

Mind Strength

Strengthen your mind for your own success
(Plug to play your life in your own way)



FWD realizes that health care does not refer solely to physical health, which necessitates the inclusion of mental health treatment. Maintaining physical and mental fitness is crucial for making progress you desire.

Wanted to talk to someone to get a treatment guidelines due to excessive work, stress, anxiety, and insomnia.

Wished to get therapy for mental health issues from a psychiatrist but was unsure of where to go for a cure.

Psychiatric treatments are not covered in general health insurance and cannot be claimed.

If being diagnosed with severe physical illness to the point where you're unable to hold your own which affect your mental health, you'll consequently need to pay for a wide range of psychiatric medical care and mental health rehabilitation services.

It would be great if

we could consult and speak with a psychologist for the assessment and recommendations on mental health treatment.⁽¹⁾



It would be great if

there were network hospitals providing psychiatric treatment.



It would be great if

both Out-Patient and In-Patient mental health care costs could be covered.



It would be great if

there were additional lump sum benefits in case of psychiatric illness resulted from 4 critical illnesses.



A new concept of health insurance plan, Mind Strength, that you can design and elaborate your own coverage in order to live the life of your dreams from your FWD Precious Care plan which catered to comprehensively take the best care of both your physical and mental well-being.

Remark : (1) Service utilization details shall be in accordance with the terms and condition of Mind Strength Support programme

Mind Strength

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At FWD, we understand that

Your mind is an essential power that drives you in all aspects of life. This includes working, relationships, and socializing. With wearing so many hats, having many responsibilities, and countless tasks at once. Whether it's work-related, family problems or social media drama, the world around you has the potential to stress you out and leave you emotionally sensitive. During this time, a healthy body might not be enough since a healthy mind is also needed.

So we designed Mind Strength to

Offer a new concept of health insurance plan which you can plug to play your coverage so that you are able to comprehensively take care of both your physical and mental health. Mind Strength, the first time ever of FWD, allows you to access preventive mental health care and offers the psychiatric medical treatment expenses so you can get proactive about providing coverage for your mind, your most powerful asset.

Mind Strength



Preventive mental health care

With Mind Strength Assessment Service and advice support to see your personalized follow-up options strengthening your mental health



Comprehensive mental health coverage for both In-Patient Benefit (IPD) and Out-Patient Benefit (OPD)

Greater peace of mind with the actual psychiatric medical expenses for both IPD and OPD⁽¹⁾



Get an extra care upon mental health resulted from 4 critical illnesses

Worry-free with lump sum compensation in case of psychiatric illness within 365 days from being diagnosed with 4 critical illnesses⁽²⁾



Continuous support with Post Hospitalization expenses coverage

Ready to take care of ongoing Out-Patient treatment after being admitted as an In-Patient within 60 days after discharge, covering the treatment of the psychiatrist and the clinical psychologist.



Plug more benefits on your insurance plan for comprehensive health coverage both body and mind

No need to purchase a new policy, just attach Mind Strength with FWD Precious Care.

Remark : (1) a co-payment of Out-Patient psychiatric medical treatment expense is 10%, where the Company shall compensate in the amount of 90% of psychiatric medical treatment expense, but not exceeding maximum benefits determined in the Table; (2) Invasive Cancer, Acute Heart Attack, Major Stroke, or Chronic Renal Failure

Mind Strength

Comprehensive care for mental health

A preventive mental health care with Mind Strength Support Programme⁽¹⁾ catered for you to be ready to overcome all challenges that may arise in life.



Access to Mind Strength Learning Platform for giving you a peace of mind.



Assess mind strength level at least twice a year with e-Triage Tool Application to get the personalized mental health care advice from the psychologist.



When your Mind Strength level assessment result is indicated at mild-moderate level, you can choose to get online consultation⁽²⁾ from the psychologist for planning mental health care to be recovered and stable as before.

FWD is there for you when psychiatric therapy and rehabilitation are required in order to restore your mental health strength, helping you to encounter mental health issue.



When your mental health level assessment result is indicated at high-severe level, you can get the psychiatrist's consultation within any network hospitals with psychiatric treatment expenses for both IPD and OPD⁽³⁾ being covered without an advance payment in the case of IPD.⁽⁴⁾

Remark :

(1) FWD reserves the right to make any changes to service details without prior notice; (2) Unlimited online consultations with the psychologist through instant response messaging or through a video call up to 3 times per policy year is allowed; (3) the co-payment of the Out-Patient psychiatric medical treatment expense is 10%, where the Company shall compensate in the amount of 90% of psychiatric medical treatment expenses, but not exceeding the maximum benefits determined in the Table; (4) The advance payment of Mind Strength is not required within network hospitals that participate in the service particularly for the network hospitals that participate in services.

Benefits and Coverage

Psychiatric Medical Treatment Benefit Table	Plan A	Plan B	Plan C	Plan D
1. Medical treatment benefit in case of In-Patient ⁽¹⁾ (per policy year)	50,000	100,000	150,000	200,000
2. Medical treatment benefit in case of Out-Patient (Co-Payment 10%) up to 12 times per policy year	1,000	2,000	3,000	4,000
3. Out-Patient medical treatment expense in each post In-Patient hospitalization for continuous medical care within 60 days after discharge from In-Patient hospitalization at that time up to 12 times per policy year	1,000	2,000	3,000	4,000
4. Additional benefits in the case of psychiatric illness within 365 days from the date of being diagnosed with Invasive Cancer, Acute Heart Attack, Major Stroke, or Chronic Renal Failure (1 time per life)				
4.1 In the case of In-Patient or Out-Patient treatment both severe and non-severe psychiatric illnesses	15,000	35,000	50,000	65,000
4.2 In the case of continuous In-Patient treatment for severe psychiatric illness in Psychiatric Department of the hospital for at least 21 consecutive days	150,000	350,000	500,000	650,000

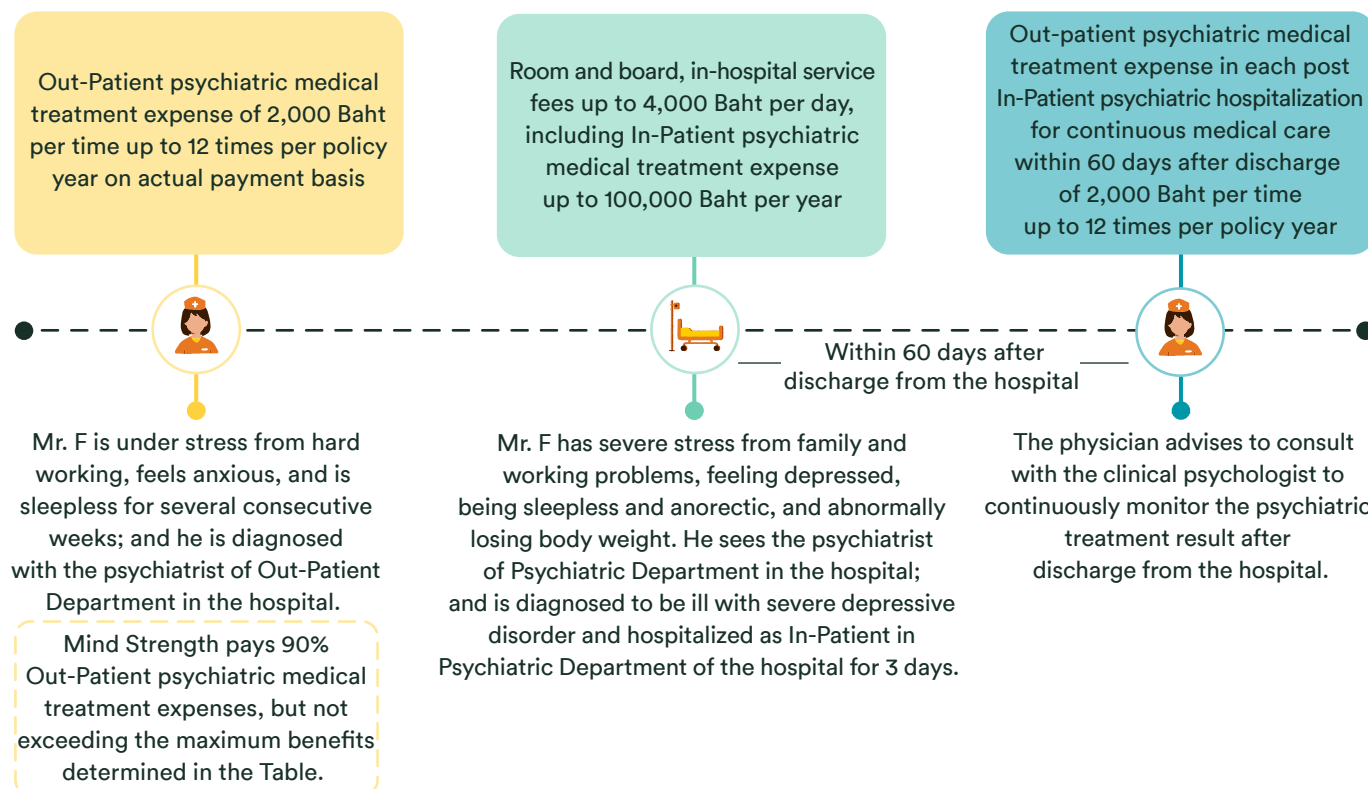
FWD Precious Care Plan of which Mind Strength can be attached.

FWD Precious Care Coverage Plan	Mind Strength			
	Plan A	Plan B	Plan C	Plan D
Bronze	✓			
Silver	✓	✓		
Gold	✓	✓	✓	
Platinum	✓	✓	✓	✓
Sapphire	✓	✓	✓	✓
Diamond	✓	✓	✓	✓

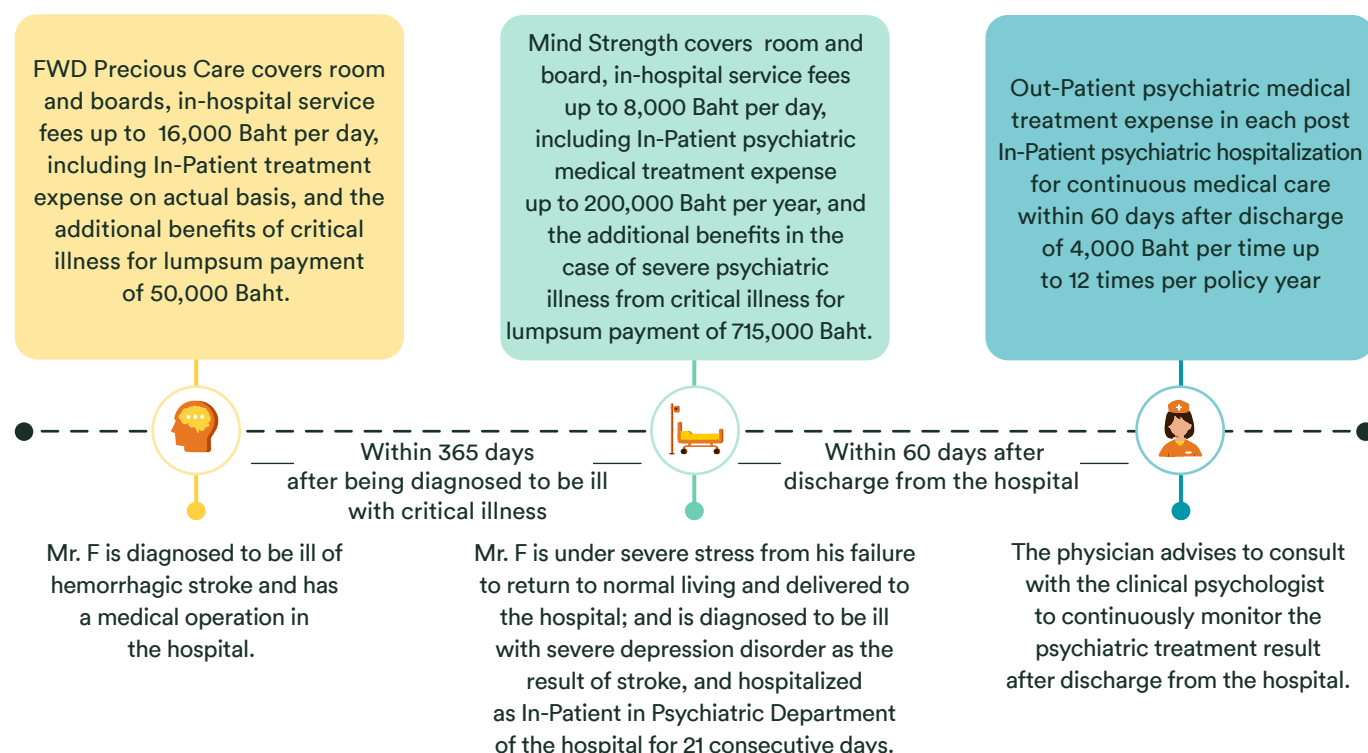
Remark : (1) The benefits for room and board, and in-hospital service fees shall be in line with the benefits specified on the Benefit Table of FWD Precious Care

Samples of Benefit Payment

Case 1 : Mr. F has a Silver Plan of FWD Precious Care and desires to plan health coverages to take care of both physical and mental health by attaching Mind Strength, Plan B



Case No. 2 : Mr. F has a Platinum Plan of FWD Precious Care, and desires to plan health coverage to take care of both physical and mental health by attaching Mind Strength, Plan D.



Insurance Conditions

Issue Age	11 - 65 years (renew until the age of 74)
Coverage Period	Until the age of 75 or not exceeding coverage period of the life insurance policy

Feel at ease more with special services



Medical emergency aid service in case of sudden accident or illness in Thailand and worldwide



Inquiry service of policy information where we are ready for serving you via FWD Customer Center 1351

Major Conditions of Coverage

Coverage Conditions	Details
In-Patient medical treatment expense	For the inpatient treatment by the hospital's psychiatrist only, the benefit for room and board, in-hospital service fees shall be in line with the benefits specified on the Benefit Table for the Rider of Health Insurance of which this Endorsement is attached.
Out-Patient medical treatment expense	It shall be in-hospital treatment by psychiatrist only
Out-Patient medical treatment expense per confinement	This can be used for continuous treatment within 60 days after discharge of the In-Patient hospitalization by psychiatrist / clinical psychologist of in-hospital treatment only.

Waiting Period



Benefits under Clause 1-4, according to the Benefit Table for Psychiatric Medical Treatment Expense

except the case of diagnosis for psychiatric illness symptoms, such as Stress, Anxiety, Depression, including Psychiatric Disease, which occurs before or within 180 days from the effective date of coverage according to this Endorsement.



Benefits under Clause 4, according to the Benefit Table for Psychiatric Medical Treatment Expense

except the critical illness or disorder according to the additional benefits in the case of the psychiatric illness clearly confirmed and evident by a physician that it is related to the critical illness covered under this Endorsement and occurs before or within 90 days from the effective date of coverage pursuant to the Endorsement.

Exemptions of Coverage shall be in line with FWD Precious Care rider, and Mind Strength endorsement consist of three clauses as follows.

1. Treatment or rehabilitation as the result of medicine, cigarette, alcohol, or any substances that affect the mental status.
2. All types of intellectual development disorders include intellectual disability, communication disorder, autism, attention deficit hyperactivity disorder, learning disorder, and motor disorder.
3. All types of sexual behavior disorders, gender dysphoria, masochism, personality disorder, and disorders related to the use of drugs and addictive substances, including the use of Marijuana, Hemp, and Mitragyna speciosa, which are not for medical benefit.

Annual Premium

Unit : Baht

Age	Plan A	Plan B	Plan C	Plan D
11-65 Years	3,140	5,640	7,840	10,200

Remark :

- Mind Strength is the marketing name of the endorsement for extending the psychiatric medical care benefit coverage 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 Company may adjust premium as at the anniversary date of the policy year due to various factors, such as age, career class, medical treatment expenses which are higher or from overall experience of indemnity payment of this rider's portfolio which this endorsement is attached. The Company shall give 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 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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