

# FWD Prima Care

Enhance all cares and treatments



# FWD Prima Care

## **At FWD, we understand that**

Apart from the responsibility in creating a progress in career, there are many things requiring your care, particularly the matters of family members, as you always wish for the best quality of life for everyone. A good health is another matter emphasized by you due to the unpredictable event beforehand. Upon illness requiring hospitalization, FWD wishes to help you and your family to receive the best treatment.

## **So we designed FWD Prima Care to :**

Ease your anxiety on yearly increasing medical treatment expenses with a health coverage plan that contributes to relief of burden and take care of treatment expenses when requiring the hospitalization, where you can select the benefits that suits your requirement from 5 coverage plans. Enhance the confidence with coverage including room, board, diagnosis, surgery, with continuous treatment fees as an option to use the service from a trusting hospital to be fully treated for recovering, to help you taking care of your family as desired.

# FWD Prima Care



## Select coverage plan as desired

Room and board and hospital service fees with 5 alternative plans up to 7,500 Baht per day.

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## A lump sum of actual surgery fee

Unlock your anxiety on surgery fee covering both major and minor surgery in lump sum based on the limit in Benefit Table.

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## Coverage of Post hospitalization expenses

Ready for continuing treatment after discharge, you will be covered within 30 days for follow-up treatment.

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## Add coverage benefits depending on the plan you choose

Receive the doubled medical expenses for surgery due to 3 critical illnesses or having an accident requiring inpatient hospitalization.

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## No claim with discount

Receive 10% discount on your premium renewal in case of no claim.

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# Benefits and Coverage

Unit : Baht

Brief Benefit Table	Plan S	Plan M	Plan L	Plan XL	Plan XXL
<b>1. Benefits in case of In - Patient (IPD) per confinement</b>					
1.1 Room and board, and In-hospital service fees (per day) max 125 days	1,500	3,000	4,500	6,000	7,500
1.2 Benefits for Intensive Care Unit (ICU) max 30 days	3,000	6,000	9,000	12,000	15,000
1.3 Medical service fee for diagnosis or therapy, nursing service including medicine expense and medical supplies expense	15,000	25,000	35,000	50,000	65,000
1.4 Medicine expense and medical supplies expense (medical supplies 1) at home max 14 days (including benefits in Clause 1.3)	1,500	3,000	4,500	6,000	7,500
1.5 Doctor fee of examination and treatment max 125 days	1,000	1,000	1,000	1,500	1,500
1.6 Medical treatment expense by surgery (surgical operation) and procedure	60,000	100,000	120,000	150,000	180,000
1.7 Medical expense for Major Surgery in case of non-requirement of In-Patient hospitalization (Day Surgery)	Benefits are paid as if In-patient hospitalization.				
1.8 Medical treatment expense by Organ Transplantation	Double of benefits in Clause 1.6				
<b>2. Benefits in case of non-requirement of In - Patient (IPD) hospitalization</b>					
2.1 Medical expense for diagnosis directly related and occurred within 30 days in pre and post In - Patient hospitalization	5,000	6,000	7,000	8,000	10,000
2.2 Fees for rehabilitation medicine after each In-Patient hospitalization within 30 days after discharge from In-Patient hospitalization max 7 times	1,000	1,200	1,500	1,800	2,000
2.3 Out-Patient medical treatment expense in each post In-Patient hospitalization for continuous medical care within 30 days after discharge from In-Patient hospitalization at that time (excluding medical fee for diagnosis)	Including in benefits in Clause 1.3				
2.4 Medical treatment expense by Minor Surgery	5,000	6,000	7,000	8,000	10,000
<b>3. Special benefits for major illness</b>					
3.1 Treatment expense by surgery in case of 3 Critical illnesses (Invasive Cancer, Acute Heart Attack, Major Stroke), or having an accident per confinement	Increase of one more time from benefits in Clause 1.6				
3.2 Medical service fee for tumor or cancer treatment by radiotherapy, interventional radiology, and nuclear medicine per policy year	25,000	50,000	75,000	100,000	150,000
3.3 Medical service fee for cancer treatment with Chemotherapy including Targeted Therapy per policy year					
3.4 Medical service fee for chronic kidney failure treatment by Hemodialysis per policy year	12,500	25,000	50,000	75,000	100,000
3.5 Balloon Angioplasty per policy year	-	-	150,000	175,000	200,000
<b>4. Coverage in case of emergency</b>					
4.1 Medical treatment expense for Out-Patient treatment of injury within 24 hours of each accident	5,000	7,500	10,000	15,000	20,000
4.2 Emergency ambulance service fee	4,000	5,000	6,000	7,000	8,000
<b>5. Other additional benefits in case of In - Patient (IPD) per confinement</b>					
5.1 Specialist consultation fee	-	-	2,000	3,000	4,000
5.2 Special diagnostic radiology	-	-	10,000	12,000	15,000
Deductible Plan per confinement for the insured with 1 month 1 day - 5 years of age (for the benefits and coverages No. 1 - 5 with an exemption of No. 2.4 and 4.1) from anniversary date of policy year of which the insured is 6 years old, the deductible plan shall be cancelled and covered in accordance with the specified Benefit Table.	5,000	10,000	10,000	15,000	15,000

# Important Coverage Conditions

Coverage Conditions	Details
Room and board, in-hospital services fee (In-Patient)	It is based on actual payment amount, but not exceeding the benefits in Table max 125 days, and max 30 days for ICU. After combining, it shall not exceed 125 days per confinement.
Organ Transplantation	Medical treatment expenses incurred from Organ Transplantation, for instance, Liver, Pancreas, Kidney, Heart, and Lung, because the organ is in last stage and unable to be recovered as usual, including Bone Marrow Transplantation using Haematopoietic Stem Cells after Bone Marrow Ablation.
Confinement	Each In - Patient hospitalization or Day Surgery in the hospital for no matter how many times due to the same injury or illness, and the treatment remains not cured, including the related or continuous complications within 90 days from the last discharge date, shall also be deemed as single hospitalization.
Premium Discount in Renewal Year	In the case of no claim for indemnity in policy year before the last renewal year, the Company shall offer an insurance premium discount in the renewal year at 10% of the renewal premium of FWD Prima Care Health Rider, and Endorsement of Additional Benefit Extension (In - Patient) (if any). In the case where the company has given premium discount, and after that, the claim for indemnity is notified for the event occurred during the insuring period of policy year before last renewal year, the company reserves its right not to offer premium discount, where premium discount shall be regained by deducting from benefit which must be paid by the company to the insured until completing the full amount.

## 17 Exemptions of Coverage - For example :

1. The conditions as the result of congenital abnormalities or inborn incomplete body organ system or genetic disease or body development disorder, except the coverage of this rider is effective for not less than one year (1 year) and the symptom is apparent after the insured is fully aged sixteen years (16 full years).
2. The examination and treatment or surgery for beautification, or solving the complexion, acne, blemish, freckle, dandruff and hair loss problems, or controlling body weight and the surgery which can be alternative with another treatment, except wound dressing due to accident which is covered.
3. Health Check up, request for hospitalization, or request for surgery, convalescence or rest for recovery or rest in the hospital so that there is a person who generally takes care, examination or treatment not related to the disease which is the cause of admittance for hospitalization, diagnosis of injury or illness, treatment or investigation for finding the cause, that are not medical necessity and not medical standards.
4. Examination and treatment in the experimental stage, examination or treatment for Obstructive Sleep Apnea, examination or treatment of sleep disorders and snore.
5. Suicide, attempted suicide, self-assault or self-attempted assault either being an act by the insured himself/herself or allowing other person to act whether during insanity or not, including accident from the insured's eating, drinking or injecting medicine or toxin into his/her body and overdose from the physician's prescription.

## Insurance Conditions

Issue Age	1 month 1 day – 70 yeas (renew until the age of 79)
Coverage Period	Until the age of 80 or not exceeding coverage period of the life insurance policy

## Feel at ease more with special services



Medical emergency aid service in case of sudden accident or illness in Thailand.



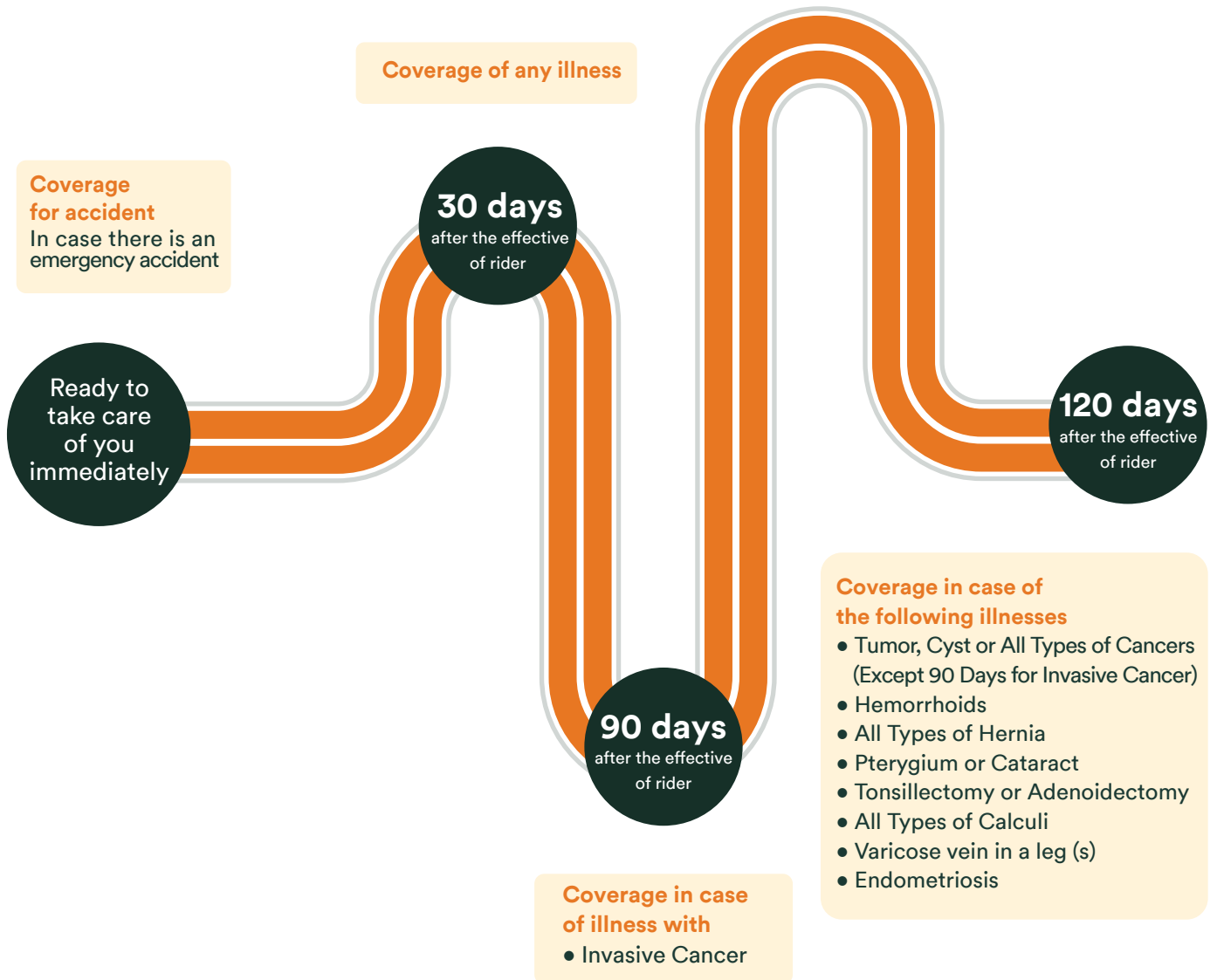
Hot line health service in case of sudden illness at Tel. 02 206 5444.



Inquiry service of policy information where we are ready for serving you via FWD Customer Center 1351.

# FWD Prima Care

Ready to start taking care of you, and offer the benefit coverage after the effective of rider and obtaining FWD Care Card.



## Sample of Annual Premium (First Year)

Unit : Baht

Age (years)	Plan S		Plan M		Plan L		Plan XL		Plan XXL	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
30	5,300	6,800	8,500	11,100	12,400	16,000	17,300	22,400	22,000	28,500
40	6,300	8,200	10,200	13,300	14,800	19,200	20,700	26,900	26,300	34,200
50	7,900	10,200	12,800	16,600	18,500	24,000	25,900	33,600	32,900	42,800

### Remark:

- The underwriting is in accordance with terms and regulations of the company.
- An insured person should study and understand a supporting document for sale offers before deciding to make an insurance.
- The annual premium is for occupation class 1 and 2.
- The renewal premium is adjustable as per an increase of age.
- The company may adjust the renewal premium of the rider on an anniversary of a policy year due to factors such as age, occupation class, an increase in medical treatment expenses, or overall compensation payment experience of this rider. The company will inform an insured person in a written form for not less than 30 days. However, the insurance premium which is adjusted will have to be the rate that is already approved from a registrar.
- As per the regulations specified by the law, this insurance premium can be used for deducting individual income tax.
- This document is not a part of an insurance contract. Terms and conditions of coverage will be specified in an insurance policy.
- This reserves the rights according to the law. Do not copy or modify regardless of any part in this document.

### FWD Life Insurance Public Company Limited

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