

UltraCare premiums Valid from 1 January 2011

These premiums apply to all new and renewing plans from 1 January 2011. We will review these premiums every year. Premiums may also be reviewed periodically.

Working out your premium

Working out the premiums to pay is easy.

1. Choose the UltraCare plan you want based on the cover you need (Elite, Plus, Comprehensive, Select or Standard).
2. Choose the area of cover you need. (See the areas of cover below).
3. Read across the premium table based on your current age and that of any dependants.
4. Choose how often you want to pay the premiums (every month, every three months or every year).
5. Choose an excess option (if available and if you need one) and adjust the premium based on the information below.

The premiums for any children (aged 0 to 17) on the plan apply to the first child only (second, third and fourth children are free).

If you are over 74 we will give you a quote for your renewal premiums.

Due to administration costs, the total premiums you pay every month or every three months via credit card will be higher than if you pay the premiums every year (7.5% if you pay every month and 5% if you pay every three months). The premiums shown are rounded to the nearest decimal place so they are easier for you to use.

Areas of cover

Area 2: Worldwide, not including the USA.

A list of countries and areas is available on our website at www.nzihealthcare.com. Please see the eligibility section in the plan guide for restrictions on US citizens.

Excesses (deductibles)

The currency of your excess is based on the currency of your plan.

UltraCare Elite plan only

This plan does not have an excess. You cannot choose a voluntary excess.

UltraCare Plus, Comprehensive and Select plans only

You may choose a voluntary excess that is applicable to in-patient, daycare and out-patient treatment claims of:

EXCESS (DEDUCTIBLE) OPTIONS	PREMIUM CHANGE
THB 3,400	-5%
THB 6,800	-10%
THB 17,000	-15%
THB 34,000	-20%
THB 68,000	-25%
THB 170,000	-30%
THB 340,000	-40%

UltraCare Standard plan only

For the Standard Plan: You may choose a voluntary excess (applied per condition, per year) that is applicable to in-patient and daycare treatment claims of:

EXCESS (DEDUCTIBLE) OPTIONS	PREMIUM CHANGE
THB 34,000	-10%
THB 68,000	-20%
THB 170,000	-30%
THB 340,000	-40%

UltraCare premiums (continued)

Co-insurance (deductibles)

Co-insurance (applies to UltraCare Plus and Comprehensive plans).

You must pay 25% of all out-patient dental claims. The total amount we will pay to you for an eligible claim for out-patient dental treatment will be 75% of the limit shown on your table of benefits. You cannot remove this co-insurance.

No-claims discount

Your plan premiums depend on your age and will increase as you get older. Your premiums will also increase in line with medical inflation. As long as no claims are made by the planholder or any dependant 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 the planholder or any dependant covered under the plan has one or more claims 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 once the plan 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 or more plan years - 20% premium discount

The maximum no-claims discount is 20%.

If a claim relating to a previous plan year is made and we have already given a no-claims discount, we can recover the extra premium due for the plan year to which we gave the no-claims discount.

Any claims made for the wellness benefit or optional add-on plans will not affect the no-claims discount. The no-claims discount does not apply to the premiums of any optional add-on plans you may have chosen.

Paying your premiums

It is important that the planholder keeps payment of premiums up to date and tells us immediately about any changes to payment details. Full payment details and information on unpaid or late payments can be found in the plan guide. If premiums are not paid on time, we will suspend all claims until the premiums are up to date.

For yearly premium payments, you can choose to pay by:

- credit card;
- banker's draft or cheque;
- bank transfer.

Monthly and quarterly premiums may only be paid by MasterCard or Visa.

Cheques and bank drafts should be made payable to IAG Insurance (Thailand) Ltd.

Please make sure that you give your full name and quotation or plan number as the reference for your bank transfer.

Thai baht (THB) UltraCare premiums

THB 1,800 standard excess per medical condition, per plan is applicable to out-patient claims only.
The Elite Plan has a nil excess. The Standard Plan is in-patient only.

Age band	Elite	Plus	Comprehensive	Select	Standard
0-17		62,007	48,507	44,281	30,910
18-25		74,970	59,231	53,922	39,334
26-29		86,742	68,827	62,623	45,284
30-34		98,833	78,744	71,515	51,553
35-39		110,605	88,343	80,344	57,504
40-44		125,321	100,303	91,157	65,116
45-49	Not available	146,687	117,771	107,023	76,124
50-54		185,650	149,567	135,942	95,954
55-59		227,172	183,540	166,776	117,322
60-64		283,855	229,795	208,683	146,431
65-69		340,220	275,859	250,461	175,350
70-74		678,596	552,115	501,188	348,794

Standard excess per medical condition – Nil

0-17	86,188	68,098	53,247	48,600	
18-25	104,003	82,284	64,970	59,130	
26-29	120,448	95,232	75,526	68,702	
30-34	137,339	108,532	86,434	78,483	
35-39	153,785	121,482	96,993	88,196	
40-44	174,342	137,669	110,150	100,089	
45-49	204,191	161,171	129,364	117,540	Not available
50-54	258,622	204,032	164,341	149,352	
55-59	316,629	249,706	201,710	183,269	
60-64	395,815	312,057	252,590	229,367	
65-69	474,556	374,058	303,260	275,323	
70-74	947,268	746,271	607,142	551,124	

* Child rate is for the first child only (second, third and fourth are free - except for the Personal Accident Optional Add-on for which each additional child is charged the table premium).