

## CI Med-ALL

Ensuring continued care upon detection  
(Plug to play your life in your own way)



# CI Med-ALL

## **At FWD, we understand that**

Life can change significantly when a critical illness strikes, as it requires ongoing care for physical rehabilitation, prevention, and treatment of potential complications. Therefore, planning for medical expenses post-diagnosis in addition to the lump sum benefits from critical illness insurance to ensure comprehensive coverage both during and after treatment for a critical illness is essential.

## **So, we design CI Med-ALL to**

Extend, add to, and customise additional coverage to the main critical illness insurance for continuous health care needs following an illness from any of the 50 critical illnesses. It covers both accidents and illnesses, whether they're critical or general, offering lump sum medical benefits, with comprehensive cancer treatment coverage like New Curative Cancer Treatment to peace of mind at all times.

## CI Med-ALL



### Continuous care

Provide lump sum medical benefits following an illness from any of the 50 critical illnesses

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### Comprehensive care

Cover medical expenses for both critical and common illness as well as accidental injuries, following a diagnosis of any of 50 critical illness.

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### Extended care

Ensure extensive coverage including benefits for cancer treatment, covering New Curative Cancer Treatment and medical service fees for reconstructive surgery of the breast and penis due to cancer\*.

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### Worry-free care

Coverage extends to other treatment options, such as traditional Thai and/or Chinese medicine, as well as Chiropractic and other therapies.\*

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### Extend, add to, and customise additional benefits

Simply add the CI Med-ALL to either the CI 50 or CI Future.

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Remark \* depending on the selected plan.

## Benefits and Coverage

Unit: Baht

| Coverage   |  | Lite Plan  | Basic Plan | Pro Plan  | Advanced Plan |
|--|--|------------|------------|-----------|---------------|
| Category   | Coverage Area <sup>(1)</sup>   | Thailand   |            |           |               |
| No.  | Maximum Benefits (per Policy Year)   | 500,000    | 1,000,000  | 3,000,000 | 5,000,000     |
| <b>Benefits in case of In - Patient (IPD)</b>                            |  |            |            |           |               |
| 1  | Room and board, and in-hospital service fee (per day) (max 365 days)   | 1,500      | 3,000      | 5,000     | 7,000         |
| 2  | 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 expenses by surgery (surgical operation) and medical procedure   |            |            |           |               |
| 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 by Radiation Therapy, Interventional Radiology, and nuclear medicine   |            |            |           |               |
| 11   | Medical service fee for cancer treatment with Chemotherapy   |            |            |           |               |
| 12   | Emergency ambulance service fee  |            |            |           |               |
| 13   | Medical treatment expense for Minor Surgery  |            |            |           |               |
| <b>Special benefits for cancer treatment<sup>(2)</sup></b>               |  |            |            |           |               |
| 14   | Medical service fee for Genomic Test for Cancer Treatment <sup>(3)</sup> per policy year   | -          | 10,000     | 30,000    | 50,000        |
| 15   | Medical service fee for New Curative Cancer Treatment <sup>(4)</sup>   | -          | 1,000,000  | 3,000,000 | 5,000,000     |
| 16   | Medical service fee for Breast and Penis Reconstructive Surgery due to Cancer <sup>(5)</sup>   | -          | 50,000     | 150,000   | 250,000       |
| <b>Benefits for additional treatment<sup>(2)</sup></b>                   |  |            |            |           |               |
| 17   | Treatment with Traditional Thai and/or Chinese Medicine per policy year  | -          | -          | 15,000    | 25,000        |
| 18   | Treatment with Chiropractic and other therapies  | -          | -          | 30,000    | 50,000        |
| 19   | Palliative Care <sup>(4)</sup>   | -          | -          | 100,000   | 100,000       |
| <b>Other additional benefits<sup>(2)</sup></b>                           |  |            |            |           |               |
|  | Additional benefits for Preventative Program <sup>(6)</sup>  | -          | -          | -         | 10,000        |

Remark :

- (1) 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.
- (2) This benefits only cover in Thailand.
- (3) Within 90 days after hospitalization or after Day Surgery, or after Out-Patient cancer treatment for the same morbidity of cancer.
- (4) This maximum benefit is limited to the insured's whole life, not exceeding the amount specified in the Benefit Table, and not includes in maximum benefits per policy year.
- (5) This maximum benefit is limited to 2 times the insured's whole life, not exceeding the amount specified in the Benefit Table, and not includes in maximum benefits per policy year.
- (6) The waiting period is 180 days.

## Insurance Conditions

|                 |   |
|-----------------|---|
| Issue Age       | 16 – 65 years   |
| Coverage Period | Until the age of 85 or not exceeding the coverage period of the life insurance policy |

## Enhance peace of mind with supplementary services



Medical emergency aid service in the case of accident or medical emergency in Thailand



Health hotline service in the case of medical emergency  
Call us on 02 206 5444



Policy inquiry service where we are ready for serving you at FWD Customer Center 1351.

## Major Conditions of Coverage

| Coverage Conditions                                       | Details   |
|---|---|
| Room and board, and in-hospital service fees (In-Patient) | It is based on actual payment amount, but not exceeding the benefits in Table max 365 days, and max 180 days for ICU. After combining, it shall not exceed 365 days per policy year.  |
| Genomic Test for Cancer Treatment                         | The test must be advised by the institution which is certified in medicine and operated in Thailand.  |
| New Curative Cancer Treatment                             | The treatment includes Immunotherapy from the institution, which is certified by the medical regulatory agency. This treatment excludes palliative care but must be the treatment with the purpose of the hope of a radical cure only.  |
| Treatment with Chiropractic and other therapies           | The said treatment and other therapies include Hyperbaric oxygen therapy, Hydrotherapy, and Robotic Physiotherapy. The treatment under medical necessity shall be advised by the physician who holds a professional license, and the treatment is performed in a hospital or a medical facility by the trained officer. |
| Confinement   | Each In-Patient hospitalization or Day Surgery in the hospital at no matter how many times due to the same injury or illness, and the treatment remains not cured, including the related or continuous complications within 90 days from the last discharge, shall also be deemed as single hospitalization.            |

## Samples of Exceptions for Coverage

1. Any disorder confirmed by a physician as related to a critical illness, or a critical illness that occurs before the effective date of this rider, or its reinstatement, or the date the company approves the increase of the sum assured depending on which date will later occur. However, in the event that the company approves the increase of the sum assured, the additional amount shall not be covered unless the insured has previously informed the company and the company has agreed to accept the risk without imposing any conditions or exceptions for such coverage.
2. Suicide, attempted suicide, self-assault, or self-attempted assault, either being an act by the insured himself/herself or allowing other person to act whether during insanity or not, including accident from the insured's eating, drinking or injecting medicine or toxin into his/her body, and overdose from the physician's prescription.
3. Expenses incurred from examination and treatment ordered by the insured, who is the physician for himself/herself, including expenses incurred from examination and treatment by the physician, who is the insured's father, mother, spouse, or child.
4. The insured's refusal not to accept treatment, advice, or follow the physician's advice.
5. AIDS or venereal disease or sexually transmitted diseases by AIDS, including Acquired Immune Deficiency Syndrome due to HIV infection, and opportunistic infection or communicability, or any illness of which blood test result shows seropositive of HIV (Human Immunodeficiency Virus). Opportunistic infection is inclusive but not limited to Pneumocystis Carinii Pneumonia, Organism Causes Chronic Enteritis, Disseminated Virus and/or Fungi Infection, Malignant Neoplasm, including but not limited to Kaposi's Sarcoma, Central Nervous System Lymphoma, and/or other critical diseases which have been currently known as Acquired Immunodeficiency Syndrome or a cause of sudden death, illness or infirmity of the affected. Acquired Immune Deficiency Syndrome (AIDS) includes HIV (Human Immunodeficiency Virus) causing Encephalopathy Dementia.

## List of 50 Critical Illnesses

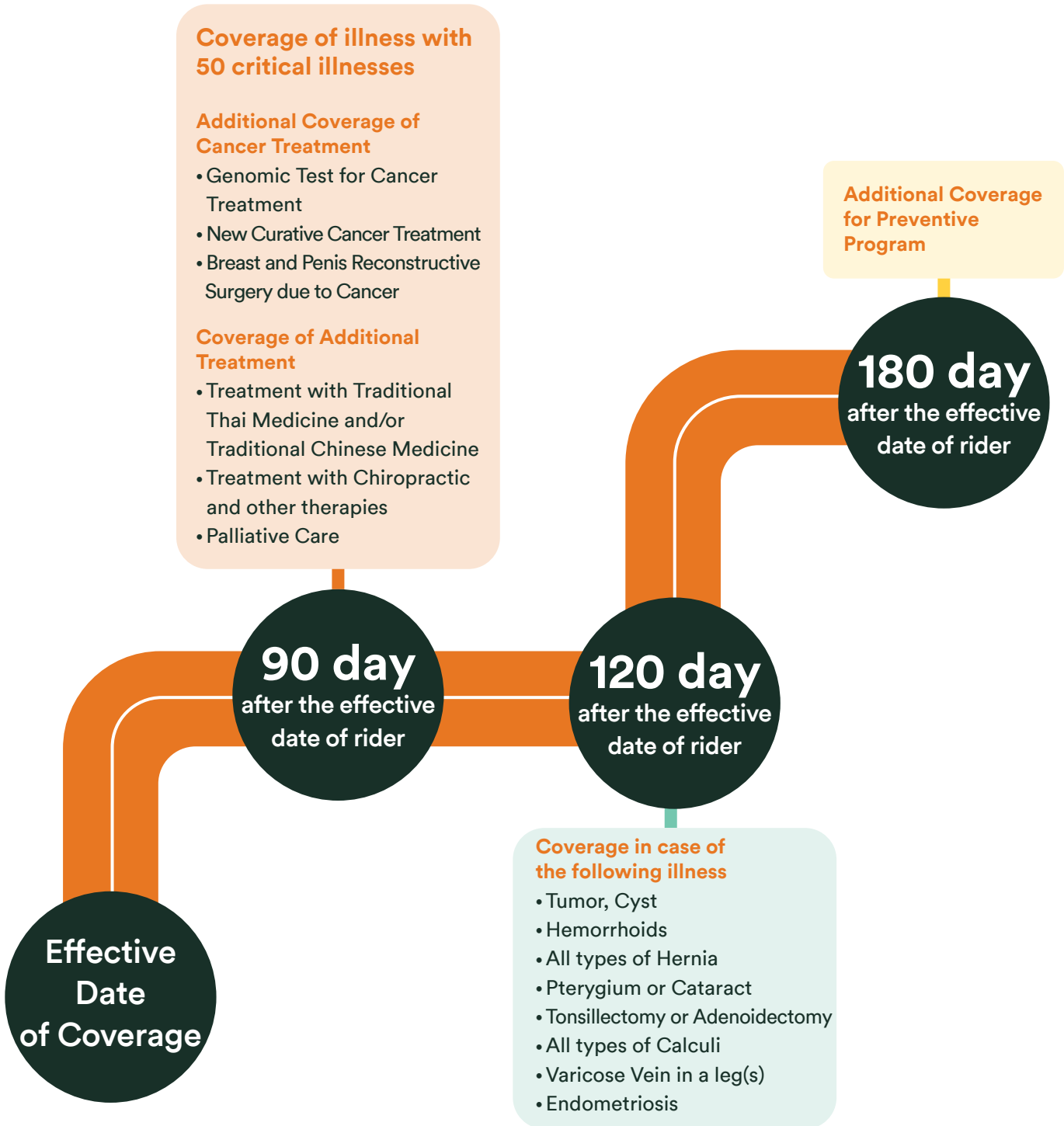
1. Coronary Artery Disease requiring Angioplasty
2. Stroke Requiring Carotid Endarterectomy Surgery
3. Non-invasive cancer / Carcinoma in Situ
4. Cerebral Aneurysm Treatment by Endovascular Coiling
5. Stroke Treatment by Carotid Angioplasty and Stent Placement
6. Alzheimer's Disease
7. Aplastic Anemia
8. Bacterial Meningitis
9. Benign Brain Tumor
10. Blindness
11. Invasive Cancer
12. Cardiomyopathy
13. Chronic Liver Disease / End-stage Liver disease / Liver failure
14. Severe Chronic Obstructive Pulmonary Disease/End-Stage Lung Disease
15. Coma
16. Coronary Artery By-pass Surgery
17. Acute Heart Attack
18. Open Heart Surgery for the Heart Valve
19. Chronic Kidney Failure
20. Loss of Hearing
21. Loss of Independent Living
22. Total and Permanent Disability (TPD) (before 70 full years of age)
23. Loss of Speech
24. Major Burn
25. Major Head Trauma
26. Major Organs Transplantation or Bone Marrow Transplantation
27. Motor Neuron Disease
28. Multiple Sclerosis
29. Muscular Dystrophy
30. Fulminant Viral Hepatitis
31. Other serious Coronary Artery Diseases
32. Paralysis
33. Parkinson's Disease
34. Primary Pulmonary Arterial Hypertension
35. Severe Rheumatoid Arthritis
36. Major Stroke
37. Surgery to Aorta
38. Lupus Nephritis from Systemic Lupus Erythematosus
39. Viral Encephalitis
40. Apallic Syndrome
41. Cerebral Aneurysm Requiring Brain Surgery
42. Multiple Root Avulsions of Brachial Plexus
43. Poliomyelitis
44. Surgery for Idiopathic Scoliosis
45. Chronic Relapsing Pancreatitis
46. Elephantiasis
47. Medullary Cystic Disease
48. Necrotizing Fasciitis and Gangrene
49. Progressive Scleroderma or Diffuse Systemic Sclerosis/Scleroderma
50. Severe Ulcerative Colitis or Crohn's Disease



# CI Med-ALL

Provide the benefit coverage after the Rider is effective.

Upon diagnosis and/or confirmation by the physician or specialist of the illness with the 50 defined critical illnesses for the first time after a 90-day waiting period, this critical illness must not be the same as any critical illness that occurred within 90 days after the effective date of the rider.



## Sample of Annual Premium (First Year)

Unit: Baht

| Age (Years) | Lite Plan | Basic Plan | Pro Plan | Advanced Plan |
|-------------|-----------|------------|----------|---------------|
| 20          | 2,346     | 3,574      | 7,783    | 13,796        |
| 30          | 4,319     | 6,785      | 12,504   | 21,298        |
| 40          | 6,580     | 10,781     | 15,544   | 29,630        |
| 50          | 12,380    | 20,351     | 28,912   | 46,303        |

### Remark :

- CI Med-ALL is the marketing name of the health insurance rider upon diagnosis of 50 critical illnesses.
- 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 yearly premium is for Career Classes 1 and 2.
- The renewal premium is adjustable as per an increase of age.
- The Company may adjust the premium as at the anniversary 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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