

# Health Family Sharing

Ready to share and give the health coverage to your loved ones  
(Plug to play your life in your own way)



**Because family might be defined as sharing. Especially, when it comes to health of your loved ones so looking for the right insurance coverage in order to fulfil health coverage in your own way will best answer the healthcare needs for family members.**

Bought high limit of health insurance but never claimed for medical expenses.  
**What a waste of premium.**

Bought the insurance to your children without high coverage.  
**Insufficient coverage amount every time they got sick.**

Parents are getting sick more often.  
**Out-of-pocket medical expenses were always required.**

Family had been expanded. Moved out to live with life partner.  
**We sometime got sick. We supported each other.**

**It would be great if**

Million and above of coverage could be shared to family for OPD and IPD medical expenses.

**It would be great if**

Sharing coverage from parents to children and grandchildren is possible both OPD and IPD medical expenses.

**It would be great if**

Coverage transfer from our kids to parents both OPD and IPD medical expenses could be done.

**It would be great if**

A life partner we unconditionally love can use coverage we shared together both OPD and IPD medical expenses.

**A new concept of health insurance plan that you can plug to play health insurance coverage for you and your loved ones.**

**“Health Family Sharing” allows you to share and pass on health coverage benefits with anyone you love and whom you are deeply bonded with to worry-free and cope with an unforeseen medical expenses when you and your loved ones need the best care and medical treatment.**

# Health Family Sharing

## At FWD, we understand that

When it comes to your family, they are your priority, so you never want to feel like that you haven't given them sufficient support for their health needs. You want the best to invest in health insurance to equip you and your family because when time goes on, your coverage might not be sufficient since some benefits are too much, some are too low to match each family member's needs. So a health plan designed for individuals might not truly fulfill yourself and family.

## So we designed Health Family Sharing to

Provide one-of-a-kind concept of family plan, with benefits that can be shared and passed on to family members if and when they need it. It is the first insurance in Thailand that is a single plan to be shared by any kind of family, including life partner, relatives and even LGBTQIA+ couples. Simply put, you will have a simple and comprehensive coverage for any kind of family. Protect against unforeseen medical expenses, rising healthcare costs and unexpected events with plug to play Health Family Sharing, so that you can focus on living your best life together as one family.

# Health Family Sharing



## Give and share the health coverage benefits to the entire family

Extend the allocation of health coverage for your family by sharing all the medical treatment expense benefits derived from FWD Precious Care coverages to your family members.

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## Full share with offering a comprehensive health coverage

Cover for Out-Patient Benefit (OPD) up to THB 90,000 per year and In-Patient Benefit (IPD) up to 60MB per year (depending on plan you choose).

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## A freedom of sharing the health coverage to anyone whom you love and prefer to share

Able to select and decide whom you want to share the health coverage with (Health Family Sharing Members) up to 4 persons. For example, spouse, relatives and life partner.

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## Easy to share the health coverage with your loved ones

Only purchase Health Family Sharing endorsement together with FWD Precious Care.

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## Worry-free of sharing with a lite premium

Just pay a lite premium and ready to share the health coverage benefit with your loved ones

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## Easy to share the health coverage with your loved ones

- ☆ Each insured and Health Family Sharing Members must be **FWD policyholders** as follows:
  1. Main insurance policy (Life insurance)
  2. FWD Precious Care rider with no deductible and same insurance plan
  3. Health Family Sharing
- ☆ Able to purchase FWD Precious Care 1 rider per insured and Health Family Sharing 1 endorsement per insured only.

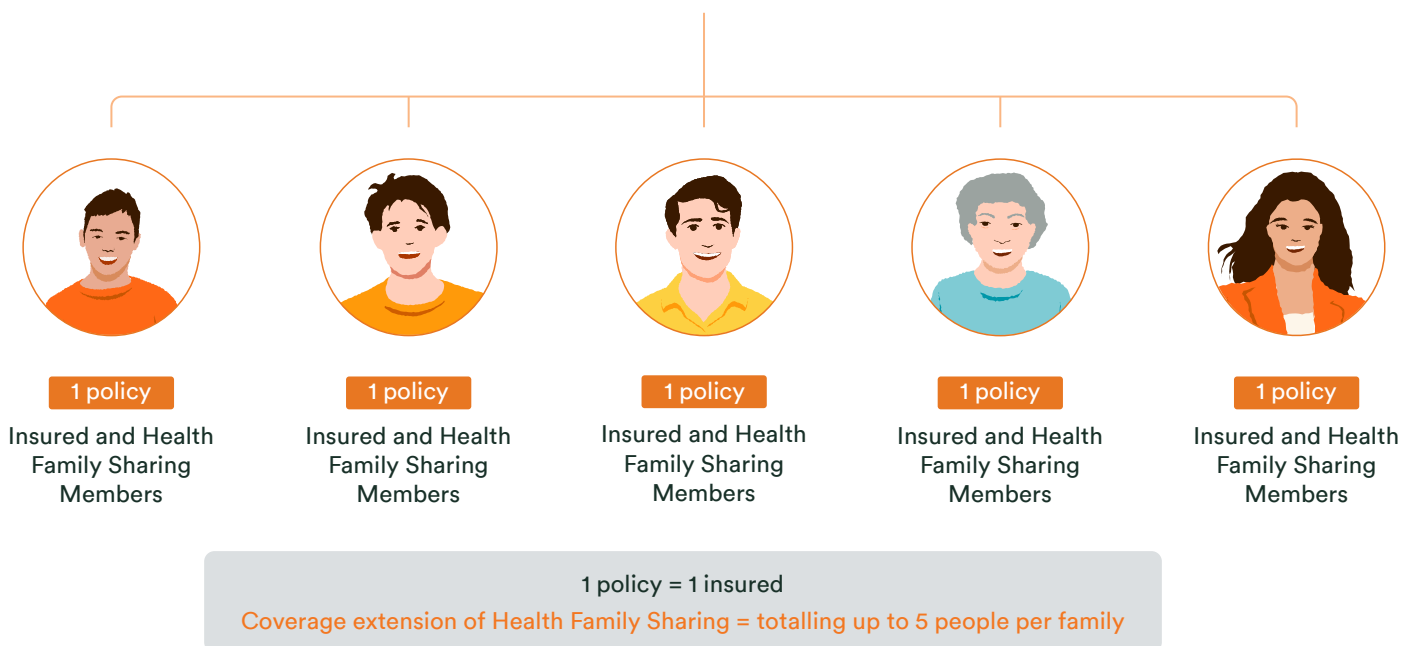


## Design of sharing the health coverage benefits by yourself

Able to specify Health Family Sharing Members by yourself in order to share the health coverage

- ⊙ Traditional family (father, mother, sister, brother, aunt, uncle, grandfather and grandmother)
- ⊙ Big family (spouse's family, sibling, niece and nephew)
- ⊙ Life partner (including LGBTQIA+ life partner)

### Coverage extension from FWD Precious Care



**Health Family Sharing Members** mean husband, wife, life partner, children, father, mother, sister and brother with the same parents, sister and brother with the same father or mother, a person who has a kinship relationship with the insured including a person who has a kinship relationship with husband or wife and/or life partner of the insured which age 1 day 1 month – 75 years at the effective date of the policy.

## The sharable health coverage benefits of FWD Precious Care

Coverage Area in Thailand <sup>(2)</sup>		Thailand			
		Bronze	Silver	Gold	Platinum
Category	Insurance Plan	1 Million	3 Million	6 Million	12 Million
Maximum Benefits (Per Policy Year)					
<b>Benefits in case of In-Patient (IPD)</b>					
1	Benefit for Intensive Care Unit (ICU) (max 180 days)	As charged			
2	Medical service fee for diagnosis or therapy, nursing service including medicine expense (Medicine expense and medical supplies expense at home max 14 days)				
3	Doctor fee of (physician) examination and treatment				
4	Medical treatment expense by surgery (surgical operation) and medical procedure <sup>(1)</sup>				
5	Medical expense for Major Surgery in case of non-requirement of In-Patient hospitalization (Day Surgery)				
<b>Benefits in case of non-requirement of In-Patient hospitalization</b>					
6	Medical fee for diagnosis directly related and occurred within 30 days in pre and post In-Patient hospitalization or 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	As charged			
7	Medical treatment expense for Out-Patient treatment of injury within 24 hours of each accident				
8	Fees for rehabilitation medicine after each In- Patient hospitalization treatment (max 30 days per confinement)				
9	Chronic kidney failure treatment by Hemodialysis				
10	Medical service fee for tumor or cancer treatment with Radiation Therapy, Interventional Radiology and nuclear medicine				
11	Medical service fee for cancer treatment with Chemotherapy and Targeted Therapy				
12	Emergency ambulance service fees				
13	Medical treatment expense for Minor surgery				
<b>Benefits in case of Out-Patient (OPD)</b>					
14	Medical treatment expense for Out-Patient and additional physician consultation fee for the child insured (per year) <sup>(3)</sup>	3,000	5,000	10,000	18,000

### Remark :

- (1) The coverage for breast and penile reconstruction surgery due to accident or critical illness that causes severe damage to those organs and need to be amputated.
- (2) In case of having medical treatment outside coverage area, the policy will cover for treatment due to sudden illness or accident during the insured is outside the coverage area for maximum traveling up to 45 days per time.
- (3) 3 items of the incurred in-hospital expenses prior to anniversary date of policy year of which the insured is 6 years of age are covered.
  1. Physician consultation fee for childhood development examination (excluding diagnosis fee and other related treatment expenses).
  2. Physician consultation fee for consulting in nutrition (excluding diagnosis fee and other related treatment expenses).
  3. Dental Health Care including physician consultation fee, dental cleaning and dental scaling, fluoride application, as advised by the physician or dentist (excluding other dental treatments or teeth polishing, tooth extraction, tooth filling, dental surgery, or other dental treatments). The compensation is limited max 1 time per year for each item, whereas the company shall compensate 80% of expenses of each item but not exceeding the maximum benefits specified in the Table.

# Details and conditions of health coverage benefits sharing

## Rights of coverage eligibility of “Health Family Sharing Member”

- The insured and Health Family Sharing Members shall share medical expense benefit towards FWD Precious Care rider which endorsement has been attached and Out-Patient medical treatment expense coverage shall be extended on FWD Precious Care coverage benefit in this endorsement attached. Following this, benefit category no. 1: Room and board, and in-hospital service fees (In-patient) shall not be shared (except the benefit for Intensive Care Unit (ICU)).
- For list of benefit category no. 2 to no. 13 stated on FWD Precious Care rider which endorsement has been attached, The company shall cover as charged.
- For list of benefit category no. 14: Out-patient medical expenses coverage, the company shall cover as charged.

### Remark:

- After Out-patient medical expense coverages from every member have been shared, shared amount must not exceed total Out-patient benefit amount from the insured and Health Family Sharing Members accumulated.
- After coverage benefits from every member have been shared, shared amount must not exceed total coverage benefit per policy year from the insured and Health Family Sharing Members accumulated.



The company shall cover and deduct from coverage benefit of insured first until benefit amount has been exhausted, then shall cover for an excess amount by deduction from coverage benefits from every Health Family Sharing Member equally. In case coverage benefit from one of Health Family Sharing Members is insufficient to cover, the company shall deduct from available remaining coverage benefit of that Health Family Sharing Member. Afterwards, shall deduct from remaining coverage benefit from every other Health Family Sharing Member equally.



# Sample of Benefit Payment

**Case 1 :** Mr. F, age 40 years old, desires to plan a health insurance coverage for his wife, son, daughter and himself. So, he decide to purchase FWD Precious Care in Silver Plan with a coverage of 3 Million Baht per year in total of 4 policies together with Health Family Sharing endorsements for sharing the health coverage benefits with his family members

## Case 1

Each insured person has the health coverage benefit of 3 Million Baht per year with covering for medical treatment expense for Out-Patient (OPD) up to THB 5,000 per year and Room and board, in-hospital services fee up to 4,000 Baht per day.



Father



Mother



Daughter



Son

Father see the physician in case of hives. The medical treatment expense for Out-Patient is THB 4,500

Deduct Out-Patient treatment benefit THB 4,500

Remaining OPD	THB 500	THB 5,000	THB 5,000	THB 5,000
Remaining benefit per year	THB 2,995,500	THB 5,000	THB 3,000,000	THB 3,000,000

Later, daughter see the physician in case of RSV virus infection. The medical treatment expense for Out-Patient is THB 8,000

Deduct Out-Patient treatment benefit THB 500

Deduct Out-Patient treatment benefit THB 1,000

Deduct Out-Patient treatment benefit THB 5,000

A surplus of Out-Patient medical expense THB 3,000 will be equally deducted from each member

Deduct Out-Patient treatment benefit THB 1,000

Deduct Out-Patient treatment benefit THB 250

After the equal deduction, the remaining surplus THB 500 will be equally deducted from the remaining members

Deduct Out-Patient treatment benefit THB 250

Remaining OPD	THB 0	THB 3,750	THB 0	THB 3,750
Remaining benefit per year	THB 2,995,000	THB 2,998,750	THB 2,995,000	THB 2,998,750

**Remark:** The company shall pay Health Family Sharing benefit after receiving premium from the insured and/or Health Family Sharing Members only



# Sample of Benefit Payment

Case 1 : Mr. F, age 40 years old, desires to plan a health insurance coverage for his wife, son, daughter and himself. So, he decide to purchase FWD Precious Care in Silver Plan with a coverage of 3 Million Baht per year in total of 4 policies together with Health Family Sharing endorsements for sharing the health coverage benefits with his family members

## Case 2

Each insured person has the health coverage benefit of 3 Million Baht per year with covering for medical treatment expense for Out-Patient (OPD) up to THB 5,000 per year and Room and board, in-hospital services fee up to 4,000 Baht per day.



Father



Mother



Daughter



Son

Father see the physician in case of Sinusitis. The medical treatment expense for Out-Patient is THB 11,000

Deduct Out-Patient treatment benefit THB 5,000

A surplus of Out-Patient medical expense THB 6,000 will be equally deducted from each member

Deduct Out-Patient treatment benefit THB 2,000

Deduct Out-Patient treatment benefit THB 2,000

Deduct Out-Patient treatment benefit THB 2,000

Remaining OPD

THB 0

THB 3,000

THB 3,000

THB 3,000

Remaining benefit per year

THB 2,995,000

THB 2,998,000

THB 2,998,000

THB 2,998,000

Later, mother is diagnosed with Lung Cancer disease and hospitalized for 20 days. The medical treatment expense for In-Patient is THB 3,098,000. (Room and board, in-hospital services fee THB 4,500 × 20 days)

Deduct In-Patient treatment benefit THB 2,998,000

A surplus of Room and board, in-hospital services THB 10,000 (THB 500 × 20 days must be paid by the insured.

Deduct In-Patient treatment benefit THB 30,000

A surplus of In-Patient medical expense THB 90,000 will be equally deducted from each member

Deduct In-Patient treatment benefit THB 30,000

Deduct In-Patient treatment benefit THB 30,000

Remaining OPD

THB 0

THB 0

THB 3,000

THB 3,000

Remaining benefit per year

THB 2,965,000

THB 0

THB 2,968,000

THB 2,968,000

## Insurance Conditions

### Without a Deductible

Issue Age	<ul style="list-style-type: none"> <li>• 6 - 75 years for Bronze, Silver and Gold plans</li> <li>• 1 day 1 month – 75 years for Platinum plan (renew until the age of 84)</li> </ul>
Coverage Period	Until the age of 85 or not exceeding coverage period of the life insurance policy

## Sample of Annual Premium (First Year)

### Without a Deductible

Unit : Baht

Age (Years)	Bronze	Silver	Gold	Platinum
Coverage limit per year (Baht)	1 Million	3 Million	6 Million	12 Million
20 years old	696	993	1,164	1,428
30 years old	772	1,150	1,318	1,538
40 years old	883	1,199	1,383	1,877
50 years old	1,134	1,764	1,984	2,544

#### Remark:

- Health Family Sharing is the marketing name of the medical treatment benefit sharing endorsement which been attached to FWD Precious Care rider.
- 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 the occupation class 1 and 2.
- The renewal premium is adjustable as per an increase of age.
- The company may adjust premium as at the anniversary date of policy year due to various factors, such as age and career class, medical treatment expenses which are higher or from overall experience of indemnity payment of this rider's portfolio. The company shall give a written notice to the insured at least 30 (thirty) days in advance. However, the adjusted premium shall be in the rate already approved by the 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. Specifications and terms 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.

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