

**AIA Vitality**

UPFRONT PREMIUM DISCOUNT

UP TO **15%**

RENEWAL PREMIUM DISCOUNT

UP TO **25%**

**AIA Vitality**

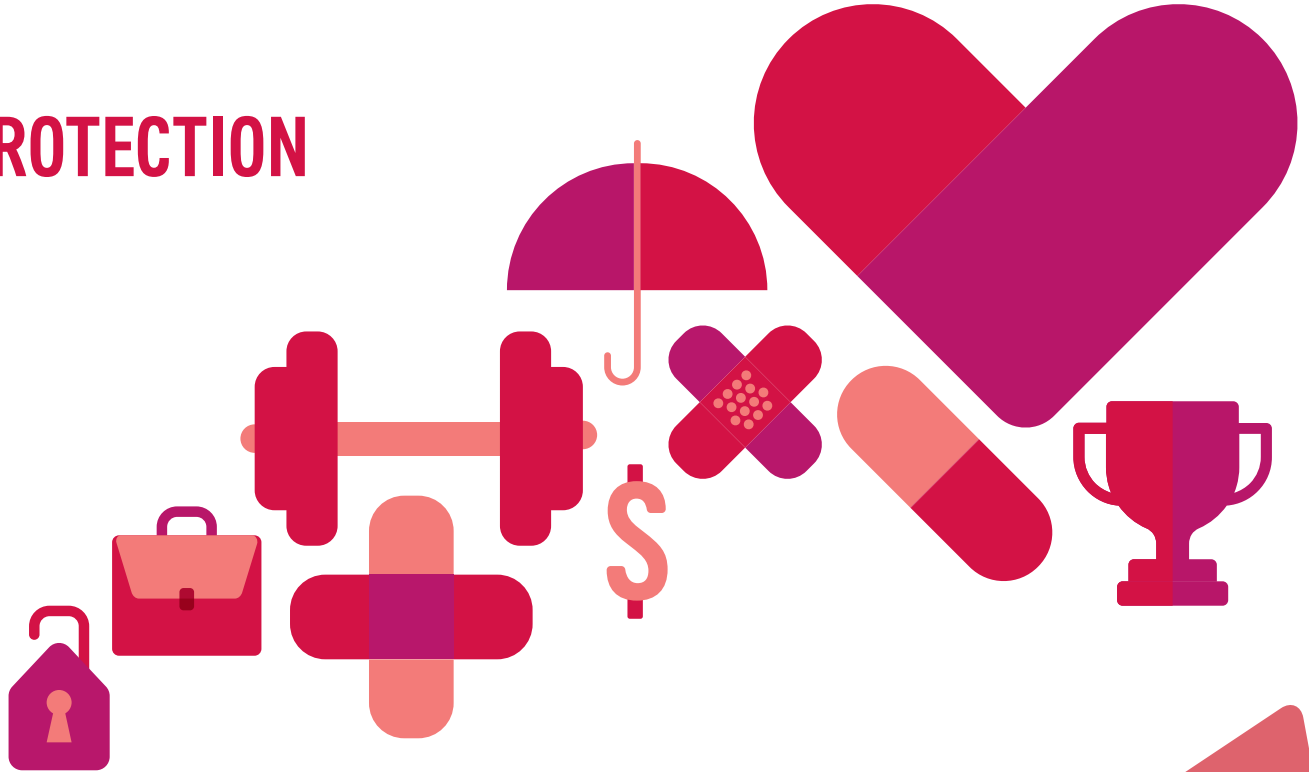
**Take Charge of Your Health  
and enjoy the rewards**

**Remark:** The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.  
**Important Note:** The English version is unofficial translation of the original Thai version for reference only and has no legal binding as the protective control.





# PROTECTION



## AIA Vitality Life Policy

will encourage and reward you for getting healthier.

AIA Vitality is an innovative insurance, not only providing the coverage that you need such as medical insurance or critical illness but also deliver a wellness program that rewards you for taking a good care of your health.

# 5 REASONS TO SUPPORT YOUR DECISION TO CHOOSE AIA VITALITY

1. Receive upfront premium discounts from products integrated with AIA Vitality when a new policy is approved.
2. Receive status premium discounts in renewal year, maximum to 15% or 25% depends on a type of rider that integrated with AIA Vitality.
3. Enjoy AIA Vitality privileges and discounts from our partners.
4. Enjoy access to a range of health tools and benefits, along with points earning to upgrade AIA Vitality status even higher.
5. Plus! With AIA Vitality Plus, and enjoy active challenge to receive higher benefits according to AIA Vitality status.

- ✎ AIA reserves the right to change the health activities and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
- ✎ The insured is obliged to declare facts in applying for insurance. The insurer may void insurance agreement and deny to pay insurance compensation as a result of any nondisclosure or false statement.
- ✎ The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy.
- ✎ Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## 3 BENEFITS FROM AIA VITALITY PRODUCT INTEGRATION

### UPFRONT DISCOUNT


The Upfront Discount will depend on the integrated products of your choice. The additional 5% Extra Upfront Premium Discount will be given if at least 3 integrated products are approved under one insurance policy.

### STATUS FLEXING DISCOUNT

Maximum status premium discount (Renewal year) up to 15% or 25% on standard premium depending on policyholder's choice of integrated products and AIA Vitality status

### HEALTHY BONUS

**Only for AIA Life Protector 70 (ALP 70) and AIA Life Protector 80 (ALP 80)**  
(Up to 18% standard premium depending on policyholder's AIA Vitality status)

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## AIA VITALITY PROTECTION

AIA Vitality Protection is a policy that you could choose products integration with AIA Vitality, you will get an extra bonus 5% for purchasing at least 3 integrated products in one new policy.

### VITALITY INTEGRATED PRODUCTS

AIA VITALITY PROTECTION	BASIC PLAN	MIN SA	RIDERS / RIDER ENDORSEMENT TYPE 1	MIN SA	RIDERS TYPE 2	MIN SA	
VITALITY-INTEGRATED PRODUCTS	ALP 70 ALP 80	500,000 BAHT and above	AHC CIP MPCI	300,000 BAHT and above	HBX HSX Health Happy Infinite Care Health Plus* Health Saver	ANY PLAN	
			CI TOP UP	120,000 BAHT and above			
UPFRONT PREMIUM DISCOUNT	(EXTRA BONUS)	10%	5%		0%		
EXTRA UPFRONT PREMIUM DISCOUNT (Extra Bonus) Apply to only new policy	additional 5% extra upfront premium discount for purchasing at least 3 integrated products in one insurance policy						
MAXIMUM STATUS PREMIUM DISCOUNT (Renewal Year)	25%		25%		15%		

Riders/Rider endorsement could be attached to any basic plan that allows riders attachment. (except basic plans that don't allow rider attachment and/or with less than 10 years coverage term)

### Conditions:

- Discount applied to Standard Premium of integrated products with the minimum sum assured as specified in the table above only.  
(excluding premium loading from health conditions and/or occupation).
- Maximum Status Premium Discount is 15% or 25% as specified in the table above.
- HSX and Infinite Care refer to rider AIA H&S Extra (new standard) and AIA Infinite Care (new standard) respectively.

\*For insured member under AIA group insurance policy with health rider only, the member's status must be in-force as of the application submission date.

- The applicant has obligation to declare facts when applying for the insurance. Concealment or false declaration may cause the Company to void and deny the payment of compensations under the policy.
- The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.
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In case of purchasing AIA Unit Linked as a basic plan, the upfront premium will be displayed as shown in the table below.

## EXAMPLE OF UPFRONT PREMIUM DISCOUNT

Example of upfront premium discount for 35-year-old male, occupation level 1 with standard health

PRODUCT	AIA VITALITY INTEGRATED PRODUCT	SUM ASSURED (BAHT)	STANDARD ANNUAL PREMIUM <sup>1</sup> (BAHT)	DISCOUNT		STANDARD ANNUAL PREMIUM AFTER DISCOUNT (BAHT)	ANNUAL PREMIUM (BAHT)	FIRST YEAR PREMIUM (BAHT)	ELIGIBLE FOR PERSONAL INCOME TAX DEDUCTION	REMARK**
				UPFRONT PREMIUM DISCOUNT (%)	EXTRA UPFRONT PREMIUM DISCOUNT (%)					
Rider AIA H&S (NEW STANDARD) - UDR	No	5,000	UDR*	-	-	-	-	-	Partial	B)
Rider AIA CI PLUS	Yes	300,000	1,152	5%	5%	1,036.80	1,036.80	1,036.80	Yes	A)
Rider AIA HEALTH HAPPY	Yes	5,000,000	18,900	0%	5%	17,955.00	17,955.00	17,855.00	Yes	A)
Rider AIA HEALTH CANCER (Non-smoking)	Yes	1,000,000	1,314	5%	5%	1,182.60	1,182.60	1,182.60	No	A)
Rider HB	No	1,000	1,500	-	-	1,500.00	1,500.00	1,500.00	No	B)

<sup>1</sup> **Standard Premium:** The premium for standard risk that exclude the extra premium due to the insured's health and/or occupation. However, the premium depends on the premium mode of payment period and does not include the premium discount under Vitality (if any)

\* UDR (Unit-Deducting Rider) : The rider that deducts the cost of rider from the auto-redemption of investment units. Also, the cost of rider is subjected to change. Refer to Benefit illustration for Unit Linked Insurance Policy

\*\* the description for remark

A) The premium can be changed due to the condition in the remark 1 and/or status of insured

B) Renewal premium/Cost of insurance can be changed due to the condition in the remark 1

Remark:

1) Where the basic product is sold together with a rider/endorsement

- The rider is one-year coverage term. It may be renewed.
- For the rider/endorsement that premium/cost of rider in renewal year can be changed, company reserves the right to change premium/cost of rider at the policy anniversary due to various factors, such as ages, occupations, company's claim experiences.
- For medical riders, other factors may be considered such as higher medical expenses or overall company's claim experiences at portfolio level, subjected to approval from registra.

2) Total of premium per year can be changed depending on the endorsement or new offer of insurance (If any)

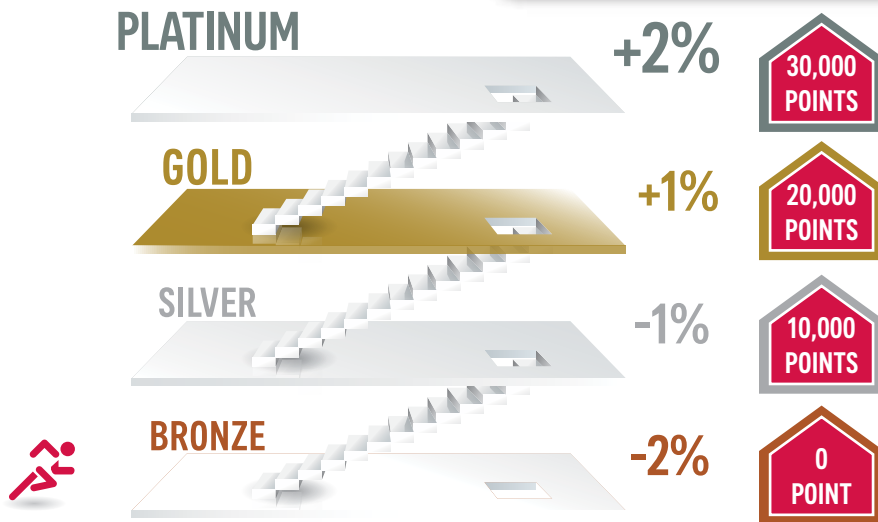
## STATUS FLEXING DISCOUNT (RENEWAL PREMIUM DISCOUNT)

- The Upfront Discount will be given in the 1st year Standard Premium. The discount rate depends on selected integrated products
- For the renewal years, the discount rate will be adjusted annually reflecting your AIA Vitality status:

$$\text{STATUS FLEXING DISCOUNT} = \text{LATEST DISCOUNT RATE} + \text{FLEXING DISCOUNT RATE}$$


### AIA Vitality Points & Status

More Points = Higher Status = More Benefits



Please study the healthy activities from which members can collect points and increase their AIA Vitality Status at the back cover of this brochure.

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 Term and conditions of coverage will be specified in the policy issued to the policyholder.



## RELATION BETWEEN STATUS FLEXING DISCOUNT (RENEWAL PREMIUM DISCOUNT) AND AIA VITALITY STATUS AT THE END OF POLICY YEAR

- For renewal years, the discount rate will be adjusted reflecting your AIA Vitality status:

**STATUS FLEXING DISCOUNT = LATEST DISCOUNT RATE + FLEXING DISCOUNT RATE**

**(BRONZE -2%, SILVER -1%, GOLD +1%, PLATINUM +2%)** Please study below scenario:

**EXAMPLE** This insurance policy has 3 riders: AIA CI Plus, AIA Health Happy and AIA HB Extra

### 1ST SCENARIO: VARIED STATUS EVERY POLICY YEAR

Beginning of Policy Year	1	2	3	4	5	6	7	8	9	10	11	12
Status		B	S	G	P	P	G	B	B	B	S	S
AIA CI Plus	10%	8%	7%	8%	10%	12%	13%	11%	9%	7%	6%	5%
AIA Health Happy	5%	3%	2%	3%	5%	7%	8%	6%	4%	2%	1%	0%
AIA HB Extra	5%	3%	2%	3%	5%	7%	8%	6%	4%	2%	1%	0%

### 2ND SCENARIO: GOLD STATUS EVERY POLICY YEAR

Beginning of Policy Year	1	2	3	4	5	6	7	8	9	10	11	12
Status		G	G	G	G	G	G	G	G	G	G	G
AIA CI Plus	10%	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%	21%
AIA Health Happy	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	15%
AIA HB Extra	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	15%

Maximum Status Premium Discount of Rider Type I is 25%

Maximum Status Premium Discount of Rider Type II is 15%

### 3RD SCENARIO: BRONZE STATUS EVERY POLICY YEAR

Beginning of Policy Year	1	2	3	4	5	6	7
Status		B	B	B	B	B	B
AIA CI Plus	10%	8%	6%	4%	2%	0%	0%
AIA Health Happy	5%	3%	1%	0%	0%	0%	0%
AIA HB Extra	5%	3%	1%	0%	0%	0%	0%

Since member remains at bronze status every policy year, no renewal premium discount is applied.

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Healthy Bonus is a special cash back available only for AIA Life Protector 70 and AIA Lite Protector 80. Healthy Bonus is reflective of your AIA Vitality status. Healthy Bonus is payable every 3 years until maturity. At maturity, the healthy bonus will be paid out even if it is less than 3 years. Healthy Bonus will calculate from standard premium<sup>1</sup> (Exclude Rider and/or Rider endorsement (If any))

## HEALTHY BONUS



<sup>1</sup>Standard Premium excludes premium loading due to health conditions and/or occupation, and the premium is calculated based on the mode of payment. Standard premium also excludes discount from AIA Vitality Program (if any).

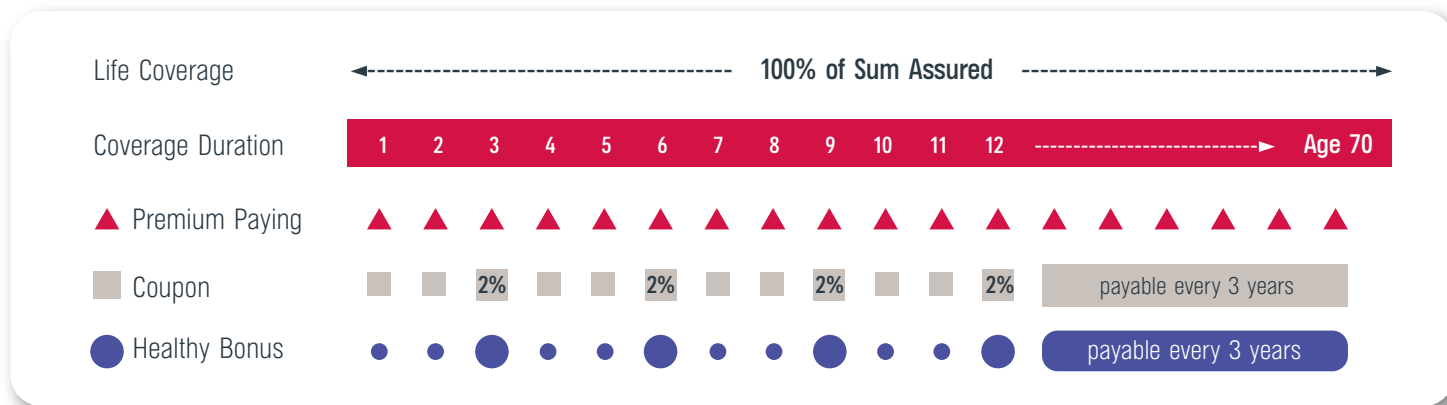
- The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.
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**AIA VITALITY PROTECTION**  
**BASIC PLANS OF YOUR CHOICE**



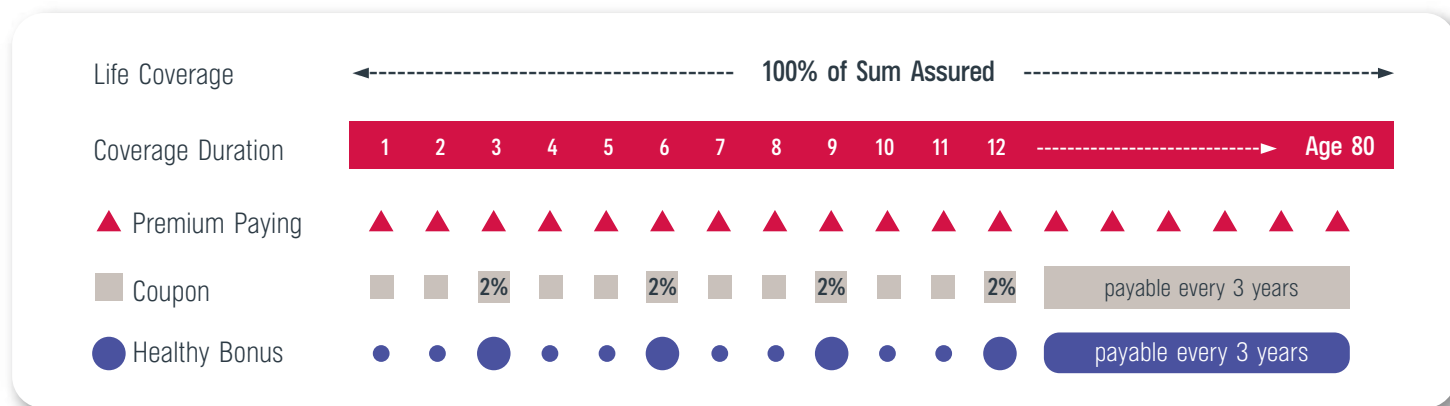
## ▶ AIA Life Protector 70 (ALP70)

## PRODUCT ILLUSTRATION



- ✚ AIA Life Protector 70 gives life coverage up to age 70 with premium payment until age 70.
- ✚ Life coverage is 100% of Sum Assured
- ✚ Coupon 2% will be calculated every 3 years based on 3 years accumulated undiscounted mode standard premium (excluding rider premium). If the policy is not triennially of payment period, the coupon will be calculated at maturity and pay out.
- ✚ Healthy Bonus is reflective of insured's AIA Vitality Status in the previous year (3% for Bronze, 8% for Silver, 13% for Gold and 18% for Platinum) and will be payable triennially. If the policy is not triennially of payment period, Healthy Bonus will be calculated at maturity and paid out.

### PRODUCT ILLUSTRATION



- ✚ AIA Life Protector 80 gives life coverage up to age 80 with premium payment until age 70.
- ✚ Life coverage is 100% of Sum Assured
- ✚ Coupon 2% will be calculated every 3 years based on 3 years accumulated undiscounted mode standard premium (excluding rider premium). If the policy is not triennially of payment period, the coupon will be calculated at maturity and pay out.
- ✚ Healthy Bonus is reflective of insured's AIA Vitality Status in the previous year (3% for Bronze, 8% for Silver, 13% for Gold and 18% for Platinum) and will be payable triennially. If the policy is not triennially of payment period, Healthy Bonus will be calculated at maturity and paid out.

# RIDERS / RIDER ENDORSEMENT TYPE I OF AIA VITALITY

**AHC**

provides coverage for cancer and 5 critical illnesses

**CIP**

provides life coverage and 44 critical illnesses

**MPCI**

provides all levels of critical illnesses coverage,  
multiple times in different groups  
under 62 illnesses / treatments and incase of death

**CI TOP UP**

For attachment with AIA CI Plus Supplementary Rider.  
To provide coverage against early stage to intermediate  
stage of 18 critical illnesses.



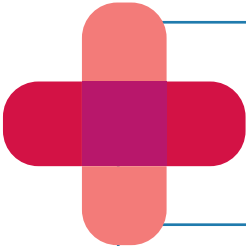
The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

Cancer is one of causes of death in Thailand.  
Protection for this mishap can save for your loved ones.

## BENEFITS SUMMARY



COVERAGE	BENEFITS PER 1 UNIT
1. Death as a result of critical illness*	100,000 Baht
2. Hospitalization as an inpatient as a result of critical illness*	1,000 Baht per day (per 100,000 Baht Sum Assured)

\*eg. Critical illness covered under AIA Health Cancer

1. Non-Invasive Cancer / Carcinoma in Situ
2. Invasive Cancer
3. Poliomyelitis
4. Emphysema
5. Muscular Dystrophy
6. Multiple Sclerosis
7. Liver Cirrhosis

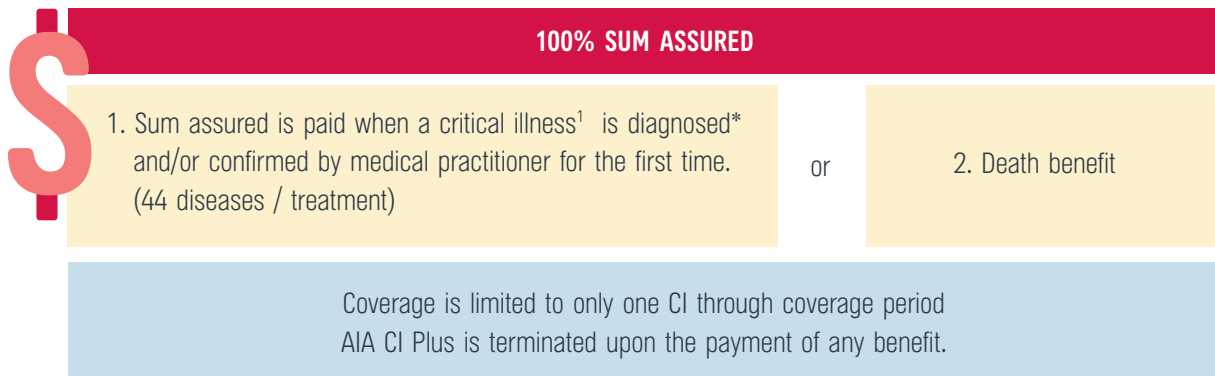


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Protects against the financial hardships, especially healthcare expenses when you are diagnosed with critical illness.

## BENEFITS SUMMARY



\*Diagnosis means processes of medical examination which derives the cause of critical illness covered under this contract, consisting of the following conditions:

- ✚ Such critical illnesses must be examined and confirmed by medical practitioners who are registered with Medical Council of Thailand
- ✚ Such medical investigation must be done appropriately, including clinical evidence, imaging or x-ray, pathological report, and medical laboratory evidence.
- ✚ Where surgical procedure is required, it must be performed as Medically Necessary and it must be standardized procedures or practices among medical practitioners.

<sup>1</sup>Critical illness means illnesses or surgeries or treatments as indicated in the AIA CI Plus supplementary contract which occur for the first time.



**BENEFIT AND COVERAGE OF AIA MULTI-PAY CI RIDER**

BENEFIT	BENEFIT AMOUNT	
	MAXIMUM AMOUNT (TIMES)	MAXIMUM BENEFIT PER TIMES
1. Early stage to Intermediate stage of critical illness benefit <sup>1,4</sup>	5	40% of sum assured
2. Severe stage of critical illness benefit <sup>2,3,4</sup>	6	100% of sum assured
3. Death Benefit	100% of sum assured Deducted by total benefit No. 1 and 2 that the company already paid (If any)	
4. Waiver of premium benefit	Waiver of this rider premium When diagnosed and/or confirmed by the medical practitioner for the first time during alive with severe stage of critical illness.	

**Remark**

- <sup>1</sup> Early stage to Intermediate stage of critical illness benefit. The Company will not pay early stage to Intermediate stage of critical illness benefit if early stage to Intermediate stage of critical illness as mentioned is the same group with early stage to Intermediate stage of critical illness benefit or severe stage of critical illness that the company has paid benefit under its group before. However, this rider still in force if insured continue to pay premium.
- <sup>2</sup> Severe stage of critical illness benefit. The Company will not pay severe stage of critical illness benefit if severe stage of critical illness benefit as mentioned is the same group with severe stage of critical illness that the company has paid benefit under its group before except in case falling into condition of relapse critical illness benefit (Relapsed CI).
- <sup>3</sup> The company will pay for severe stage of critical illness coverage for "Appalic syndrome", "Loss of Independent Living", and "Total and Permanent Disability-TPD" only the case that this is the first benefit payment or the insured is diagnosed and confirmed by the medical practitioner during alive that the critical illness is caused by an accident.
- <sup>4</sup> The company will pay 1 time benefit for each group of critical illness and will not cover early stage to intermediate stage of critical illness or any disorders occurred within 1 year (No claim period), counting from the date of the insured is diagnosed and confirmed by the medical practitioner during alive with severe stage of critical illness (except the case of Relapsed CI).



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## RELAPSE CRITICAL ILLNESS BENEFIT (RELAPSED CI) WITH TWICE BENEFIT PAYMENT

After the company has paid the benefit for severe stage of critical illness coverage for the first time, then the critical illness that has been paid benefit is relapsed. The company shall pay benefit for additional 100% of sum assured, maximum 1 time per illness<sup>1</sup> as follows

### INVASIVE CANCER

#### Case 1 Persistent Cancer

Invasive Cancer still exists and receives continuous treatments for consecutive 2 years counting from the date that was diagnosed with the Invasive Cancer from the previous case.

#### Case 2 Metastatic Cancer

Invasive Cancer becomes metastatic cancer until it is beyond a period of 2 years.

#### Case 3 Recurrence Invasive Cancer

Invasive Cancer recurs or appears to be active after the remission stage after 2 years.

#### Case 4 New Primary Invasive Cancer

New Primary Invasive Cancer occurs after 2 years.

### ACUTE HEART ATTACK

The illness recurs as a new one which is clearly different from the previous diagnosed after 1 year counting from the date of diagnosis with the first Acute Heart Attack.

### MAJOR STROKE

The illness recurs as a new one which is clearly different from the previous diagnosed after 1 year counting from the date of diagnosis with the first Major Stroke.

#### Remark

<sup>1</sup> Relapsed CI benefit payment will be counted and used with the maximum times (6 times) and will not include No claim period in consideration.

In case that the insured is diagnosed and confirmed by the medical practitioner with early stage to intermediate stage of critical illness and/or the severe stage of critical illness with more than 2 illnesses from the same cause, the company will pay benefit for 1 illness under this rider coverage,



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Current medical technology may enable a process to identify early and intermediate stage critical illnesses easier and to provide prompt treatment. But it may lead to unexpected expenses. Therefore, the setting aside of enough reserve for medical expenses is necessary.

## AIA CI TOP UP ENDORSEMENT, FOR ATTACHMENT WITH AIA CI PLUS

### BENEFITS SUMMARY

A protection plan that covers treatment of **18** early stage to intermediate stage critical illnesses.\*

The amount of sum assured is **40%**<sup>1</sup> of the sum assured of the AIA CI Plus limit to one illness

Pay one time throughout the coverage period  
And this endorsement is terminated immediately.

<sup>1</sup>Throughout AIA CI Top Up Endorsement's coverage period, the sum assured must be 40% of the supplementary contract with which it is attached. It must not exceed the maximum sum assured of the early to intermediate stage critical illness per life, as specified in Summary of Conditions.

\*Critical illnesses, as defined in AIA CI Top Up supplementary contract



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### **Waiting period of AIA Health Cancer, AIA CI Plus, AIA CI Top Up, AIA Multi-Pay CI**

This rider will not cover the critical illness or abnormal condition which doctor confirm and has significant evidence that relate to the critical illness under cover in this rider within 30<sup>1</sup> or 60<sup>2</sup> days after the effective date of this rider or the reinstatement date from the latest renewal or the approval date for additional sum assured by the company for this rider, depending on whichever occurs last

<sup>1</sup> For rider AIA Health Cancer

<sup>2</sup> For Rider AIA Health Cancer, AIA CI Plus, AIA CI Top Up, AIA Multi-Pay CI

### **Some Exclusion of AIA Health Cancer, AIA CI Plus, AIA CI Top Up, AIA Multi-Pay CI**

1. Riders/rider endorsement critical illness group has a waiting period pursuant to the condition, specified in the contract.
2. Disorders confirmed by doctor and with clear evidence that it is related to critical illness or critical illness that existed before the effective date of this contract.
3. Suicide or an attempt to take such actions and self-inflicted injury
4. Critical illness in consequence of HIV or AIDS infected.
5. Injury, inflicted by the insured while under the influence of alcohol, addictive substance or drug.

## CRITICAL ILLNESS COVERED UNDER AIA CI PLUS

GROUP OF CRITICAL ILLNESS	SEVERE STAGE 44 DISEASES / TREATMENTS		
<b>GROUP 1 CANCER AND TUMOR</b>	1. Invasive Cancer 2. Benign Brain Tumor		
<b>GROUP 2 HEART, RESPIRATORY AND BLOOD CIRCULATION SYSTEM</b>	3. Acute Heart Attack 4. Coronary Artery By-Pass Surgery 5. Cardiomyopathy 6. Open Heart Surgery for the Heart Valve 7. Surgery to Aorta 8. Primary Pulmonary Arterial Hypertension 9. Severe Chronic Obstructive Pulmonary Disease / End-Stage Lung Disease 10. Aplastic Anemia		
<b>GROUP 3 CEREBRAL VASCULAR, NERVOUS AND MUSCULAR</b>	11. Major Stroke 12. Cerebral Aneurysm Requiring Brain Surgery 13. Coma 14. Alzheimer's Disease 15. Bacterial Meningitis	16. Viral Encephalitis 17. Parkinson's Disease 18. Multiple Sclerosis 19. Motor Neuron Disease 20. Apallic Syndrome or Vegetative State	21. Paralysis 22. Poliomyelitis 23. Muscular Dystrophy
<b>GROUP 4 MAJOR ORGANS AND FUNCTIONS</b>	24. Chronic Liver Disease / End-Stage Liver Disease / Liver Failure 25. Chronic Kidney Failure 26. Severe Ulcerative Colitis or Crohn's Disease 27. Major Organs Transplantation or Bone Marrow Transplantation	28. Fulminant Viral Hepatitis 29. Chronic Relapsing Pancreatitis 30. Lupus Nephritis from Systemic Lupus Erythematosus 31. Severe Rheumatoid Arthritis	
<b>GROUP 5 INFECTION ACCIDENTAL INJURY AND DISABILITY</b>	32. Major Burn 33. Major Head Trauma 34. Loss of Independent Living 35. Total and Permanent Disability - TPD - permanent inability to self-perform independently at least three Activities of Daily Living that such disability must have lasted without interruption for at least 180 consecutive days or; - totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit, provided however that such disability must have lasted without interruption for at least 180 consecutive days (Coverage from age 17 until before the insured reaches attained age 70) or;		
		- Loss of both eyes or Loss of both hands, or Loss of both feet, or one hand and one foot or Loss of one eye and one hand, or loss of one eye and one foot 36. Blindness 37. Multiple Root Avulsions of Brachial Plexus 38. Loss of Speech 39. Necrotizing Fasciitis and Gangrene 40. Elephantiasis	



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## CRITICAL ILLNESS COVERED UNDER AIA MULTI-PAY CI

GROUP OF CRITICAL ILLNESS	EARLY STAGE TO INTERMEDIATE STAGE OF CRITICAL ILLNESS (E)	SEVERE STAGE OF CRITICAL ILLNESS (S)
<b>GROUP 1</b> <b>CANCER AND TUMOR</b>	1.1E Non-Invasive Cancers 1.2E Surgical Removal of Pituitary Tumor	1.1S Invasive Cancer 1.2S Benign Brain Tumor
<b>GROUP 2</b> <b>HEART, RESPIRATORY AND BLOOD CIRCULATION SYSTEM</b>	2.1E Coronary Artery Disease Requiring Angioplasty 2.2E Pericardiectomy 2.3E Less Invasive Treatments of Heart Valve Disease 2.4E Endovascular Treatment of Aortic Disease or Aortic Aneurysm at Thoracic or Abdominal Aorta 2.5E Vena-Cava Filter Placement	2.1S Acute Heart Attack 2.2S Coronary Artery By-Pass Surgery 2.3S Cardiomyopathy 2.4S Open Heart Surgery for the Heart Valve 2.5S Surgery to Aorta 2.6S Primary Pulmonary Arterial Hypertension 2.7S Severe Chronic Obstructive Pulmonary Disease or End-Stage Lung Disease 2.8S Aplastic Anemia
<b>GROUP 3</b> <b>CEREBRAL VASCULAR, NERVOUS AND MUSCULAR</b>	3.1E Stroke Requiring Carotid Endarterectomy Surgery 3.2E Stroke Treatment by Carotid Angioplasty and Stent Placement 3.3E Cerebral Aneurysm Treatment by Endovascular Coiling 3.4E Cerebral Shunt Insertion	3.1S Major Stroke 3.2S Cerebral Aneurysm Requiring Brain Surgery 3.3S Coma 3.4S Alzheimer's Disease* 3.5S Bacterial Meningitis 3.6S Viral Encephalitis 3.7S Parkinson's Disease* 3.8S Multiple Sclerosis 3.9S Motor Neuron Disease 3.10S Apallic Syndrome or Vegetative State 3.11S Paralysis 3.12S Poliomyelitis 3.13S Muscular Dystrophy
<b>GROUP 4</b> <b>MAJOR ORGANS AND FUNCTIONS</b>	4.1E Surgical Removal of One Lobe of Liver 4.2E Surgical Removal of One Kidney 4.3E Surgical Removal of One Lung	4.1S Chronic Liver Disease or End-Stage Liver Disease or Liver Failure 4.2S Chronic Kidney Failure 4.3S Severe Ulcerative Colitis or Cohn's Disease 4.4S Major Organs Transplantation or Bone Marrow Transplantation 4.5S Fulminant Viral Hepatitis 4.6S Chronic Relapsing Pancreatitis 4.7S Lupus Nephritis from Systemic Lupus Erythematosus (SLE) 4.8S Severe Rheumatoid Arthritis

\* The insured is diagnosed with or is confirmed by the medical professional for the first time while being alive before the insured age of 80 years.



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## CRITICAL ILLNESS COVERED UNDER AIA MULTI-PAY CI

GROUP OF CRITICAL ILLNESS	EARLY STAGE TO INTERMEDIATE STAGE OF CRITICAL ILLNESS (E)	SEVERE STAGE OF CRITICAL ILLNESS (S)
<b>GROUP 5</b> <b>INFECTION ACCIDENTAL</b> <b>INJURY AND DISABILITY</b>	5.1E Less Severe Burns 5.2E Surgery of Subdural Haematoma due to Accident 5.3E Loss of One Limb or One Eye / Sight 5.4E Diabetic Retinopathy	5.1S Major Burn 5.2S Major Head Trauma 5.3S Loss of Independent Living* 5.4S Total and Permanent Disability - TPD - permanent inability to self-perform independently at least three Activities of Daily Living that such disability must have lasted without interruption for at least 180 consecutive days* or - totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit provided, however that such disability must have lasted without interruption for at least 180 consecutive days (Coverage to age 17 until prior to the Insured reaches attained age 70) or - Loss of both eyes or Loss of both hands, or both feet, or one hand and one foot or Loss of one eye and one hand, or loss of one eye and one foot* 5.5S Blindness 5.6S Multiple Root Avulsions of Brachial Plexus 5.7S Loss of Speech 5.8S Necrotizing Fasciitis and Gangrene 5.9S Elephantiasis
<b>GROUP 6</b> <b>CRITICAL ILLNESS</b> <b>FOR JUVENILE</b>		6.1S Rheumatic Fever with Heart Involvement 6.2S Kawasaki Disease with Heart Complications 6.3S Type I Diabetes 6.4S Acquired Hydrocephalus Requiring An External Shunt

\* The insured is diagnosed with or is confirmed by the medical professional for the first time while being alive before the insured age of 80 years.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.

Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## CRITICAL ILLNESS COVERED UNDER AIA CI TOP UP

Group of Critical Illness	EARLY STAGE TO INTERMEDIATE STAGE OF CRITICAL ILLNESS (18 Diseases / Treatments)
<b>Group 1</b> Cancer and Tumor	<ol style="list-style-type: none"> <li>1. Non-Invasive Cancer / Carcinoma in Situ</li> <li>2. Surgical Removal of Pituitary Tumor</li> </ol>
<b>Group 2</b> Heart, Respiratory and Blood Circulation system	<ol style="list-style-type: none"> <li>3. Coronary Artery Disease Requiring Angioplasty</li> <li>4. Pericardiectomy</li> <li>5. Less Invasive Treatments of Heart Valve Disease</li> <li>6. Endovascular Treatment of Aortic Disease or Aortic Aneurysm at Thoracic or Abdominal Aorta</li> <li>7. Vena-Cava Filter Placement</li> </ol>
<b>Group 3</b> Cerebral Vascular, Nervous and Muscular System	<ol style="list-style-type: none"> <li>8. Stroke Requiring Carotid Endarterectomy Surgery</li> <li>9. Stroke Treatment by Carotid Angioplasty and Stent Placement</li> <li>10. Cerebral Aneurysm Treatment by Endovascular Coiling</li> <li>11. Cerebral Shunt Insertion</li> </ol>
<b>Group 4</b> Major Organs and Functions	<ol style="list-style-type: none"> <li>12. Surgical Removal of One Lobe of Liver</li> <li>13. Surgical Removal of One Kidney</li> <li>14. Surgical Removal of One Lung</li> </ol>
<b>Group 5</b> Infection, Major Injury and Disability	<ol style="list-style-type: none"> <li>15. Less Severe Burns (Level 2)</li> <li>16. Surgery of Subdural Haematoma due to Accident</li> <li>17. Loss of One Limb or One Eye / Sight</li> <li>18. Diabetic Retinopathy</li> </ol>



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.



## RIDERS TYPE 2

# AIA VITALITY

### INFINITE CARE

(NEW STANDARD)

High protection, worldwide coverage,  
(depending on the conditions of the products)  
comprehensive treatment plan.

### HEALTH HAPPY

As charge benefits. In case of critical illnesses, the Sum assured will be doubled and cover for 4 consecutive policy years.

### HEALTH SAVER

As charge benefits per confinement.  
In case of critical illnesses, the max benefit will be doubled as group that specify and cover for 4 consecutive policy years.

### HSX

(NEW STANDARD)

Covers in-patient benefit,  
out-patient benefit and special cash back.

### HBX

Covers hospital daily benefit.

## AIA INFINITE CARE (NEW STANDARD)

BRIEF BENEFIT TABLE OF AIA INFINITE CARE (NEW STANDARD)		PLAN 60 MB	PLAN 120 MB
1. In-patient benefits			
Group 1	Hospital daily room & board, food and hospital service charges (in-patient) per confinement.	12,000 baht per day	25,000 baht per day
	In the event of ICU, such benefit will be paid for hospital daily Room & Board, food and hospital service charges (in-patient) combine with group 1 must not exceeding 365 days.	As charged	As charged
Group 2	Fees for medical services, diagnosis, treatment, blood service, nurse services, medicine, intravenous nutrition and medical supplies per policy year.		
2.1	Medical services fees for diagnosis.	As charged	As charged
2.2	Treatment medical services, blood services and nursing services.		
2.3	Medicine, intravenous nutrition and medical supplies		
2.4	Medicine and medical supplies (Medical Supply 1) for take-home (not exceeding 30 days).		
Group 3	Fees for medical professional services (physician), examination, physical services per confinement, not exceeding 365 days.		
Group 4	Fees for surgery and procedures per policy year.		
4.1	Operating or medical procedure room.	As charged	As charged
4.2	Medicine, intravenous nutrition and medical supplies and surgical devices.		
4.3	Medical professional services, physician (and assistant) fees for surgery & procedure.		
4.4	Physician fees - Anesthesiology.		
4.5	Medical expenses for organ transplantation.		
Group 5	Day surgery. <sup>1</sup>		

<sup>1</sup> 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.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

BRIEF BENEFIT TABLE OF AIA INFINITE CARE (NEW STANDARD)		PLAN 60 MB	PLAN 120 MB
<b>2. Out-patient benefits</b>			
<b>Group 6</b>	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		
<b>6.1</b>	Fees for diagnosis directly related to in-patient treatment within 30 days before and after admission	<b>As charged</b>	<b>As charged</b>
<b>6.2</b>	Fees for OPD treatment after discharge (per admission) for follow up treatment within 30 days after the admission (excluding fees for diagnosis)		
<b>Group 7</b>	Fees for OPD treatment of injury within 24 hours of each accident		
<b>Group 8</b>	Rehabilitation fees after admission per policy year (not exceeding 15 times)	Combine with OPD general benefit, not exceeding 40,000 baht	Combine with OPD general benefit, not exceeding 100,000 baht
<b>Group 9</b>	Medical services fees for chronic kidney failure treatment by hemodialysis per policy year	<b>As charged</b>	<b>As charged</b>
<b>Group 10</b>	Medical services fees for tumour or cancer treatment by radiation therapy, interventional radiology and nuclear medicine per policy year.		
<b>Group 11</b>	Medical services fees for cancer treatment by chemotherapy per policy year		
<b>Group 12</b>	Emergency ambulance fees		
<b>Group 13</b>	Minor surgery <sup>2</sup>		

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



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract. Terms and conditions of coverage will be specified in the policy issued to the policyholder.

BRIEF BENEFIT TABLE OF AIA INFINITE CARE (NEW STANDARD)		PLAN 60 MB	PLAN 120 MB
Additional benefits			
3.	Orthosis or durable medical equipment which are necessary during being injured or sick or prosthetics per policy year	100,000 baht	200,000 baht
4.	Fees for OPD treatment directly related to before admission within 30 days (excluding fees for diagnosis)	As charged	As charged
5.	Fees for follow up OPD treatment of injury within 30 days per accident		
6.	Dental care due to accident		
7.	Physical therapy and occupational therapy (Rehabilitation benefit extension)	Coverage is under group 8 benefit	
8.	OPD general per policy year	Combine with group 8 benefit, not exceeding 40,000 baht	Combine with group 8 benefit, not exceeding 100,000 baht
9.	Health screening per policy year	Not cover	10,000 baht
10.	Vaccination per policy year		6,000 baht
11.	Dental care per policy year		15,000 baht
12.	Death benefit	10,000 baht	10,000 baht
Maximum benefits per policy year		60,000,000 baht	120,000,000 baht

Benefits under group 1 - 13 plus additional benefits in aggregation, but except for Death benefit must not exceed the maximum benefits per policy year.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## Additional Conditions for Worldwide coverage except the United States and the Minor Outlying Islands

The medical treatments that are taken place in the United States and the Minor Outlying Islands, the Company will provide coverage specifically according to the conditions stipulated in the benefits table as follows:

1. Physical injuries from accidents
2. Emergency illnesses in the United States and the Minor Outlying Islands in accordance with the definitions specified in this rider.

Regarding 2 emergency cases mentioned above, the first hospitalized date in the United States and the Minor Outlying Islands must fall within the first 90 days of entering the United States and the Minor Outlying Islands for each trip. The Company will provide coverage for the necessary and appropriate expenses incurred from the medical treatments in accordance with the medical necessity and standards in the United States and the Minor Outlying Islands.

## Waiting period of AIA Infinite Care (new standard) rider

- 1.1 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 ; or
- 1.2 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 such as

- |  |                         |                                  |                 |
|--|-------------------------|----------------------------------|-----------------|
| ● Tumors, cysts or all types of cancer | ● Hernia                | ● Tonsillectomy or adenoidectomy | ● Varicose vein |
| ● Hemorrhoid                           | ● Pterygium or Cataract | ● All types of stones            | ● Endometriosis |

## Waiting period which only apply for extra coverage of 120 MB plan

- 1.3 Health screening occurring within 1 year 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 ; or
- 1.4 Vaccination and Dental care occurring within 180 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.

## Partial Exclusions of AIA Infinite Care (new standard) 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.

## BRIEF BENEFIT TABLE OF AIA HEALTH HAPPY

PLAN 1 MB

PLAN 5 MB

PLAN 15 MB

PLAN 25 MB

### 1. In-patient Benefits

	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
Group 1	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 services fees 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
Group 3	Fees for medical professional services (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 procedures per policy year.				
4.1	Operating or medical procedure room.	As charged			
4.2	Medicine, intravenous nutrition and medical supplies and surgical devices.				
4.3	Medical professional services, physician (and assistant) fees for surgery & procedure.				
4.4	Physician fees - Anesthesiology.				
4.5	Organ transplantation.				
Group 5	Day surgery. <sup>1</sup>				



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

BRIEF BENEFIT TABLE OF AIA HEALTH HAPPY		PLAN 1 MB	PLAN 5 MB	PLAN 15 MB	PLAN 25 MB
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			
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 <sup>2</sup>				
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 <sup>3</sup> (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.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## Remarks

- <sup>1</sup> 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.
- <sup>2</sup> Minor surgery refers to a surgical procedure at the level of cutaneous or subcutaneous or epithelial tissue by applying local/topical anaesthesia.
- <sup>3</sup> 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

## 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.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.



## AIA HEALTH SAVER

BRIEF BENEFIT TABLE OF AIA HEALTH SAVER		PLAN (BAHT)			
		200,000	300,000	400,000	500,000
1. In-patient benefits					
Group 1	Hospital daily room & board, food and hospital service charges (in-patient) per confinement In the event of ICU, such benefit will be paid for hospital daily room & board, food and hospital services charges (in-patient) at 6 times of the benefits Hospital daily room & board, food and hospital service charges (in-patient) combined not exceeding 365 days.	1,500 per day	2,000 per day	3,000 per day	4,000 per day
		ICU daily room & board benefits shall be paid at 6 times.			
Group 2	Fees for medical services, diagnosis, treatment, blood services, nurse services, medicine, intravenous nutrition and medical supplies, per confinement				
2.1	Medical service fees for diagnosis	25,000	35,000	40,000	50,000
2.2	Treatment medical services, blood services and nursing services				
2.3	Medicine, intravenous nutrition and medical supplies				
2.4	Medicine and expendable medical supplies (Medical Supply 1) for take-home (7 days cap per admission)				
		5,000 per admission (Included in the maximum benefits group 2.1 - 2.3)			
Group 3	Fees for medical professional services (physician), examination, physical services per confinement (not exceeding 365 days)	As charged*			
Group 4	Fees for surgery and procedures per confinement				
4.1	Operating or medical procedure room	As charged*			
4.2	Medicine, intravenous nutrition and medical supplies and surgical devices				
4.3	Medical professional services, physician (and assistant) fees for surgery & procedure				
4.4	Physician fees - Anesthesiology				
4.5	Medical expenses for organ transplantation				
Group 5	Day Surgery <sup>1</sup>				



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.  
Terms and conditions of coverage will be specified in the policy issued to the policyholder.

BRIEF BENEFIT TABLE OF AIA HEALTH SAVER		PLAN (BAHT)			
		200,000	300,000	400,000	500,000
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 confinement				
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)			
Group 7	Fees for OPD treatment of injury within 24 hours of each accident	7,000	8,000	9,000	10,000
Group 8	Rehabilitation fees after admission per policy year	Not Cover			
Group 9	Medical services fees for chronic kidney failure treatment by hemodialysis per policy year	200,000**	300,000**	400,000**	500,000**
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 fees	As charged* (Included in the maximum benefits group 3 - 6)			
Group 13	Minor surgery <sup>2</sup> per admission	10,000	15,000	20,000	25,000
Additional Benefits	3. OPD general benefits	Not Cover		1,000 per visit; Maximum 30 times per policy year	1,500 per visit; Maximum 30 times per policy year
	4. Benefits of Critical Illness Coverage <sup>3</sup> (Double CI)	The Company shall increase maximum benefit as specified in the benefits table of this rider to be double for the benefits as following; in the event that the insured has been treated for critical illness. 1. The maximum benefits in group 2 and group 3 - 6 and 12 as per confinement, excluding the benefits subgroup 2.4 ; 2. The maximum benefits in group 9 - 11 as per policy year The maximum benefits will be increased in the policy year when the insured is diagnosed to critical illness and 3 years consecutive.			
	5. Death benefit	10,000			

\* When combining group 3 – 6 and 12, the maximum benefits coverage must not exceed limit amount per confinement.

\*\* When combining group 9 – 11, the maximum benefits coverage must not exceed limit amount per policy year.

✍ The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.

✍ Terms and conditions of coverage will be specified in the policy issued to the policyholder.

### Remark

- <sup>1</sup> 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.
- <sup>2</sup> Minor surgery refers to a surgical procedure at the level of cutaneous or subcutaneous or epithelial tissue by applying local/topical anesthesia.
- <sup>3</sup> 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 shall increase maximum benefit as specified in the benefits table of this rider to be double for the benefits as following; in the event that the insured has been treated for critical illness.
1. The maximum benefits in group 2 and group 3 - 6 and 12 as per confinement, excluding the benefits subgroup 2.4 ;
  2. The maximum benefits in group 9 - 11 as per policy year

The double amount will cover first policy year of diagnosis and 3 consecutive years. The first policy year that the Company will increase the maximum benefits to double 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

### Waiting Period of AIA Health Saver rider

The Company shall not pay any benefits based on the following cases:

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; or
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 Saver rider

1. Conditions that are caused by congenital abnormalities, or congenital organ system defects, or genetic disorder, 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.

✍ The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.

✍ Terms and conditions of coverage will be specified in the policy issued to the policyholder.

**BRIEF BENEFIT TABLE OF AIA H&S EXTRA (NEW STANDARD)**
**PLAN (BAHT)**
**1. In-patient benefits**

Group 1	Hospital daily room & board, food and hospital service charges (in-patient) per confinement. In the event of ICU, such benefit will be paid for hospital daily room & board, food and hospital services charges (in-patient) at double of the benefits in paragraph 1 up to 30 days (combined not exceeding 125 days).	1,500 per day	2,000 per day	2,500 per day	3,500 per day	4,500 per day	5,500 per day	6,500 per day
Group 2	Fees for medical services, diagnosis, treatment, blood services, nurse services, medicine, intravenous nutrition and medical supplies, per confinement.							
2.1	Medical services fees for diagnosis.	14,000	18,000	20,000	25,000	30,000	35,000	40,000
2.2	Treatment medical services, blood services and nursing services.							
2.3	Medicine, intravenous nutrition and medical supplies.							
2.4	Medicine and medical supplies (Medical Supply 1) for take-home.							
		1,000 per admission (Included in the benefit group 2.1-2.3)						
Group 3	Fees for medical professional services (physician), examination and physical services per confinement (not exceeding 125 days).	600 per day	700 per day	800 per day	900 per day	1,000 per day	1,100 per day	1,200 per day
Group 4	Fees for surgery and procedures per confinement.							
4.1	Operating or medical procedure room.	8,000	10,000	12,000	13,000	14,000	15,000	16,000
4.2	Medicine, intravenous nutrition and medical supplies and surgical devices.	50,000	60,000	80,000	90,000	100,000	110,000	120,000
4.3	Medical professional services, physician (and assistant) fees for surgery & procedure.							
4.4	Physician fees - Anesthesiology.							
4.5	Medical expenses for organ transplantation.							
		Double of benefits group 4						
Group 5	Day surgery! <sup>1</sup>	Cover and receive same benefit as in-patient						



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## BRIEF BENEFIT TABLE OF AIA H&S EXTRA (NEW STANDARD)

### PLAN (BAHT)

## 2. Out-patient benefits

		1500	2000	2500	3500	4500	5500	6500
<b>Group 6</b>	Fees for diagnosis directly related to before and after in-patient treatment, or follow up OPD treatment directly related to after discharge per confinement							
<b>6.1</b>	Fees for diagnosis directly related to in-patient treatment within 30 days before and after admission	5,000	5,500	6,000	6,500	7,000	7,500	8,000
<b>6.2</b>	Fees for OPD treatment after discharge (per admission) for follow up treatment within 30 days after the admission (excluding fees for diagnosis)	Not cover						
<b>Group 7</b>	Fees for OPD treatment of injury within 24 hours of each accident	3,000	4,000	5,000	7,000	8,000	9,000	10,000
<b>Group 8</b>	Rehabilitation fees after admission per policy year	Not cover						
<b>Group 9</b>	Medical services fees for chronic kidney failure treatment by hemodialysis per policy year							
<b>Group 10</b>	Medical services fees for tumour or cancer treatment by radiation therapy, interventional radiology and nuclear medicine per policy year.	20,000	25,000	35,000	40,000	50,000	60,000	70,000
<b>Group 11</b>	Medical services fees for cancer treatment by chemotherapy per policy year							
<b>Group 12</b>	Emergency ambulance fees (per admission)	4,000	4,500	5,000	5,500	6,000	6,500	7,000
<b>Group 13</b>	Minor surgery <sup>2</sup> (per admission)	5,000	6,000	8,000	9,000	10,000	11,000	12,000



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## BRIEF BENEFIT TABLE OF AIA H&S EXTRA (NEW STANDARD)

### PLAN (BAHT)

	1500	2000	2500	3500	4500	5500	6500
<b>Additional benefits</b>							
<b>3. OPD general benefit <sup>3</sup></b>	<b>3,000</b>	<b>4,000</b>	<b>5,000</b>	<b>6,000</b>	<b>7,000</b>	<b>8,000</b>	<b>9,000</b>
<b>4. Special cash back benefit <sup>4</sup></b>	<b>1,500</b>	<b>2,000</b>	<b>2,500</b>	<b>3,000</b>	<b>3,500</b>	<b>4,000</b>	<b>4,500</b>
<b>5. Death benefit <sup>5</sup></b>	<b>10,000</b>						

<sup>1</sup> 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.

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

<sup>3</sup> As a result of each injury or illness, the company will pay benefits according to the actual amount but limit to maximum benefit per policy year as stated in the endorsement for OPD general benefit.

<sup>4</sup> In case of no claims from the in-patient benefits or out-patient benefits or OPD general benefit or death benefit during the policy year (without discontinuation of renewal or cancellation during policy year), as well as paying the premium within the grace period. As for the case of monthly payment, the payments must be up to 3 consecutive months.

<sup>5</sup> In case of death, it must be during the coverage of AIA H&S Extra (new standard) rider.

## Waiting Period of AIA H&S Extra (new standard) rider

The Company shall not pay any benefits based on the following cases:


- 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; or
- 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 H&S Extra (new standard) rider

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

 The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.

 Terms and conditions of coverage will be specified in the policy issued to the policyholder.

BRIEF BENEFIT OF AIA HB EXTRA PER DAILY BENEFIT 100 BAHT		BENEFITS (BAHT)
DAILY BENEFIT WHEN HOSPITALIZED AS AN IN-PATIENT BENEFITS UNDER 1 PER CONFINEMENT		
1	1.1 Daily benefits when the insured is admitted as an inpatient. The daily benefit will become 3 times as the insured admitted in ICU and ICU case is capped at 365 days per confinement. Under section (1.1), Daily benefit per day is capped at 3 times of daily sum assured.	100 per day (1X)
	1.2 Benefit per day if an insured gets hospitalized as an in-patient (including Day Case).	100 per day (1X)
THE COMBINATION OF 1 IS CAPPED AT MAXIMUM 1,260 DAYS PER CONFINEMENT		
OTHER BENEFITS BENEFITS UNDER 2 AND 3 PER CONFINEMENT BENEFIT UNDER 4 PER ADMISSION		
2	Benefit per confinement if an insured gets hospitalized as an in-patient and undergoes a surgery.*	500 (5X)
3	Benefit per confinement if an insured gets hospitalized as an in-patient from any of the 13 acute CI diseases.**	2,500 (25X)
4	Take-home medicine per admission (including Day Case).	100 (1X)
DEATH BENEFIT		1,000 (10X)

Remark X is Sum Assured Multiple of AIA HB Extra

\* Surgical operation uses either general anesthesia or spinal anesthesia. The benefit is one time per confinement.

\*\* Acute CI diseases follow the CI definition of AIA HB Extra. This benefit is payable only one time per confinement regardless of the number of Acute CI diseases. The company shall not pay this benefit when hospitalized again from the same CI disease or from the CI complications.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

**1 ESWL : Extracorporeal Shock Wave Lithotripsy**

การสลายนิ่ว

**2 Coronary Angiogram / Cardiac Catheterization**

การตรวจเส้นเลือดหัวใจโดยการฉีดสี

**3 Extra Capsular Cataract Extraction with Intra Ocular Lens**

การผ่าตัดต้อกระจก

**4 Laparoscopic**

การผ่าตัดโดยการส่องกล้องทุกชนิด

**5 Endoscope**

การตรวจโดยการส่องกล้องทุกชนิด

**6 Sinus Operations**

การผ่าตัดหรือเจาะไซนัส

**7 Excision Breast Mass**

การตัดก้อนเนื้อที่เต้านม

**8 Bone Biopsy**

การตัดชิ้นเนื้อจากกระดูก

**9 Amputation**

การตัดนิ้วมือหรือนิ้วเท้า

**10 Liver Puncture / Liver Aspiration**

การเจาะตับ

**11 Bone Marrow Aspiration**

การเจาะไขกระดูก

**12 Lumbar Puncture**

การเจาะช่องเยื่อหุ้มไขสันหลัง

**13 Thoracentesis / Pleuracentesis / Thoracic Aspiration / Thoracic Paracentesis**

การเจาะช่องเยื่อหุ้มปอด

**14 Abdominal Paracentesis / Abdominal Tapping**

การเจาะช่องเยื่อช่องท้อง

**15 Curettage, Dilatation & Curettage, Fractional Curettage**

การขูดมดลูก

**16 Colposcope, Loop diathermy**

การตัดชิ้นเนื้อจากปากมดลูก

**17 Marsupialization of Bartholin's Cyst**

การรักษา Bartholin's Cyst

**18 Gamma knife**

การรักษาโรคด้วยรังสีแกมมา



## Waiting Period of AIA HB Extra rider

The company shall not pay any benefits of this rider if any illness occurs during this period.

- Within 30 days from the effective date of this rider or the reinstatement date from the latest renewal, whichever date is later or
- Within 120 days from the effective date of this rider or the reinstatement date from the latest renewal, whichever date is later for the following illnesses
  - All type of Hernia
  - Pterygium or Cataract
  - Tonsillectomy or Adenoidectomy
  - Endometriosis
- The company shall not pay any benefits in case of in-patient due to acute critical illness according to a definition in this rider for illnesses or abnormalities that relate to acute critical illness which covers under this rider within 60 days from the effective date of this rider or the reinstatement date from the latest renewal, whichever date is later

## Some Exclusions of AIA HB Extra rider

The company shall not pay any benefits for an admission due to injury or illness (includes intercurrent disease) or abnormality from

1. Chronic disease, illness or injury that is not cured before effective date of this rider, congenital abnormalities or developmental disorders or genetic disorders
2. Esthetic enhancement treatment or cosmetic surgery or any other treatments for skin beauty purposes, acne, melasma, freckle, dandruff and fallen hair treatment, body weight control, unnecessary surgery except wound operation caused by accident covered in the contract.
3. Pregnancy, miscarriage, abortion, child delivery, obstetric complications, addressing problems with infertility (including investigations and treatments), sterilization, and contraception.



The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.



Terms and conditions of coverage will be specified in the policy issued to the policyholder.

# AIA VITALITY



There are 2 types of AIA Vitality Membership

**AIA Vitality**

**AIA Vitality Plus**

**Join AIA Vitality Plus**  
to plus your benefits and rewards

## AIA Vitality

- AIA Vitality Premium Discount
- AIA Vitality Core Benefits
- Free of charge

## AIA Vitality Plus

- AIA Vitality Premium Discount
- AIA Vitality Core and Exclusive Benefits from AIA Vitality partners
- AIA Vitality Active Challenge
- AIA Vitality Plus Premium is only 1,400 THB / membership year

**Remark:** The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy.

# AIA VITALITY PLUS BENEFITS

Upfront  
Premium Discount  
**up to 15%**

Status Flexing Discount Renewal  
Premium Discount **up to 25%**



**Health check  
Free 3 Basic**

Health Check and receive  
THB 50 Boots e-voucher



**Health Check Network  
Discounted Package**



Free Vision Screening  
**Special discount** for glasses,  
lens and sunglasses



**Health check Rewards**  
Receive cashback up to  
**1,200 THB**

for getting basic or advance health  
screening, sleep test, eye check-up,  
nutrition consultation and vaccination

via TrueMoney top-up code:  
Bronze 200 THB, Silver 300 THB,  
Gold 400 THB and Platinum 600 THB  
per time. 2 times/membership year.



**Active Rewards**



Achieve exercise point challenge  
every 2 weeks to receive  
**lifestyle rewards**

**AIA Vitality Virtual Run**  
**100 THB Discount**  
**on entry fee**

**Fitness Devices  
& Healthy Gear**



fitbit Discount **up to 30%**

GARMIN Discount **up to 30%**

SUUNTO Discount **up to 15%**



Discount **up to 25%**

Remark: Discount on selected items

**Fitness**

Discount and status-based  
cashback on gym membership  
fee **up to 50%** and  
**Free Fitness Test**  
(one time per year)



**Healthy Food**  
**15% off**



Purchase participating healthy food  
i.e. fresh vegetables, fresh fruit,  
low fat pasteurised milk, fresh egg,  
fresh fish and unpolished rice.  
Discount up to 300 THB/month

**Travel Rewards**

Enjoy your hotel stay with  
**up to 25%**

**AIA Vitality  
Travel Rewards**

Status-based discount; Bronze 10%,  
Silver 15%, Gold 20%, Platinum 25%  
max 4 nights/booking and limited to  
4 bookings/membership year

**Platinum Reward**

Receive TrueMoney  
**800 THB**



Get rewarded for achieving  
Platinum status on the 60<sup>th</sup> day  
after membership anniversary

**Personal Medical  
Case Management**

**Free**

For individual AIA Vitality policy holders  
and Vitality member with status  
Gold or Platinum

**Air Purifier Discount**  
**up to 25%**



Conditions: • The AIA Vitality benefits are subject to AIA terms and conditions. AIA reserves the right to change and amend any of the terms and conditions which are available at the AIA+ application or at <https://campaigns.aia.co.th/vitality/en/rewards> • AIA Vitality Plus members must be effective on the date of receiving the benefits and/or status-based cash back and the value of benefits and/or status-based cash back will be calculated on the health check date, booking hotel date, gym benefit or membership year for Platinum reward • Eligibility to use the personal medical case management service benefit shall be in accordance with the conditions set out by the service provider which is an independent non-affiliated third-party company of AIA Group. AIA does not manage the service provider and shall not be responsible or liable for any services, products, or solicitation efforts made by the service provider.

When you become an AIA Vitality member, you can collect Vitality Points from knowing your health and improving it to earn greater rewards via AIA+ mobile application.

## HOW YOU CAN LIVE A HEALTHY LIFESTYLE WITH AIA VITALITY

### KNOW YOUR HEALTH



Discover how healthy you are with health assessments, online or with a specialist and earn Vitality Points.

### IMPROVE YOUR HEALTH



Exercise, eat healthy, get enough sleep, complete challenges and earn points for every accomplished task to elevate your Vitality Status.




### GET REWARDS



Celebrate your achievement with exclusive benefits. The higher your Vitality Status, the greater your rewards.

# DOWNLOAD AIA+



-  AIA reserves the right to change the health activities and/or AIA Vitality Points structure including partner benefits at any time with notice of changes 1 month in advance.
-  The applicant is advised to study details of product information in prospectus. After receiving the policy, the insured is advised to study the terms and conditions of coverage in the policy contract.
-  Terms and conditions of coverage will be specified in the policy issued to the policyholder.

## EARN POINTS TO UPGRADE AIA VITALITY STATUS

### Assessments

Points per  
membership year



#### Online Assessments

		1 <sup>st</sup> Time (6 months apart)	2 <sup>nd</sup> Time
How Active Are You?	1,000	500	500
How Well Are You Eating? <sup>1</sup>	1,000	500	500
How Healthy Are You?	1,000	500	500
How Stress Are You?	1,000	500	500
Quit Smoking	1,000	500	500
How Well Are You Sleeping?	500	250	250

#### Face to Face

Nutritionist Consultation <sup>1</sup>	2,000	1,000	1,000
AIA Vitality Fitness Assessment	750 + 750		
Health Check – Body Mass Index (healthy range 18.5-24.9)	750 + 750		
Health Check – Blood Pressure (healthy range <130/85)	750 + 750		
Health Check – Glucose (healthy range <100)	750 + 750		
Health Check – Cholesterol (healthy range <200)	750 + 750		
(+750 points if result is within healthy range)			
Pap Smear (F, age 21+) <sup>2</sup>	1,000		
Mammogram (F, age 40+)	1,000		
Prostate-Specific Antigen (M, age 50+)	1,000		
Fecal Occult Blood Test (age 45+)	1,000		
HIV Test	1,000		
Dental Check	1,000		
Eye Check Up	500		
Flu Vaccination	1,000		
Covid 19 Vaccination	1,000		
Hepatitis B Vaccination <sup>3</sup>	1,000		
HPV Vaccination (F, age 18-26) <sup>3</sup>	1,000		
Blood Donation	200	100	100

My AIA Vitality Membership Anniversary Date : DD / MM / YYYY

Points per  
membership year



### Physical Activities

#### Physical Activities

15,000

Earn Vitality Points for one physical activity with the highest point each day from (1) Workout by linking fitness device or app (up to 100 points/day) or (2) Partner Gyms visit (up to 100 points/day of visit) or (3) Online exercise with gym partner (up to 50 points/day of attendance, up to 6,300 points/ membership year) or (4) Fitness events e.g. marathon (up to 1,500 points/day)

### Healthy Food

Purchase fresh vegetables, fresh fruits, low fat pasteurized milk, fresh egg, fresh fish, or unpolished rice from programme partner.

Earn 1 point from every 5 Baht spent before discount (up to 400 points/month) + 15% discount (up to 300 Baht discount/month)

400	Jan	400	May	400	Sep
400	Feb	400	Jun	400	Oct
400	Mar	400	Jul	400	Nov
400	Apr	400	Aug	400	Dec

### Challenges

#### Personalized Challenges

Personalised challenge recommended by the programme such as exercising 30 mins/day and 3 days/week for 13 weeks and receive 1,000 points if achieve this challenge. Up to 5,500

#### Self-challenges

Self accepted challenge i.e., 5-day workout challenge, 5 km challenge, Digital detox your dinnertime, raise a glass to moderation, say no to sugar (50 points/Challenge, up to 500 points/membership year) Up to 500

#### Sleep

Sleep Tracking 1,830 5 points per night  
(Sleep 7 hours daily and track your sleep with Fitbit, Garmin, Apple Watch<sup>4</sup> or Samsung Watch)

### Special Activities

#### Special Activities

Special activities related to AIA Vitality program 500

<sup>1</sup>Earn up to 2,500 points/membership year for completing all online nutrition assessments and nutritionist consultations. <sup>2</sup>Earn 1,000 Vitality Points for 3 consecutive membership years. <sup>3</sup>Once per life.

<sup>4</sup>Your Apple Watch needs to connect with 3rd party apps: Pillow, Sleep++ or Sleep Watch.





**AIA THAILAND**

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**aia.co.th**

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

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