



SmartCare Optimum (Individual)

Table of Benefits

1. INPATIENT HOSPITALIZATION			
Coverage/Endorsement	Maximum limit (Thai Baht)		
	BASIC	CLASSIC	DELUXE
Maximum payable limit (per year)⁽¹⁾	1,500,000	2,500,000	5,000,000
1. Inpatient Hospitalization and Surgery⁽³⁾			
1.1. Daily Hospital Room and Board (per day)			
- Non-Intensive Care Unit	8,000	10,000	12,000
- Intensive Care Unit	As charged ⁽⁶⁾	As charged ⁽⁶⁾	As charged ⁽⁶⁾
1.2. Hospital Miscellaneous Expenses	As charged ⁽⁶⁾	As charged ⁽⁶⁾	As charged ⁽⁶⁾
1.3. Special Nursing service (Max. 1,500.-/day)	Max 30 days	Max 45 days	Max 60 days
1.4. In-Hospital Physician's Visit (Max. 1 visit/day)	As charged ⁽⁶⁾	As charged ⁽⁶⁾	As charged ⁽⁶⁾
1.5. Emergency Out-patient Treatment (Accident Only) (per accident)	30,000	50,000	70,000
1.6. Surgeon's Fee (per visit)	As charged ⁽⁶⁾	As charged ⁽⁶⁾	As charged ⁽⁶⁾
1.7. Prosthesis Benefit (heart valve, skull, hip joint and knee joints.)	As charged ⁽⁶⁾	As charged ⁽⁶⁾	As charged ⁽⁶⁾
1.8. Organ Transplant Benefit (excluding costs of organ acquisition and all costs incurred by the donor)	500,000	700,000	1,000,000
1.9. Accidental Miscarriage (per accident)	15,000	15,000	15,000
2. Accidental Dental Treatment	15,000	25,000	50,000
3. Cancer, Myocardial Infraction, Stroke and Coronary Artery Disease (lump-sum payment)	50,000	70,000	100,000
4. Outpatient Kidney Dialysis and Cancer Treatment (Maximum payable limit for lifetime)			
- Kidney Dialysis	150,000	300,000	500,000
- Cancer Treatment	150,000	300,000	500,000
5. Loss of Life, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability (PA.2)⁽⁵⁾	100,000	100,000	100,000
6. Cremation or Funeral expenses in case loss of life due to injury or illness	30,000	30,000	30,000
7. Emergency Assistance Service	2,500,000	2,500,000	2,500,000
8. Medical expense occurring during the course of traveling outside Thailand (Emergency)⁽²⁾	750,000	1,500,000	2,500,000

Remark: (Inpatient Hospitalization)

1. Max. payable limit (per year) apply to all coverages except Emergency Assistant service in section 7.
2. Medical expense occurring during the course of traveling outside Thailand(Emergency) apply to all coverages,except Emergency Assistant service in section 7.
3. Minor surgery expense have to prior inform the company, this expense will be considered as in section 1 Inpatient Hospitalization and Surgery otherwise this expense will be considered as Max. payable limit for outpatient hospitalization.
4. Rate is applicable for occupation class 1-3 only
5. Loss of Life, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability (PA.2) Including Murder-Assault and driving or riding as passenger in a Motorcycle.
6. As charged means actual and reasonable expense.
7. Lifetime limit means the maximum payable limit for the whole period that the covered person has been covering by the company and up to the limit stated on the policy schedule.

2. OUTPATIENT HOSPITALIZATION			
Coverage	Maximum limit (Thai Baht)		
	Plan 1	Plan 2	Plan 3
Outpatient Medical Expenses within insuring period (per year)	20,000	30,000	50,000

This document is not an insurance contract. Full details are specified in the insurance policy. For more details, Please see the details of coverage and exclusion in the insurance policy.

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