

## Table of benefits

### Maternity add-on plan

1	Overall limit	Area 2
	<p><b>Reasonable</b> costs will be paid up to the overall limit for each pregnancy in each <b>plan year</b>, subject to the <b>benefit</b> limits shown in the sections below and the terms and conditions of the <b>plan</b>. You must request <b>pre-authorisation</b> for some of the <b>benefits</b>, see <b>your Claims</b> procedures and <b>benefit</b> condition BC2 in the <b>Plan</b> guide for more information. Where a <b>benefit</b> limit is shown as 'Paid in full', this is subject to the overall limit.</p>	THB 68,000,000
2	Normal uncomplicated pregnancy and childbirth	
	<p>Antenatal checkups and <b>treatment</b>, delivery costs, nursing fees, <b>hospital</b> accommodation costs and postnatal checkups, for a normal uncomplicated pregnancy and normal uncomplicated childbirth.</p> <p>This <b>benefit</b> covers no more than one 2D ultrasound scan in each trimester of a normal uncomplicated pregnancy. This <b>benefit</b> also covers 12 routine antenatal visits during a normal uncomplicated pregnancy.</p> <p>This <b>benefit</b> covers the following for the newborn child:</p> <ul style="list-style-type: none"> <li>• one physical examination;</li> <li>• vitamin K, hepatitis B and BCG vaccinations;</li> <li>• routine blood tests for PKU, congenital hypothyroidism and G6PD;</li> <li>• one hearing examination; and</li> <li>• <b>reasonable</b> accommodation costs for no more than four nights, if the mother is admitted and not suffering any complications.</li> </ul> <p><b>Co-insurance</b> A <b>co-insurance</b> applies to each <b>claim</b> under section 2. You can choose to have either:</p> <ul style="list-style-type: none"> <li>• no <b>co-insurance</b>;</li> <li>• 10% <b>co-insurance</b>; or</li> <li>• 20% <b>co-insurance</b>.</li> </ul> <p>The total amount payable for an eligible <b>claim</b> under section 2 will be either 100%, 90% or 80% of the <b>benefit</b> limit shown for the <b>area of cover</b> of <b>your plan</b>, depending on the <b>co-insurance</b> you have chosen.</p>	Paid up to THB 340,000
3	Complications	
	<p><b>Treatment</b> of a medical complication that happens due to a <b>medical condition</b> during the antenatal period of a pregnancy or childbirth.</p> <p>If the pregnancy is resulting from assisted conception, any medical complication arising during the antenatal period or childbirth will be limited to the amounts shown in section 2.</p>	Paid in full
4	Birth	
	<p><b>Treatment</b> of <b>birth defects</b>, including birth trauma, for 12 months from the date of diagnosis. This <b>benefit</b> is available if the <b>birth defects</b> are diagnosed in the first six months after birth.</p>	Paid up to THB 1,360,000
5	Terminating	
	Terminating a pregnancy when <b>medically necessary</b> .	Paid in full
6	Newborn	
	<p><b>Hospital</b> accommodation costs for a newborn child to stay with its mother when she is receiving <b>in-patient treatment</b> for a <b>medical condition</b> covered under this <b>plan</b>.</p>	Paid in full
7	Local ambulance	
	Costs of appropriate ambulance transport to the nearest available and appropriate local <b>hospital</b> because of an <b>emergency</b> or due to <b>medical necessity</b> .	Paid in full

#### Waiting period

- Cover becomes available after **you** have had 12 months' continuous cover from **your date of joining** this **plan**.

#### Eligibility

- Cover under this **plan** is only valid if **your UltraCare plan** is in force.
- Available to female **members** only.
- Only available with the same **area of cover** as **your UltraCare plan**.
- The minimum age at entry for this **plan** is 18. The maximum age at entry is 44. Once **you** have reached the age of 46 during **your plan year**, **your** cover will not be renewed.

Some words and phrases used in this Table of **benefits** have specific meanings that are relevant to **your plan**. We have highlighted them in bold print and defined them in the 'Definitions' section of **your Plan** guide.

## Maternity add-on plan Annualized premiums – subject to Stamp duty and tax

### No co-insurance

Age band	Monthly*	Quarterly**	Yearly
18-34	THB 127,332	THB 124,365	THB 118,443
35-44	THB 175,680	THB 171,597	THB 163,426

### 10% co-insurance

Age band	Monthly*	Quarterly**	Yearly
18-34	THB 97,944	THB 95,664	THB 91,109
35-44	THB 135,144	THB 131,998	THB 125,712

**You** must pay a 10% **co-insurance** for each **claim** under section 2. This will be limited to a maximum of THB 34,000 in total and allows a maximum **benefit** of THB 306,000 after **you** have paid the 10% **co-insurance**.

### 20% co-insurance

Age band	Monthly*	Quarterly**	Yearly
18-34	THB 78,348	THB 76,529	THB 72,885
35-44	THB 108,036	THB 105,521	THB 100,496

**You** must pay a 20% **co-insurance** for each **claim** under section 2. This will be limited to a maximum of THB 68,000 in total and allows a maximum **benefit** of THB 272,000 after **you** have paid the 20% **co-insurance**.

Maternity add-on **plan** premiums can only be paid every year. Different premiums will apply to this **plan** if the **planholder** resides outside of Thailand. Please contact **us** for more information.

\* 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.