



# AIA Company Limited

181 AIA Tower, Surawongse Road, Bangrak, Bangkok 10500

Group Insurance Proposal

Ref. 41941 / Rev. 1-1

Proposed To : Chiang Mai University (Staff Compulsory)

Issued date : August 21, 2024

Number Of Members : 12401

Ages Covered : 15 - 65 YEARS

## Classification and Plan

บุคลากรมหาวิทยาลัย Flexible Benefit Plan 1	Plan 001
บุคลากรมหาวิทยาลัย Flexible Benefit Plan 2	Plan 002
บุคลากรมหาวิทยาลัย Flexible Benefit Plan 3	Plan 003
บุคลากรมหาวิทยาลัย Flexible Benefit Plan 4	Plan 004

## Amount of Insurance

Insurance Schedule	Plan 001	Plan 002	Plan 003	Plan 004
- Group Life	100,000	100,000	150,000	70,000
- Group AD&D (Continental Scale + Public Accident)	100,000	100,000	150,000	70,000
- Group TPDI	100,000	100,000	150,000	70,000

Group Medical Schedule	Plan 001	Plan 002	Plan 003	Plan 004
Hospitalization Insurance				
A.Daily Room & Board (max 31 days)	1,000	1,500	2,500	700
I.C.U (max 15 days)	2,000	3,000	5,000	1,400
B.Other Hospital Services (Including OPD Follow-up within 31 days after discharge from the hospital.) (Ambulance Service/ Max. per disability/ per trip and including in item B)	15,000	20,000	25,000	10,000
C.Surgical Benefit (Subject to Non-Schedule)	20,000	20,000	25,000	14,000
D.In-Hospital Doctor's Call (max. per day, max 31 days per disability)	500	500	500	350
E.Emergency Out-Patient Treatment (Accident) (Emergency OPD Accident within 72 hours after accident and follow up 31 days)	5,000	5,000	5,000	3,500
F.Specialists' Consultation Fee (including in item B or C)	2,000	2,300	2,300	1,400
G.Funeral Indemnity	10,000	15,000	25,000	7,000
Clinical (OPD) ( 1 call per day, 31 calls per year)	1,000	2,000	3,000	700
X-Ray and Lab (Out-Patient) (max. per year for sickness / max. per disability for accident)	-	3,000	4,400	-

Insurance Benefits	Insurance Premium / Person / Annually			
	Plan 001	Plan 002	Plan 003	Plan 004
- Group Life 2.090%	209.00	209.00	313.50	146.30
- Group AD&D (Continental Scale + Public Accident) 0.400%	40.00	40.00	60.00	28.00
- Group TPDI 0.190%	19.00	19.00	28.50	13.30
Total Life,AD&D,TPDI Premium (Per Member)	268.00	268.00	402.00	187.60
No. of Member	1,219	6,229	2,670	2,283
Total Life,AD&D,TPDI Premium (Per Plan)	326,692.00	1,669,372.00	1,073,340.00	428,290.80
<b>Total Life,AD&amp;D,TPDI Premium (Annually)</b>	<b>3,497,694.80</b>			
Hospitalization Insurance	1,444	1,831	2,410	989
Clinical (OPD) ( 1 call per day, 31 calls per year)	1,475	2,946	4,421	1,030
X-Ray and Lab (Out-Patient)	-	60	91	-
Total Premium For Medical Only Per Member (Per Plan)	2,919.00	4,837.00	6,922.00	2,019.00
No. of Member	1,219	6,229	2,670	2,283
Total Medical Premium (Annually) (Per Plan)	3,558,261.00	30,129,673.00	18,481,740.00	4,609,377.00
<b>Total Medical Premium (Annually)</b>	<b>56,779,051.00</b>			
<b>Grand Total Premium (Annually)</b>	<b>60,276,745.80</b>			
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Remark :

- Amount of insurance for Group Life Coverage without to require evidence of insurability equal to 150,000 Baht
- Actual premium depends on Actual enrollments such as age, sex, position, nature of business etc.
- The premium rate will be recalculated in case of any change on the existing members data, nature of business or benefits schedule including conditions of insurance
- Exclusion of committing suicide within first year.
- Any member who has sum assured more than 150,000 Bht. is required to undergo Medical Exam.
- Any member who has sum assured more than 2,000,000 Bht. is required to undergo Medical Exam. & HIV Test.
- If insured members have been covered by a group insurance scheme and are not over 65 years old, take over condition and waive of pre-existing condition can be considered on the following provision:
  - 1) Insureds have been covered by the existing group insurance for more than 1 year with normal premium rate (w/o loading) and no exclusion for coverage of any sickness.
  - 2) Copy of the existing group insurance policy and updated members list issued by the previous insurer must be provided for consideration. Provided that the taken over benefits and conditions must be the same as covered by the previous group insurance policy.
- Pre-existing condition exclusion is waived for the first group of members and new member who are joining in the during policy year.
- The above medical premium is including condition that if insured utilizes/reimburses all medical expense incurred since the first day of admission from the other medical benefits scheme, which is not this group insurance policy or any other individual life insurance policy that belong to AIA, such as other employee welfare scheme, Social Security Insurance, universal health care coverage (golden card 30 baht), Third Party Act, individual insurance policy with other insurer etc., AIA shall pay hospital income benefit, extra condition to the Group Hospital & Surgical benefit, in equal to daily room & board benefit amount and for number of days the insured actually admitted in to hospital but not to exceed maximum number of days as shown in the benefit schedule or if insured just reimburses only a part of daily room & board amount from this group insurance policy of AIA but no reimbursement of other medical items, AIA shall pay the hospital income benefit in equal to the rest amount of daily room & board that remains with equal to number of days actually admitted into hospital but not to exceed the maximum number of days as shown in the benefits schedule. This is only an alternative condition for insured.
- Max. 365 days for Out-Patient Follow-up treatment from Emergency Accident.
- For OPD and X-Ray Pro Rate, Full Benefit for new Staff who Join during policy period.
- Any changeable of insurance Flexi plan of members will be arranged once a year at anniversary date only.
- The proposed insurance benefits are for 3 affiliated companies namely, 1. Proposal no. 41941 2. Proposal no. 41942 and 3. Proposal no. 41943. All companies must join insurance together if the insurance takes effectiveness.





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Insurance Schedule	Plan 001	Plan 002	Plan 003	Plan 004
Accident Death & Disablement Insurance	100,000	100,000	150,000	70,000
With extension of coverage to :				
- Murder & Assault, Alcoholic and Motorcycle accident				
- Accidental Death and Dismemberment due to public accident, such as (a) Riding as a passenger in public licensed land route and non-aerial transportation or in an elevator car excluding elevators in mines or in construction; or (b) fire in theater, hotel or other public buildings in which insured is at the commencement of fire, shall be indemnified for double of the percentage as shown in below schedule.				
1.Loss of life (100%)	100,000	100,000	150,000	70,000
2.Permanent total loss of sight of both eyes (100%)	100,000	100,000	150,000	70,000
3.Permanent total loss of sight of one eye (100%)	100,000	100,000	150,000	70,000
4.Loss of of the Permanent Total Loss of Use of two limbs (100%)	100,000	100,000	150,000	70,000
5.Loss of or the Permanent Total Loss of Use of one limb (100%)	100,000	100,000	150,000	70,000
6.Loss of speech and hearing of both ears (100%)	100,000	100,000	150,000	70,000
7.Permanent and incurable paralysis of all limbs (100%)	100,000	100,000	150,000	70,000
8.Permanent Total Loss of hearing in				
(a) both ears (75%)	75,000	75,000	112,500	52,500
(b) one ear (25%)	25,000	25,000	37,500	17,500
9.Loss of speech (50%)	50,000	50,000	75,000	35,000
10.Permanent total loss of the lens of one eye (50%)	50,000	50,000	75,000	35,000
11.Loss of or the Permanent Total Loss of Use of four fingers and thumb of				
(a) right hand (70%)	70,000	70,000	105,000	49,000
(b) left hand (50%)	50,000	50,000	75,000	35,000
12.Loss of or the Permanent Total Loss of Use of four fingers ; finger, ring finger, middle finger, little finger; of				
(a) right hand (40%)	40,000	40,000	60,000	28,000
(b) left hand (30%)	30,000	30,000	45,000	21,000
13.Loss of or the Permanent Total Loss of Use of one thumb				
(a) two phalanges of right hand (30%)	30,000	30,000	45,000	21,000
(b) one phalanx of right hand (15%)	15,000	15,000	22,500	10,500
(c) two phalanges of left hand (20%)	20,000	20,000	30,000	14,000
(d) one phalanx of left hand (10%)	10,000	10,000	15,000	7,000

Insurance Schedule	Plan 001	Plan 002	Plan 003	Plan 004
14. Loss of or the Permanent Total Loss of Use of fingers by any one of; index finger, ring finger, middle finger, little finger; of				
(a) three phalanges of right hand (10%)	10,000	10,000	15,000	7,000
(b) two phalanges of right hand (7.5%)	7,500	7,500	11,250	5,250
(c) one phalanx of right hand (5%)	5,000	5,000	7,500	3,500
(d) three phalanges of left hand (7.5%)	7,500	7,500	11,250	5,250
(e) two phalanges of left hand (5%)	5,000	5,000	7,500	3,500
(f) one phalanx of left hand (2%)	2,000	2,000	3,000	1,400
15. Loss of or the Permanent Total Loss of Use of toes				
(a) all toes of both feet (15%)	15,000	15,000	22,500	10,500
(b) 2 phalanges of big toe (5%)	5,000	5,000	7,500	3,500
(c) 1 phalanx of big toe (3%)	3,000	3,000	4,500	2,100
(d) each toe other than big toe (1%)	1,000	1,000	1,500	700
16. Fractured leg or patella with established non-union (10%)	10,000	10,000	15,000	7,000
17. Shortening of leg by at least 5 cm. (7.5%)	7,500	7,500	11,250	5,250
18. Permanent Disablement not otherwise provided for under Events 7 to 17 inclusive (Such percentage as in the Company's opinion is the percentage of disablement without taking into account the occupation of the Insured Member and which is not inconsistent with the Indemnities provided under events 7 to 17 inclusive)				
Remark :- Where the Insured Member is left-handed, the percentages relating to the right arm specified above shall apply to the left arm or vice versa.				
- Total and Permanent Disability by an accident for 12 months from the date of accident (100%)	100,000	100,000	150,000	70,000