

## AIA Health Happy Kids | Children's health insurance

Because your child's future starts with good health, increase your peace of mind with AIA Health Happy Kids.

Duration of coverage

**Up to age 99 years**

Age range of insured person

**15 days – 10 years, extendable to 98 years**

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AIA may collect additional information from you later for the above purposes. You can study the personal data policy on the AIA [AIA Health Happy Kids website](#).

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## What you will get



### Double! Critical Illness Coverage

In case of a serious illness, the maximum benefit increases by 2 times<sup>3</sup> and continues for a total of 4 policy years.

#### note

<sup>1</sup> The first deductible per insurance policy year means the first loss that the insured must bear according to the terms of the insurance contract. However, the first deductible will only include the expenses that the insured has the right to receive under this additional contract, excluding the endorsement of medical expense benefits.

<sup>2</sup> Lump sum benefits in some items, including benefits in categories 1 - 13 and outpatient medical expenses (if any), must not exceed the maximum benefit per policy year.

<sup>3</sup> The maximum benefit increases to 2 times the sum insured when suffering from a critical illness for the first time, according to the definition of a critical illness covered under this additional contract.

<sup>4</sup> From the anniversary of the insurance policy after the insured reaches 11 years of age onwards.

## Brief benefit table

AIA Health Happy Kids 1 million baht plan	AIA Health Happy Kids 5 million baht plan	AIA Health Happy Kids 15 million baht plan	AIA Health Happy Kids 25 million baht plan
<b>Sales channels representative</b>	<b>Sales channels representative</b>	<b>Sales channels representative</b>	<b>Sales channels representative</b>
<b>Product categories</b> Health Coverage   Additional Contracts   Additional	<b>Product categories</b> Health Coverage   Additional Contracts   Additional	<b>Product categories</b> Health Coverage   Additional Contracts   Additional	<b>Product categories</b> Health Coverage   Additional Contracts   Additional
<b>Protection Expenses</b> Medical expenses   Critical illness   Death	<b>Protection Expenses</b> Medical expenses   Critical illness   Death	<b>Protection Expenses</b> Medical expenses   Critical illness   Death	<b>Protection Expenses</b> Medical expenses   Critical illness   Death
<b>Membership and additional benefits</b> do not have	<b>Membership and additional benefits</b> do not have	<b>Membership and additional benefits</b> Personal Patient Care Management (PMCM)	<b>Membership and additional benefits</b> Personal Patient Care Management (PMCM)

Protection period	Protection period	Protection period	Protection period
Up to age 99 years	Up to age 99 years	Up to age 99 years	Up to age 99 years
<b>Age of the insured</b>	<b>Age of the insured</b>	<b>Age of the insured</b>	<b>Age of the insured</b>
From 15 days - 10 years, extendable to 98 years	From 15 days - 10 years, extendable to 98 years	From 15 days - 10 years, extendable to 98 years	From 15 days - 10 years, extendable to 98 years
<b>Minimum Sum Insured / Plan</b>	<b>Minimum Sum Insured / Plan</b>	<b>Minimum Sum Insured / Plan</b>	<b>Minimum Sum Insured / Plan</b>
1 million baht per policy year	5 million baht per policy year	15 million baht per policy year	25 million baht per policy year
<b>First Liability</b>	<b>First Liability</b>	<b>First Liability</b>	<b>First Liability</b>
You can choose 10,000 baht or 30,000 baht per policy year, starting from the policy anniversary of 11 years onwards. There is no deductible.	You can choose 10,000 baht or 30,000 baht per policy year, starting from the policy anniversary of 11 years onwards. There is no deductible.	You can choose 10,000 baht or 30,000 baht per policy year, starting from the policy anniversary of 11 years onwards. There is no deductible.	You can choose 10,000 baht or 30,000 baht per policy year, starting from the policy anniversary of 11 years onwards. There is no deductible.
<b>Reduce insurance premiums</b>	<b>Reduce insurance premiums</b>	<b>Reduce insurance premiums</b>	<b>Reduce insurance premiums</b>
do not have	do not have	do not have	do not have
<b>Room rate (1)</b>	<b>Room rate (1)</b>	<b>Room rate (1)</b>	<b>Room rate (1)</b>
1,500 baht/day	3,000 baht/day	6,000 baht/day	9,000 baht/day
<b>ICU room rates (2)</b>	<b>ICU room rates (2)</b>	<b>ICU room rates (2)</b>	<b>ICU room rates (2)</b>
Lump sum actual payment	Lump sum actual payment	Lump sum actual payment	Lump sum actual payment
<b>Medical service fees for diagnosis or treatment, blood and blood component service fees, nursing service fees, medicine fees, parenteral nutrition fees and medical supplies fees</b>	<b>Medical service fees for diagnosis or treatment, blood and blood component service fees, nursing service fees, medicine fees, parenteral nutrition fees and medical supplies fees</b>	<b>Medical service fees for diagnosis or treatment, blood and blood component service fees, nursing service fees, medicine fees, parenteral nutrition fees and medical supplies fees</b>	<b>Medical service fees for diagnosis or treatment, blood and blood component service fees, nursing service fees, medicine fees, parenteral nutrition fees and medical supplies fees</b>
- For age 15 days - 10 years: 20,000 baht per inpatient stay	- For age 15 days - 10 years: 25,000 baht per inpatient stay	- For age 15 days - 10 years: 30,000 baht per inpatient stay	- For age 15 days - 10 years: 40,000 baht per inpatient stay
<b>Take-home medicine and medical supplies</b>	<b>Take-home medicine and medical supplies</b>	<b>Take-home medicine and medical supplies</b>	<b>Take-home medicine and medical supplies</b>
- For age 11 years (6) actual lump sum payment (limited to no more than 7 days)	- For age 11 years (6) actual lump sum payment (limited to no more than 7 days)	- For age 11 years (6) actual lump sum payment (limited to no more than 7 days)	- For age 11 years (6) actual lump sum payment (limited to no more than 7 days)
<b>Medical examination and treatment costs (3)</b>	<b>Medical examination and treatment costs (3)</b>	<b>Medical examination and treatment costs (3)</b>	<b>Medical examination and treatment costs (3)</b>
1,000 baht/day	2,000 baht/day	4,000 baht/day	6,000 baht/day
<b>Operating room fees, medicine fees, parenteral nutrition fees, medical supplies fees, and surgical equipment fees</b>	<b>Operating room fees, medicine fees, parenteral nutrition fees, medical supplies fees, and surgical equipment fees</b>	<b>Operating room fees, medicine fees, parenteral nutrition fees, medical supplies fees, and surgical equipment fees</b>	<b>Operating room fees, medicine fees, parenteral nutrition fees, medical supplies fees, and surgical equipment fees</b>
Lump sum actual payment	Lump sum actual payment	Lump sum actual payment	Lump sum actual payment
<b>Surgeon's fee</b>	<b>Surgeon's fee</b>	<b>Surgeon's fee</b>	<b>Surgeon's fee</b>
Lump sum actual payment	Lump sum actual payment	Lump sum actual payment	Lump sum actual payment
<b>Anesthesiologist fees</b>	<b>Anesthesiologist fees</b>	<b>Anesthesiologist fees</b>	<b>Anesthesiologist fees</b>
Lump sum actual payment	Lump sum actual payment	Lump sum actual payment	Lump sum actual payment
<b>Medical expenses for organ transplant surgery</b>	<b>Medical expenses for organ transplant surgery</b>	<b>Medical expenses for organ transplant surgery</b>	<b>Medical expenses for organ transplant surgery</b>
Lump sum actual payment	Lump sum actual payment	Lump sum actual payment	Lump sum actual payment
<b>Major surgery without inpatient admission (Day Surgery)</b>	<b>Major surgery without inpatient admission (Day Surgery)</b>	<b>Major surgery without inpatient admission (Day Surgery)</b>	<b>Major surgery without inpatient admission (Day Surgery)</b>
Lump sum actual payment	Lump sum actual payment	Lump sum actual payment	Lump sum actual payment
<b>Diagnostic costs related to and occurring within 30 days before and after inpatient admission</b>	<b>Diagnostic costs related to and occurring within 30 days before and after inpatient admission</b>	<b>Diagnostic costs related to and occurring within 30 days before and after inpatient admission</b>	<b>Diagnostic costs related to and occurring within 30 days before and after inpatient admission</b>
Lump sum actual payment	Lump sum actual payment	Lump sum actual payment	Lump sum actual payment
<b>Outpatient medical expenses after inpatient treatment for continuous</b>	<b>Outpatient medical expenses after inpatient treatment for continuous</b>	<b>Outpatient medical expenses after inpatient treatment for continuous</b>	<b>Outpatient medical expenses after inpatient treatment for continuous</b>

treatment within 30 days after discharge from inpatient treatment.	treatment within 30 days after discharge from inpatient treatment.	treatment within 30 days after discharge from inpatient treatment.	treatment within 30 days after discharge from inpatient treatment.
Actual lump sum payment, Outpatient treatment costs, emergency accidents within 24 hours	Actual lump sum payment, Outpatient treatment costs, emergency accidents within 24 hours	Actual lump sum payment, Outpatient treatment costs, emergency accidents within 24 hours	Actual lump sum payment, Outpatient treatment costs, emergency accidents within 24 hours
Lump sum actual payment Rehabilitation costs after inpatient admission	Lump sum actual payment Rehabilitation costs after inpatient admission	Lump sum actual payment Rehabilitation costs after inpatient admission	Lump sum actual payment Rehabilitation costs after inpatient admission
Lump sum actual payment, limited to 2 times/policy year The cost of dialysis through blood vessels, the cost of treatment of tumors or cancer by radiation therapy, nuclear medicine, chemotherapy	Lump sum actual payment, limited to 2 times/policy year The cost of dialysis through blood vessels, the cost of treatment of tumors or cancer by radiation therapy, nuclear medicine, chemotherapy	Lump sum actual payment, limited to 2 times/policy year The cost of dialysis through blood vessels, the cost of treatment of tumors or cancer by radiation therapy, nuclear medicine, chemotherapy	Lump sum actual payment, limited to 2 times/policy year The cost of dialysis through blood vessels, the cost of treatment of tumors or cancer by radiation therapy, nuclear medicine, chemotherapy
Lump sum payment per actual policy year Emergency ambulance service fees	Lump sum payment per actual policy year Emergency ambulance service fees	Lump sum payment per actual policy year Emergency ambulance service fees	Lump sum payment per actual policy year Emergency ambulance service fees
Lump sum actual payment Minor Surgery Cost	Lump sum actual payment Minor Surgery Cost	Lump sum actual payment Minor Surgery Cost	Lump sum actual payment Minor Surgery Cost
Lump sum actual payment	Lump sum actual payment	Lump sum actual payment	Lump sum actual payment
Outpatient medical treatment benefits (OPD) (4)	Outpatient medical treatment benefits (OPD) (4)	Outpatient medical treatment benefits (OPD) (4)	Outpatient medical treatment benefits (OPD) (4)
Not covered	Not covered	Not covered	2,000 baht/time (maximum 30 times/policy year)
Critical Illness Coverage Benefits (5)	Critical Illness Coverage Benefits (5)	Critical Illness Coverage Benefits (5)	Critical Illness Coverage Benefits (5)
Receive a maximum benefit of 2 times the insured amount when suffering from a critical illness for the first time, as defined in the policy, and continuously for a total of 4 policy years.	Receive a maximum benefit of 2 times the insured amount when suffering from a critical illness for the first time, as defined in the policy, and continuously for a total of 4 policy years.	Receive a maximum benefit of 2 times the insured amount when suffering from a critical illness for the first time, as defined in the policy, and continuously for a total of 4 policy years.	Receive a maximum benefit of 2 times the insured amount when suffering from a critical illness for the first time, as defined in the policy, and continuously for a total of 4 policy years.
Death Benefit 10,000 baht	Death Benefit 10,000 baht	Death Benefit 10,000 baht	Death Benefit 10,000 baht
Tax deductions	Tax deductions	Tax deductions	Tax deductions
Tax deductions available (7)	Tax deductions available (7)	Tax deductions available (7)	Tax deductions available

**note:**

- (1) Room and food costs, hospital service costs (inpatients) for each inpatient stay, not exceeding 365 days.
- (2) The cost of the ICU room and food, and the cost of hospital services (inpatients) per inpatient stay, including the cost of the room and food, and the cost of hospital services (inpatients) per inpatient stay, not exceeding 365 days.
- (3) Medical professional (doctor) examination and treatment costs per inpatient stay, not exceeding 365 days.
- (4) As a result of each injury or illness, the payment is made in accordance with the actual amount paid, not exceeding the benefit per policy year as specified in the outpatient medical benefits endorsement.
- (5) Critical Illness means a critical illness as defined in the Critical Illness Coverage Act.
- (6) From the anniversary of the insurance policy after the insured reaches 11 years of age onwards.
- (7) Health insurance premiums (if any) only the portion that meets the conditions can be deducted from personal income tax according to the criteria set by the Revenue Department.

- The insured should study and understand the sales documents before deciding to purchase insurance. When receiving the policy, please study the details, terms and conditions in the policy.
- The terms and conditions of coverage shall be specified in the insurance policy issued to the policyholder.
- Health examination and insurance consideration must be in accordance with the criteria set by the company.

## Other important information

### More details

#### 1. Guaranteed age

The warranty period is from 15 days to 10 years, renewable up to 98 years.

#### 2. Protection period

Up to age 99 or until the main insurance policy expires.

### 3. Consideration of warranty

It depends on the company's consideration criteria, with room, food, and daily hospital service fees limited to a maximum benefit per life of 9,000 baht and separated from the maximum benefit from other additional medical insurance contracts, and can be purchased with a maximum deductible of 1 policy per life.

### 4. Health check

It depends on the company's consideration criteria.

### 5. Waiting Period

1. Any illness occurring within 30 days from the effective date of this additional contract or the date the Company approves the increase in benefits of this additional contract, whichever occurs later, or

2. The following illnesses occurring within 120 days from the effective date of the additional contract or the date the company approves the increase in benefits of this additional contract, whichever occurs later, such as all types of hernia, pterygium or cataract, tonsillectomy or adenoidectomy, endometriosis.

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#### Some exceptions

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#### note

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Whether you are sick a little or very sick...don't worry, with maximum coverage of 25 million baht per year.

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