

UltraCare Premium tables

UltraCare individual premiums 2022

Premiums are reviewed every year and may also be reviewed periodically. If you do not live in Thailand, please contact us for a quote.

Working out your premium

The base premium is the premium before any add-on plan premiums, Stamp duty or Tax (if any) is added. If you do not wish to have Personal accident cover these rates will not apply, please contact us for a quote.

1. The currency of the plan is Thai Baht (THB).
2. Choose the UltraCare plan you want based on the cover you need, from Standard, Select, Comprehensive or Elite.
3. The area of cover of the plan is Area 2: Worldwide, not including the USA. For information on eligibility and restrictions that may apply, see the 'Individual eligibility' section in the Plan guide.

4. Read across the Premium table based on your current age and that of any dependants.

When more than one child aged 0-17 is included on the plan, the second, third and fourth child are free of charge. If there are more than four children on the plan, this pricing structure repeats. For example, you must also pay for the fifth child, whilst the sixth, seventh and eighth child are free of charge.

If you are over 74 we will give you a quote for your renewal premium.

5. Choose how often you want to pay the premiums. You can pay every month, every three months or every year.

If you choose to pay every month or every three months your first payment includes the Personal accident premium for the whole plan year.

If you choose to pay every month, premiums for the first two months will be collected together on or around the first premium due date. All remaining monthly premiums will be collected one month in advance.

Due to administration costs, the total premiums you pay every month or every three months will be higher than if you pay the premiums every year. The total premiums will be about 7.5% higher if you pay every month and 5% if you pay every three months.

6. Premiums with THB 1,800 excess are shown in Table A and premiums with Nil excess are shown in Table B in this document. If you choose a voluntary excess option shown in the 'Deductibles' section, please contact us for a quote.
7. Choose your payment method. See the Individual application and Plan guide for details.

Deductibles

Excesses

UltraCare Standard plan

You must pay a standard amount of THB 1,800 for each medical condition in each plan year for all out-patient treatment claims. These premiums are shown in Table A.

You can choose a voluntary excess to lower your premium. This will apply for each medical condition in each plan year for all in-patient, daycare and out-patient treatment, including organ transplants. The discount shown in the table below is applied to the base premium. The base premium is the premium before any add-on plan premiums, Stamp duty or Tax (if any) is added. Please contact us for a quote with a voluntary excess.

| Excess options | Premium change |
|----------------|----------------|
| THB 34,000 | -10% |
| THB 68,000 | -20% |
| THB 170,000 | -30% |
| THB 340,000 | -40% |

UltraCare Select plan

You must pay a standard amount of THB 1,800 for each medical condition in each plan year for all out-patient treatment claims, including HIV or AIDS and maintenance of chronic medical conditions. These premiums are shown in Table A.

You can choose to remove the excess completely which will increase your premium. These premiums are shown in Table B.

Alternatively, you can choose a voluntary excess to lower your premium. If you choose a voluntary excess, this will apply for each medical condition in each plan year for all in-patient, daycare and out-patient treatment, including organ transplants, HIV or AIDS, emergency treatment outside your area of cover and maintenance of chronic medical conditions. The discount shown in the table below is applied to the base premium. The base premium is the premium before any add-on plan premiums, Stamp duty or Tax (if any) is added.

Please contact us for a quote with a voluntary excess.

| Excess options | Premium change |
|----------------|----------------|
| THB 3,400 | -5% |
| THB 6,800 | -10% |
| THB 17,000 | -15% |
| THB 34,000 | -20% |
| THB 68,000 | -25% |
| THB 170,000 | -30% |
| THB 340,000 | -40% |

UltraCare Comprehensive plan

You must pay a standard amount of THB 1,800 for each medical condition in each plan year for all out-patient treatment claims, including congenital abnormalities, HIV or AIDS and maintenance of chronic medical conditions. These premiums are shown in Table A.

You can choose to remove the excess completely which will increase your premium. These premiums are shown in Table B.

Alternatively, you can choose a voluntary excess to lower your premium. If you choose a voluntary excess, this will apply for each medical condition in each plan year for all in-patient, daycare and out-patient treatment, including congenital abnormalities, organ transplants, HIV or AIDS, emergency treatment outside your area of cover and maintenance of chronic medical conditions. The discount shown in the table below is applied to the base premium. The base premium is the premium before any add-on plan premiums, Stamp duty or Tax (if any) is added. Please contact us for a quote with a voluntary excess.

| Excess options | Premium change |
|----------------|----------------|
| THB 3,400 | -5% |
| THB 6,800 | -10% |
| THB 17,000 | -15% |
| THB 34,000 | -20% |
| THB 68,000 | -25% |
| THB 170,000 | -30% |
| THB 340,000 | -40% |

UltraCare Elite plan

You do not have to pay a standard excess on this plan. These premiums are shown in Table A.

You can choose a voluntary excess to lower your premium. If you choose a voluntary excess, this will apply for each medical condition in each plan year for all in-patient, daycare and out-patient treatment, including congenital abnormalities, organ transplants, HIV or AIDS, emergency treatment outside your area of cover and maintenance of chronic medical conditions. The discount shown in the table below is applied to the base premium. The base premium is the premium before any add-on plan premiums, Stamp duty or Tax (if any) is added. Please contact us for a quote with a voluntary excess.

| Excess options | Premium change |
|----------------|----------------|
| THB 1,800 | -4.5% |
| THB 3,400 | -9.5% |
| THB 6,800 | -14% |
| THB 17,000 | -19% |
| THB 34,000 | -23.5% |
| THB 68,000 | -28.5% |
| THB 170,000 | -33% |
| THB 340,000 | -43% |

Co-insurance

UltraCare Comprehensive plan

You must pay 25% of all out-patient dental treatment claims. The maximum amount we will pay to you for out-patient dental treatment will be 75% of each eligible claim. The total amount we will pay to you for all eligible claims for out-patient dental treatment will be 75% of the limit shown on your Table of benefits. You cannot remove this co-insurance.

No-claims discount

Premiums depend on your age and that of any dependants and will increase as you and your dependants get older. Premiums will also increase in line with medical inflation. As long as no claims are made on the plan, we will give no-claims discounts on renewal premiums. These are based on the amount of time the plan has been claim free. If any one or more claims are paid during a plan year, the no-claims discount will be lost until the plan has been claim free for at least one plan year.

The following discounts will apply to the plan after it has been claim free for the amount of time shown:

- for less than one plan year: no discount;
- for one plan year: 10% premium discount;
- for two plan years: 15% premium discount;
- for three plan years: 20% premium discount;
- for four or more plan years: 25% premium discount.

The maximum no-claims discount is 25%.

Any claims made for the Wellness or Hospital cash benefits or on any add-on plans will not affect the no-claims discount.

Any no-claims discount is applied to the base premium. The base premium is the premium before any add-on plan premiums, Stamp duty or Tax (if any) is added.

If a claim relating to a previous plan year is made after we have given a no-claims discount, the full premium will be due for the plan year to which the discount was given. We will also recalculate the amount of no-claims discount that applies to the following plan years and any additional premiums that become due as a result of this will be charged.

The no-claims discount does not apply to the premiums of any add-on plans.

UltraCare Annualized premiums 2022 – Thai Baht (THB)

Medical Premium - subject to Stamp duty and tax

| | Age | Table A - THB 1,800 excess | | | Table B - Nil excess | | |
|--------------------|--------|----------------------------|-------------|---------|----------------------|-------------|--------|
| | | Annualized Premium | | | Annualized Premium | | |
| | | Monthly* | Quarterly** | Yearly | Monthly* | Quarterly** | Yearly |
| UltraCare Standard | Child* | 46,068 | 45,001 | 42,858 | N/A | | |
| | 18-25 | 56,316 | 55,012 | 52,392 | | | |
| | 26-29 | 65,256 | 63,736 | 60,701 | | | |
| | 30-34 | 74,676 | 72,935 | 69,462 | | | |
| | 35-39 | 83,616 | 81,668 | 77,779 | | | |
| | 40-44 | 95,052 | 92,836 | 88,415 | | | |
| | 45-49 | 111,588 | 108,988 | 103,798 | | | |
| | 50-54 | 141,372 | 138,082 | 131,507 | | | |
| | 55-59 | 173,472 | 169,436 | 161,368 | | | |
| | 60-64 | 217,188 | 212,142 | 202,040 | | | |
| | 65-69 | 260,628 | 254,573 | 242,450 | | | |
| | 70-74 | 538,056 | 525,545 | 500,519 | | | |

* The (Monthly) premium installment is equally of annual premium divided by twelve.

** The (Quarterly) premium charged is calculated on a pro-rata basis in accordance with the exact number of days in each quarter. Thus, each quarterly premium installment will differ slightly according to the number of days billed for each installment.

UltraCare Annualized premiums 2022 – Thai Baht (THB)

Medical Premium - subject to Stamp duty and tax

| | Age | Table A - THB 1,800 excess | | | Table B - Nil excess | | |
|------------------|--------|----------------------------|-------------|---------|----------------------|-------------|---------|
| | | Annualized Premium | | | Annualized Premium | | |
| | | Monthly* | Quarterly** | Yearly | Monthly* | Quarterly** | Yearly |
| UltraCare Select | Child* | 74,496 | 72,760 | 69,295 | 81,936 | 80,036 | 76,225 |
| | 18-25 | 87,324 | 85,289 | 81,228 | 96,048 | 93,819 | 89,351 |
| | 26-29 | 101,916 | 99,541 | 94,801 | 112,104 | 109,495 | 104,281 |
| | 30-34 | 116,820 | 114,102 | 108,669 | 128,496 | 125,513 | 119,536 |
| | 35-39 | 131,628 | 128,564 | 122,442 | 144,792 | 141,420 | 134,686 |
| | 40-44 | 149,748 | 146,268 | 139,303 | 164,724 | 160,895 | 153,233 |
| | 45-49 | 176,352 | 172,251 | 164,049 | 193,992 | 189,477 | 180,454 |
| | 50-54 | 224,844 | 219,611 | 209,153 | 247,320 | 241,571 | 230,068 |
| | 55-59 | 276,540 | 270,107 | 257,245 | 304,188 | 297,119 | 282,970 |
| | 60-64 | 346,800 | 338,736 | 322,606 | 381,480 | 372,610 | 354,867 |
| | 65-69 | 416,844 | 407,154 | 387,766 | 458,532 | 447,870 | 426,543 |
| | 70-74 | 864,360 | 844,260 | 804,057 | 950,796 | 928,686 | 884,463 |

* The (Monthly) premium installment is equally of annual premium divided by twelve.

** The (Quarterly) premium charged is calculated on a pro-rata basis in accordance with the exact number of days in each quarter. Thus, each quarterly premium installment will differ slightly according to the number of days billed for each installment.

UltraCare Annualized premiums 2022 – Thai Baht (THB)

Medical Premium - subject to Stamp duty and tax

| | Age | Table A - THB 1,800 excess | | | Table B - Nil excess | | |
|-------------------------|--------|----------------------------|-------------|---------|----------------------|-------------|-----------|
| | | Annualized Premium | | | Annualized Premium | | |
| | | Monthly* | Quarterly** | Yearly | Monthly* | Quarterly** | Yearly |
| UltraCare Comprehensive | Child* | 85,872 | 83,871 | 79,877 | 94,452 | 92,258 | 87,865 |
| | 18-25 | 101,028 | 98,684 | 93,985 | 111,132 | 108,553 | 103,384 |
| | 26-29 | 117,924 | 115,186 | 109,701 | 129,720 | 126,705 | 120,671 |
| | 30-34 | 135,384 | 132,236 | 125,939 | 148,920 | 145,460 | 138,533 |
| | 35-39 | 152,280 | 148,742 | 141,659 | 167,508 | 163,616 | 155,825 |
| | 40-44 | 173,340 | 169,310 | 161,248 | 190,680 | 186,242 | 177,373 |
| | 45-49 | 204,096 | 199,348 | 189,855 | 224,508 | 219,283 | 208,841 |
| | 50-54 | 260,076 | 254,022 | 241,926 | 286,080 | 279,425 | 266,119 |
| | 55-59 | 319,884 | 312,439 | 297,561 | 351,864 | 343,683 | 327,317 |
| | 60-64 | 401,304 | 391,973 | 373,308 | 441,432 | 431,171 | 410,639 |
| | 65-69 | 482,400 | 471,185 | 448,748 | 530,640 | 518,304 | 493,623 |
| | 70-74 | 1,000,140 | 976,880 | 930,362 | 1,100,148 | 1,074,568 | 1,023,398 |

* The (Monthly) premium installment is equally of annual premium divided by twelve.

** The (Quarterly) premium charged is calculated on a pro-rata basis in accordance with the exact number of days in each quarter. Thus, each quarterly premium installment will differ slightly according to the number of days billed for each installment.

UltraCare Annualized premiums 2022 – Thai Baht (THB)

Medical Premium - subject to Stamp duty and tax

| Age | Table A - THB 1,800 excess | | | Table B - Nil excess | | | |
|-----------------|----------------------------|-------------|--------|----------------------|-------------|-----------|-----------|
| | Annualized Premium | | | Annualized Premium | | | |
| | Monthly* | Quarterly** | Yearly | Monthly* | Quarterly** | Yearly | |
| UltraCare Elite | Child* | N/A | | | 109,824 | 107,266 | 102,158 |
| | 18-25 | | | | 128,160 | 125,177 | 119,216 |
| | 26-29 | | | | 148,788 | 145,326 | 138,406 |
| | 30-34 | | | | 169,980 | 166,023 | 158,117 |
| | 35-39 | | | | 190,608 | 186,174 | 177,309 |
| | 40-44 | | | | 216,396 | 211,362 | 201,297 |
| | 45-49 | | | | 253,836 | 247,938 | 236,131 |
| | 50-54 | | | | 322,128 | 314,631 | 299,649 |
| | 55-59 | | | | 394,896 | 385,707 | 367,340 |
| | 60-64 | | | | 494,220 | 482,730 | 459,743 |
| | 65-69 | | | | 593,004 | 579,213 | 551,631 |
| | 70-74 | | | | 1,224,432 | 1,195,958 | 1,139,008 |

* The (Monthly) premium installment is equally of annual premium divided by twelve.

** The (Quarterly) premium charged is calculated on a pro-rata basis in accordance with the exact number of days in each quarter. Thus, each quarterly premium installment will differ slightly according to the number of days billed for each installment.

