



Table of Benefits and Limits

	Thai Baht
Overall maximum per pregnancy, per plan year :	THB 68,000,000
Section A - Normal Pregnancy and Childbirth Delivery costs, antenatal and post-natal checkups, examinations, and customary and reasonable hospital accommodation costs and nursing charges. We will consider cover for a maximum of three (3) routine antenatal ultrasound scans (one in each trimester) during the term of a normal non-complicated pregnancy. If any additional ultrasounds are required, your treating doctor must provide full reasons in the medical section of the claim form. We will consider twelve (12) routine antenatal visits during the term of a normal pregnancy. If any additional antenatal visits are required, your treating doctor must provide full reasons in the medical section of the claim form. Under the childbirth benefit , we will cover the following for the newborn baby: <ul style="list-style-type: none"> • One (1) consultation charge which includes the physical examination; vitamin K, Hepatitis B and BCG vaccine • One (1) hearing test • Routine blood tests: PKU, Congenital Hypothyroidism and G6PD • Accommodation charge of up to a maximum of four (4) nights for the newborn if the mother is admitted and not suffering any complications Co-insurance ¹ deduction - Section A: A co-insurance will be deducted from each claim submitted under Section A. Based on your choice, you can have a nil co-insurance or 10% or 20% co-insurance ¹ on the Optional Maternity Add-on Plan. The total benefit we will pay to you for an eligible claim under this section will be either 100% or 90% or 80% of the benefit limit shown depending on the co-insurance ¹ you opt for and the area of cover of your UltraCare Plan	Covered up to THB 340,000
Section B - Complications in Pregnancy during the Antenatal Period and Childbirth Treatment as an in-patient or an out-patient of a medical complication which arises during the antenatal period and childbirth due to a medical condition	Covered in Full
Section C - Birth Defects and Congenital Abnormalities Investigation and treatment of birth defects and congenital abnormalities , including birth trauma, provided that such are diagnosed in the first six (6) months from birth. Please note: This benefit is available per eligible pregnancy for a period of twelve (12) months from the initial diagnosis date	Covered up to THB 34,000
Section D - Termination of Pregnancy Termination of pregnancy when medically necessary	Covered in Full
Section E - Newborn Accommodation Hospital accommodation costs for a newborn child to accompany its mother while she is receiving treatment as an in-patient in a hospital for a medical condition covered under the Optional Maternity Add-on Plan	Covered in Full
Section F - Local Ambulance Services Costs of road ambulance transport required due to an emergency or medical necessity to the nearest available and appropriate local hospital	Covered in Full

ELIGIBILITY

- Available to female **insured persons** aged 18 - 44 years attained at entry
- Cover becomes available for **treatment** received 12 months after the **inception date** of **your** Optional Maternity Add-on Plan

CEASING OF COVER

- Cover under the Optional Maternity Add-on Plan will cease upon the first **renewal date** after the age 46 years has been attained

VALIDITY OF COVER

- Cover under the Optional Maternity Add-on Plan is only valid if the underlying UltraCare Plus, Comprehensive or Select Plan is in force

PLAN OPTIONS

- Two age bands and two premium levels:
 1. Ages 18 - 34
 2. Ages 35 - 45
- Three levels of **co-insurance**¹ to choose from:
 1. Nil
 2. 10%
 3. 20%

¹ **Co-insurance** means an uninsured percentage of money, which a **planholder/insured person** must pay towards the cost of a covered **claim** per **plan year**

Maternity Premiums

Premium Table: Nil Co-insurance

For a nil **co-insurance**

Age Bands	Thai Baht
18 - 34	66,356
35 - 44	91,558

Premium Table: 10% Co-insurance

For a 10% **co-insurance**² (applicable only to Section A in the Table of Benefits: Normal pregnancy and childbirth).

Age Bands	Thai Baht
18 - 34	51,043
35 - 44	70,429

² A percentage of 10% **co-insurance** will be deducted from each **claim** submitted under Section A of this Optional Add-on to the UltraCare Plus, UltraCare Comprehensive and UltraCare Select **plans**. The 10% **co-insurance** will be limited to maximums of:

THB 34,000	in total and allows a maximum benefit of:
THB 306,000	after deduction of 10% co-insurance

Premium Table: 20% Co-insurance

For a 20% **co-insurance**³ (applicable only to Section A in the Table of Benefits: Normal pregnancy and childbirth).

Age Bands	Thai Baht
18 - 34	40,834
35 - 44	56,302

³ A percentage of 20% **co-insurance** will be deducted from each **claim** submitted under Section A of this Optional Add-on to the UltraCare Plus, UltraCare Comprehensive and UltraCare Select **plans**. The 20% **co-insurance** will be limited to maximums of:

THB 68,000	in total and allows a maximum benefit of:
THB 272,000	after deduction of 20% co-insurance

Please note: Optional Maternity Add-on Plan premiums are payable yearly or in the same frequency as your UltraCare **plan**. Due to increased administration costs the annual total of any monthly or quarterly premiums will be higher than paying the premiums yearly. (Approximately 12% for monthly and 7.5% for quarterly.)