

# Thailand UltraCare Premium tables

## Thailand 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 quotation.

### 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 quotation.

1. The currency of the plan is Thai Baht (THB).
2. 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.
3. 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 child is free of charge. If there are more than two children on the plan, this pricing structure repeats. For example, you must also pay for the third child, whilst the fourth child is free of charge, and you must pay for the fifth child whilst the sixth child is free of charge.

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

4. 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.

5. Choose your payment method. See the Individual application and Plan guide for details.

## Deductibles

### Excesses

There is no excess to pay for all out-patient medical treatment claims. There is no excess to pay for in-patient and daycare treatment received in Thailand. You must pay a standard amount of THB 68,000 for each medical condition in each plan year for all in-patient and daycare medical treatment received outside of Thailand, including organ transplants, HIV or AIDS and maintenance of chronic medical conditions.

## 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.

## Thailand UltraCare Annulized Individual premiums 2022 – Thai Baht (THB)

Medical Premium - subject to Stamp duty and tax

	Age	Annualized Premium		
		Monthly*	Quarterly**	Yearly
Thailand UltraCare	Child*	40,788	39,837	37,940
	18-25	46,680	45,591	43,420
	26-29	54,480	53,210	50,676
	30-34	62,448	60,993	58,089
	35-39	70,356	68,724	65,451
	40-44	80,052	78,187	74,464
	45-49	94,272	92,076	87,691
	50-54	120,192	117,392	111,802
	55-59	147,828	144,384	137,509
	60-64	185,376	181,069	172,447
	65-69	222,828	217,643	207,279
	70-74	447,540	437,128	416,312

\* 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.

