

Claim Reimbursement

Medical Expense Claim (in case that members make an advance payment for medical expenses)

The required documents are described below:

• For outpatient treatment (OPD)

- Original receipt specifying all medical expenses, such as treatment, medicine, physician's fee, and laboratory fee
- Medical report containing materials symptoms, diagnosis and treatments
- In case of skincare treatment, a responsible physician is required to indicate the name of illness and types of medications used for medical treatment
- Copy of ID card, copy of Allianz Ayudhya membership card and claim form (can be downloaded from allianz.co.th)

• For inpatient treatment (IPD)

- Original receipt specifying all medical expenses and a summary of expenses
- Medical report containing materials symptoms, diagnosis and treatments
- Copy of ID card, copy of Allianz Ayudhya membership card and claim form (can be downloaded from allianz.co.th)

Submission of Claim Form

Allianz Ayudhya member could submit a claim form in 2 submission channels

- In-person at Allianz Ayudhya headquarter or Allianz Ayudhya branches available nationwide
- Registered postal mail addressed to:
(Please indicated the policy number on the original receipt every time for the prompt service).

Claim Department

Allianz Ayudhya General Insurance Public Company Limited.
898 Ploenchit Tower, Ploenchit Road, Khwang Lumpini, Khet Pathumwan, Bangkok 10330

Remarks

- You are required to submit required documents related to your claim reimbursement within a period of 30 days following the date of medical treatment or the date of discharge from hospital or the date of accident.
- If a claim reimbursement is delayed for more than 30 days, you are required to prepare a document specifying the reason(s) for the delay to be attached to the above mentioned documents.
- Please submit the related documents for making your claim reimbursement in the form of registered postal mail or EMS to prevent possible loss.
- Allianz Ayudhya will not be able to proceed with any assessment on your claim reimbursement if you are unable to submit us an original receipt showing actual medical expenses.

Reception of Claim Payment

You can specify your convenient channel to receive claim payments in the medical claim form that can be downloaded from allianz.co.th

- Claim payment made via a cashier's check issued by a local bank
- Claim payment made by transferring the amount of money to your bank account with the attachment of a bank account copy

If you submit the complete set of documents required for the claim reimbursement, Allianz Ayudhya will approve the claim payment without request for additional documents and will pay the claim within 15 days.

Recommendation for Claim Reimbursement

- Claim will be paid under the scope of terms, conditions and table of benefits specified in your health insurance policy, which shall include terms of agreement in the amendment of contractual provisions that remain effective during your treatment in a hospital.
- Allianz Ayudhya shall be responsible for medical expenses and other costs incurred from medical treatments under your approved coverage only.
- Allianz Ayudhya shall approve the claim payment when you have paid the insurance premium accurately.
- Allianz Ayudhya shall reserve the right not to approve any claim payment for you or your dependents if any breach of agreement is found in any contractual provisions or terms and conditions stated in the health insurance policy, e.g., the loss of an original receipt or the illness occurs before the purchase of the insurance policy.
- If you possess excessive medical expenses not included in the coverage and you haven't paid that amount of expenses directly to your selected network hospital or clinic or Allianz Ayudhya has previously granted the coverage for your illness, but has subsequently discovered that the illness is ineligible for the coverage, Allianz Ayudhya may submit an invoice of expenses to you. If you are unable to pay the amount mentioned in the invoice within the specified time period, you may be suspended from using a Allianz Ayudhya membership card in having medical treatment services in your preferred network hospitals or clinics.
- Allianz Ayudhya members can find terms and conditions and the table of benefits in the insurance policy or please contact Allianz Ayudhya Call Center.

Customer Services

Allianz Ayudhya Call Center

- Tel: 1292 press 4 / 24 hours (everyday)
- Fax: 0 2230 6556
- Email: csc@allianz.co.th

Allianz Ayudhya Complaint Unit

- Tel: 1292 press 4 Monday – Friday, 8.30 - 17.30 hrs., except Saturday – Sunday and national public holiday
- Fax: 0 2230 6556
- Email: bccu@allianz.co.th

Allianz Ayudhya Complaint Unit provides a wide range of comprehensive solutions for all health insurance issues, varying in claim reimbursement, after-sale services, and several other complaints and suggestions on healthcare and health insurance for greater service improvement.

Sales Department

- Tel: 0 2677 0000 press 1 (automatic) and 0 2232 8555 press 1 or 2 (automatic)
(Monday – Friday, 8.30 - 17.30 hrs., except national public holidays)

Policy Renewal Department

- Tel: 0 2677 0055
- Fax: 0 2230 6512
- Email: TH-loyalty@allianz.co.th
(Monday – Friday, 8.30 - 17.30 hrs., except national public holidays)

Allianz 
AYUDHYA



Individual health and accident insurance Membership handbook

Superior Health

allianz.co.th

Benefits and Coverage for Allianz Ayudhya Members

Inpatient Treatment (IPD) (admitted to hospital as inpatient for no less than 6 consecutive hours)

Allianz Ayudhya will pay out benefits according to the actual amount payable but not exceeding the maximum benefit specified in the Policy Schedule for the following examples:

- Room and board including hospital service charges
 - o Non-intensive Care Room
 - o Intensive Care Unit with a maximum limit of 15 days per confinement
- Nursing service fees
- Medication, blood and blood components
- Expenses for diagnostic and X-ray
- Fees for medical equipment and supplies (All types of medical supply 1 and 3, except for Defibrillator or Pacemaker).
- Home medication after discharge from a hospital (not more than 14 days)
- Expenses of ambulance in emergency
- Fees for surgery
- Anesthesiologists' fees and Nurse Anesthetist
- Medical practitioners' fees
- Medical fees associated with a follow-up treatment on an outpatient basis within 30 days after discharge from a hospital.
- Fees for emergency medical services on an outpatient basis within 24 hours after the accident, including costs of follow-up treatment provided within 15 days after the initial treatment. Allianz Ayudhya membership card can only be used for the first time; in case of follow-up treatment, members are required to make an advance payment for medical expenses and submit all relevant documents to Allianz Ayudhya for further claim reimbursement.

Outpatient Treatment (OPD) (if any)

For outpatient treatment, Allianz Ayudhya will pay out benefits according to the actual amount payable but not exceeding the maximum benefit specified in the Policy Schedule.

Remarks

- This document is not part of the insurance policy. Please refer to the general terms, conditions and exclusions in the insurance policy.

- Allianz Ayudhya members can find the exclusions in the insurance policy.

Medical Treatment Service

Allianz Ayudhya members will be provided 24-hour worldwide coverage, **excluding the United States of America where the benefits will be paid for the injury from an accident only.** Medical treatments are available at more than 490 network hospitals and clinics throughout Thailand without any advanced payment, provided a valid Allianz Ayudhya membership card is presented prior to treatment.*

For medical treatment obtained from Allianz Ayudhya's network hospitals or clinics

- Check the list of Allianz Ayudhya's network hospitals and clinics in the website allianz.co.th to select a certain network hospital or clinic at your convenience.
- Show your Allianz Ayudhya membership card or downloaded e-card from my health application, together with the national identification card or any other references issued by the government agency, to your selected network hospital or clinic's staff.
- If the medical expense exceeds the agreed coverage amount specified in terms and conditions of your insurance policy, you will be required to pay the excess amount from your network hospital or clinic.
- Allianz Ayudhya may request additional documents to support your health coverage. You may be requested to make an advance payment and submit all relevant documents to Allianz Ayudhya for further claim reimbursement.

* Medical Treatment Service without advance payment subject to Company terms and conditions

For medical treatment not obtained from Allianz Ayudhya's network hospitals or clinics

It is compulsory for all Allianz Ayudhya members to make an advance payment for medical expenses and submit all relevant documents to Allianz Ayudhya for further claim reimbursement.

Pre-arrangement Service

1. Diagnostic tests as PET Scan, MRI, CT Scan, Echocardiogram Exercise Stress Test (EST)

- Members must inform the hospital or clinic's staff to coordinate with Allianz Ayudhya or contact Allianz Ayudhya Call Center to clearly verify the scope of coverage and benefits prior to receiving the above diagnostic tests.

- If the diagnostic test is required according to the medical necessity and medical standards, Allianz Ayudhya will provide you the coverage under the scope of "Inpatient Hospitalization Benefits: Hospital General Expenses".
- If you don't acquire Allianz Ayudhya's approval prior to receiving the above diagnostic tests, Allianz Ayudhya reserves the right to provide you the coverage and/or provide the coverage only under the scope of "Outpatient Benefits (OPD)" (If any).

2. Costs for Day Surgery

- Allianz Ayudhya will pay out benefits according to the actual amount payable but not exceeding the maximum benefit specified in the Policy Schedule.
- Members must inform the hospital or clinic's staff to coordinate with Allianz Ayudhya or contact Allianz Ayudhya Call Center to clearly verify the scope of coverage and benefits prior to receiving the above medical treatments.
- If the treatment is required according to the medical necessity and medical standards, Allianz Ayudhya will provide you the coverage under the scope of "Inpatient Hospitalization Benefits (IPD)".
- If you don't acquire Allianz Ayudhya's approval prior to receiving the above medical treatments, Allianz Ayudhya reserves the right to provide you the coverage.

For medical treatment in Allianz Ayudhya's network hospitals or clinics as an inpatient

- If the doctor has approved the date of your discharge from the hospital: Allianz Ayudhya will approve your eligibility to receive the coverage and benefits within 30 minutes after receiving all documents from the hospital.
- Official working hours for discharge from the hospital: 8.00-20.00 hrs. If you are discharged from the hospital outside the official working hours, you are required to make an advance payment for medical expenses and submit all relevant documents to Allianz Ayudhya for further claim reimbursement.

Remarks

- Subject to the insurance policy's terms and conditions.
- All customer can investigate hospital name lists in affiliated to Allianz Ayudhya at allianz.co.th or Allianz Ayudhya contact center 24 hours.

Allianz Ayudhya E-Service

1. Allianz Ayudhya SMS provides the delivery of messages via Allianz Ayudhya members' mobile phones registered at my health by Allianz Ayudhya Website or Allianz Ayudhya Call Center e.g. to confirm the benefits of coverage for medical expenses in case of being admitted to a network hospital or clinic, inform the claim assessment result.
2. E-Claim Statement offers a variety of notification services via email, particularly the approval of claim reimbursement for medical expenses. Allianz Ayudhya members will receive a message to confirm the approval of claim reimbursement via the E-Claim Statement on the date that the claim reimbursement has been approved.
3. my health by Allianz Ayudhya (Mobile Application). The online application can be downloaded from the App Store and Google Play, in which a Allianz Ayudhya member is required to register with the insurance policy registration number to check or update his/her personal information, claim reimbursement and outpatient benefits (OPD) (if any) as well as seek the name list of network hospitals and clinics, anywhere anytime.