

Insured with
Copayment

Case
3

Meet criteria

both

Case
1

and

Case
2

50%

of covered medical
expenses in the
following policy year



Number of
hospital admissions



Medical expenses incurred
in the policy year⁽³⁾



Claim Ratio⁽¹⁾

1. Simple Diseases

1st time

10,000 THB

2nd time

15,000 THB

3rd time

20,000 THB

$$= \frac{10,000 + 15,000 + 20,000}{20,000} \times 100$$
$$= 225\%$$

2. General diseases⁽²⁾ (exclude critical illnesses and major surgeries)

1st time

30,000 THB

2nd time

25,000 THB

3rd time

30,000 THB

$$= \frac{30,000 + 25,000 + 30,000}{20,000} \times 100$$
$$= 425\%$$

1. Simple Diseases

- ✓ Hospital admissions ≥ 3 times
- ✓ Claim Ratio $\geq 200\%$ of premium

2. General diseases

- ✓ Hospital admissions ≥ 3 times
- ✓ Claim Ratio $\geq 400\%$ of premium



Therefore, the insured must
pay **50%** of the covered medical
expenses in the following
policy year.

Note:

1. Claims Ratio under each rider.
2. Include accident and Simple Diseases with other complications, which will be considered general illnesses.
3. Include benefits directly related to each inpatient admission, such as follow-up appointments after hospital discharge.