on 1 October 1938. A Company is a member of AIA Group. AIA Thailand presents several life insurance products to customers, such as life protection plan, saving for retirement plan, accident and health insurance plan and Unit Linked. Besides, the company provides a service for Corporate Solutions, Credit Life and provident fund management under corporate services.



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