

HB Plus

Hospital benefit rider with additional coverage for significant treatment



ภาพนี้สร้างโดย AI (Artificial Intelligence)

HB Plus

At FWD, we understand that

Your hospital stay is an essential time to rest and rebuild your strength. That's why we are committed to ease your concerns about time away from work and loss of income, so you can focus on your recovery and return to your daily life with confidence and peace of mind.

So we designed HB Plus to :

HB Plus is designed to ease your concerns, allowing you to take time off work without losing income when hospitalised. Receive daily cash benefit up to 10,000 Baht (depending on your selected plan). Enjoy greater peace of mind when you are hospitalised in the ICU, with benefits increased to 3 times. The plan also offers additional coverage in unexpected situations when hospitalised as an inpatient due to critical illness or major surgery.

Choose **HB Plus** for daily hospital benefit to enhance your peace of mind when hospitalised.



Stay financially protected
Daily hospital benefit starting from
500 Baht up to 10,000 Baht,
for up to 1,000 days.



ICU Peace of Mind
3 times payout when
hospitalised in the
Intensive Care Inpatient Room (ICU).



**Daily cash benefit,
including Day Surgery**
Covers you in case of illness or
accidental injury



Additional coverage
Receive an additional lump sum for
major surgery or any of the 20 covered
critical illnesses when admitted as an inpatient.

HB Plus



No worries about income during hospitalisation

Receive daily cash benefit starting from 500 Baht up to 10,000 Baht per day (depending on your selected plan) including coverage for Day Surgery.



Extra support in ICU

Receive 3x the daily cash benefit when you are hospitalised in the Intensive Care Inpatient Room.



Worry-free

Receive additional lump sum for major surgery when admitted as an inpatient.



Enhanced protection

Receive additional lump sum for any of the 20 covered critical illnesses when admitted as an inpatient.

Benefits and Coverage

Unit: Baht

Coverage plan	HB Plus 500	HB Plus 1000	HB Plus 1500	HB Plus 2000	HB Plus 2500	HB Plus 3000	HB Plus 4000	HB Plus 5000	HB Plus 8000	HB Plus 10000
1. Daily hospital benefit in case of inpatient hospitalisation ⁽¹⁾										
1.1 In case of inpatient hospitalisation, and triple daily benefit for CU admission ⁽²⁾	500 per day	1,000 per day	1,500 per day	2,000 per day	2,500 per day	3,000 per day	4,000 per day	5,000 per day	8,000 per day	10,000 per day
1.2 In case of major surgery not required inpatient hospitalisation (Day Surgery) ⁽³⁾										
Additional benefits from benefit 1.										
2. In case of inpatient hospitalisation with major surgery ⁽⁴⁾	5,000	10,000	15,000	20,000	25,000	30,000	40,000	50,000	80,000	100,000
3. In case of inpatient hospitalisation due to 20 critical illnesses ⁽⁵⁾	10,000	20,000	30,000	40,000	50,000	60,000	80,000	100,000	160,000	200,000

List of 20 Covered Critical Illnesses

1. Invasive Cancer
2. Acute Heart Attack
3. Major Stroke
4. Coronary Artery By-pass Surgery
5. Major Organs Transplantation or Bone Marrow Transplantation
6. Fulminant Viral Hepatitis
7. Bacterial Meningitis
8. Major Burn
9. Coma
10. Viral Encephalitis
11. Open Heart Surgery for the Heart Valve
12. Major Head Trauma
13. Surgery to Aorta
14. Chronic Liver Disease / End-stage Liver disease / Liver failure
15. Severe Chronic Obstructive Pulmonary Disease/ End-Stage Lung Disease
16. Lupus Nephritis from Systemic Lupus Erythematosus
17. Chronic Kidney Failure
18. Blindness
19. Loss of Hearing
20. Apallic Syndrome or Vegetative State

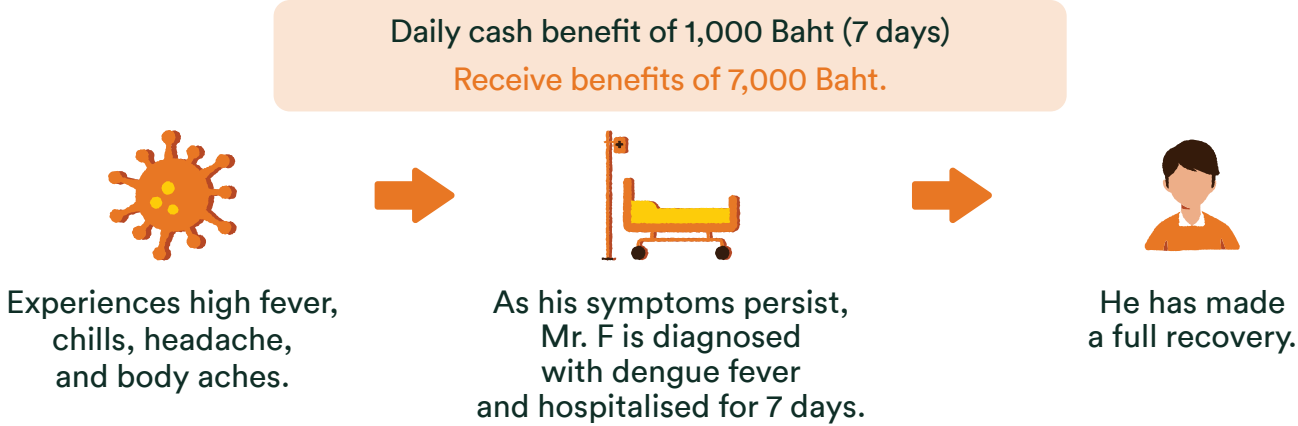
Remark:

- (1) The Company shall pay the benefit for a maximum of 1,000 days per confinement.
- (2) In case of treatment in the intensive care inpatient room, the Company shall pay the daily cash benefit at 3 times the applicable rate, based on the number of days of ICU treatment, for a maximum of 365 days per confinement. However, the total benefit payable under Benefit 1.1 shall not exceed 3 times per day.
- (3) In case of treatment by major surgery that does not require inpatient hospitalisation (Day Surgery), the Company shall pay the daily cash benefit equivalent to 1 day of inpatient hospitalisation.
- (4) In case of inpatient hospitalisation with major surgery, the Company shall pay the benefit only once per confinement. Day Surgery is not included.
- (5) The Company shall pay this benefit only once per confinement, regardless of the number of critical illnesses. However, this benefit shall not be payable for subsequent hospitalisations due to complications or conditions arising from the same illness.

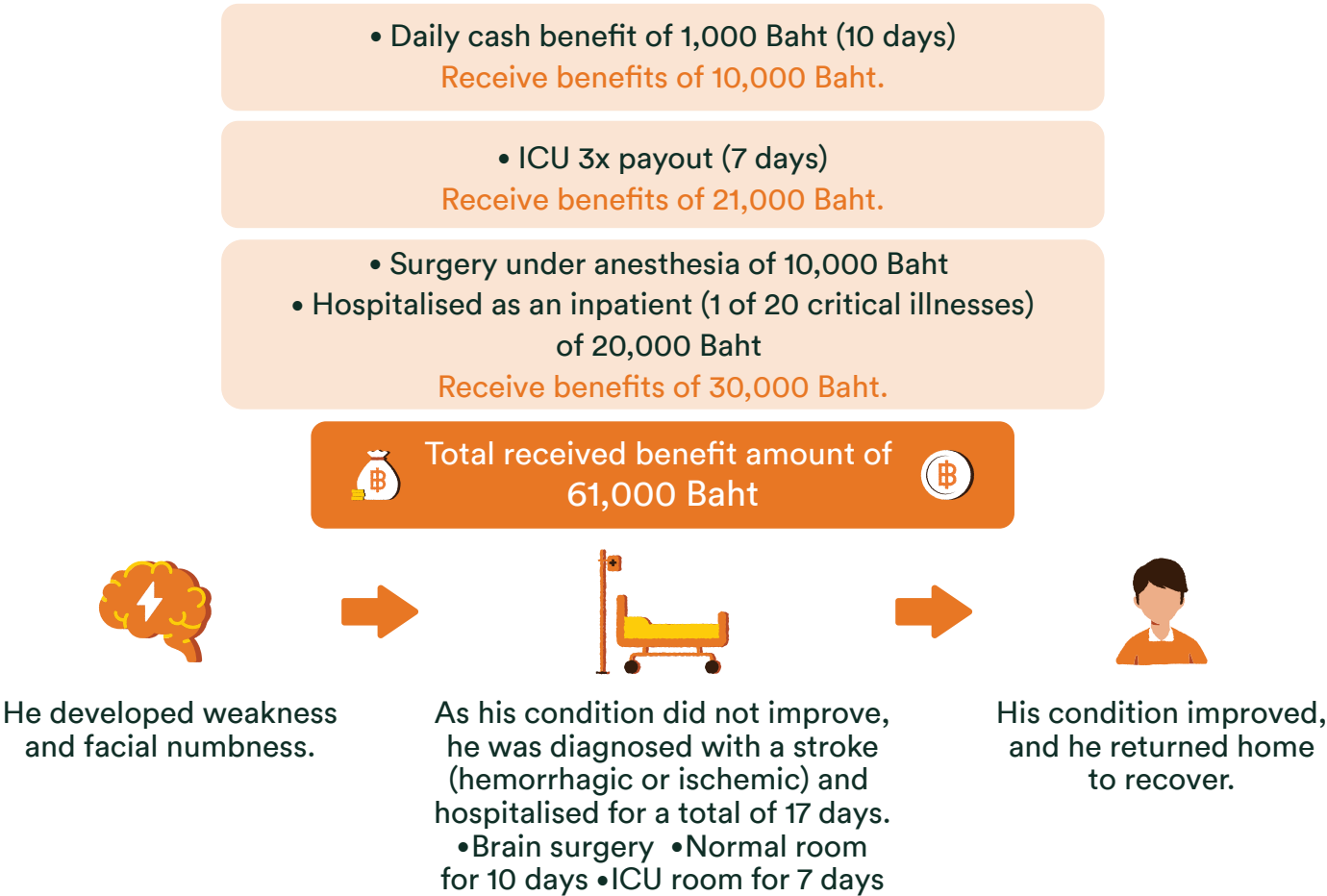
Sample of Benefit Payment

HB Plus 1000 Coverage Plan

Case 1: Mr. F, aged 35, already has medical expense welfare or existing health insurance, but would like to enhance his protection. To reduce the financial burden in case of hospitalisation, he decided to purchase HB Plus Plan 1000.



Case 2: Mr. F, aged 35, has medical expense welfare or health insurance, but would like to increase his coverage. To reduce the burden in case of hospitalisation, he decided to purchase HB Plus Plan 1000.



Major Conditions of Coverage

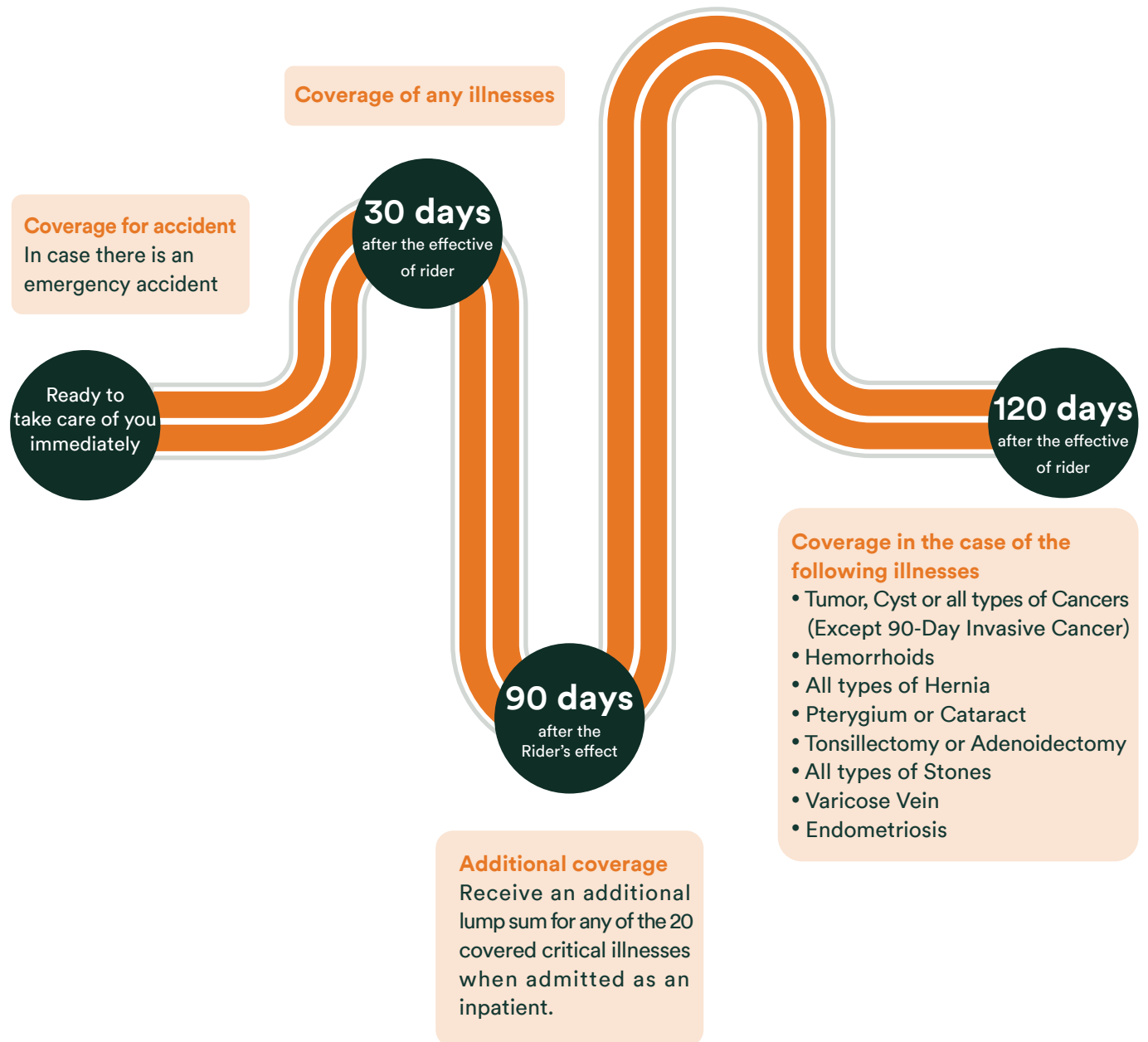
Coverage Conditions	Details
Inpatient	A patient with medical necessity requiring hospitalisation for continuous treatment of injury or illness for a period of not less than 6 hours shall be registered as an inpatient. This includes the case of admittance as an inpatient and subsequently passes away before completing 6 hours.
Confinement	Each inpatient hospitalisation or Day Surgery in the hospital regardless of how many times due to the same injury or illness, and the condition has not yet resolved, including the related or continuous complications within 90 days from the last discharge date, shall also be deemed as single hospitalisation.
Day Surgery	Major surgery, procedures that serve as an alternative to major surgery, or the use of specialised therapeutic equipment that can replace major surgery, without requiring hospitalisation as an inpatient.

Samples of Exceptions for Hospital Benefit Rider (HB Plus):

1. The conditions as the result of congenital abnormalities or inborn incomplete body organ system or genetic disease or body development disorder, except the coverage of this rider is effective for not less than one year (1 year) and the symptom is apparent after the insured is fully aged sixteen years (16 full years).
2. Pregnancy, miscarriage, abortion, childbirth, or complications arising from pregnancy, infertility treatment (including investigation and treatment), sterilization, or contraception, except for choriocarcinoma.
3. AIDS or venereal disease or sexually transmitted diseases by AIDS, including Acquired Immune Deficiency Syndrome due to HIV infection, and opportunistic infection or communicability, or any illness of which blood test result shows seropositive of HIV (Human Immunodeficiency Virus). Opportunistic infection is inclusive but not limited to Pneumocystis Carinii Pneumonia, Organism Causes Chronic Enteritis, Disseminated Virus and/or Fungi Infection, Malignant Neoplasm, including but not limited to Kaposi's Sarcoma, Central Nervous System Lymphoma, and/or other critical diseases which have been currently known as Acquired Immunodeficiency Syndrome or a cause of sudden death, illness or infirmity of the affected. Acquired Immune Deficiency Syndrome (AIDS) includes HIV (Human Immunodeficiency Virus) causing Encephalopathy Dementia.
4. Expenses incurred from examination and treatment ordered by the insured, who is the physician for himself/herself, including expenses incurred from examination and treatment by the physician, who is the insured's father, mother, spouse, or child.
5. Suicide, attempted suicide, self-inflicted injury, or attempted self-assault or self-attempted assault either being an act by the insured himself/herself or allowing other person to act whether during insanity or not, including accident from the insured's eating, drinking or injecting medicine or toxin into his/her body, and overdose from the physician's prescription.

HB Plus

Ready to start taking care of you, and offer the benefit coverage after the effective of rider.



Underwriting Condition

Issued Age	1 Month 1 Day - 70 Years (renewable up to age 84)
Coverage Period	Until the age of 85 or not exceeding coverage period of the life insurance policy.

Sample of Annual Premium (First Year)

Unit: Baht

Age (Years)	HB Plus 500	HB Plus 1000	HB Plus 1500	HB Plus 2000	HB Plus 2500	HB Plus 3000	HB Plus 4000	HB Plus 5000	HB Plus 8000	HB Plus 10000
20	1,250	2,500	3,750	5,000	6,250					
30	1,100	2,200	3,300	4,400	5,500					
40	1,200	2,400	3,600	4,800	6,000					
50	1,500	3,000	4,500	6,000	7,500	9,000	12,000	15,000	24,000	30,000

Remark :

- HB Plus is the marketing name of the Hospital benefit for daily compensation rider (HB Plus plan).
- Underwritten by FWD Life Insurance Public Company Limited.
- The underwriting is in accordance with terms and regulations of the company.
- An insured person should study and understand a supporting document for sale offers before before deciding to make an insurance.
- The annual premium is for the occupation class 1 and 2.
- The Company may adjust premium as at the anniversary date of policy year due to various factors, such as age and career class of the insured, increasing medical expenses, or overall claims experience of the rider portfolio. The company shall give a written notice to the insured at least 30 (thirty) days in advance. However, the adjusted premium shall be in the rate already approved by the registrar.
- As per the regulations specified by the law, this Insurance Premium can not be used for deducting individual income tax.
- This document is not a part of an insurance contract. Terms and conditions of coverage will be specified in the insurance policy.
- This reserves the rights according to the law. Do not copy or modify regardless of any part in this document.

Easy Claim through FWD Omne Application

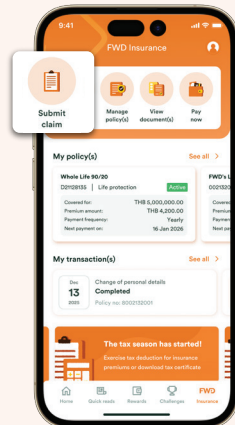
Effortless claim submission with ease and convenience.
Fast, hassle-free payouts.



Download
FWD Omne Application,
scan now



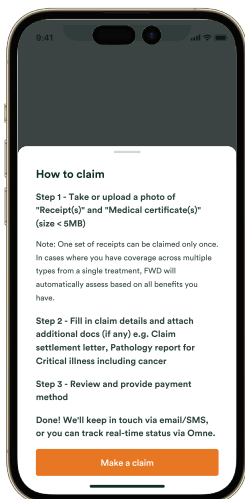
For quick claim, check status round-the-clock, and recognize the automatic approval consideration



Submit every type of online claim
(except claim in case of death)

- ✓ Expenses in case of illness and accident for outpatient medical treatment
- ✓ Outpatient surgery
- ✓ In-hospital treatment / daily compensation
- ✓ Cancer or critical illness
- ✓ Disability and dismemberment

01



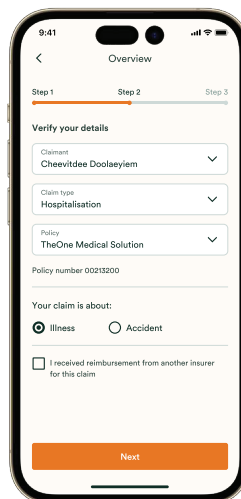
Read "How to claim" and click "Make a claim"

02



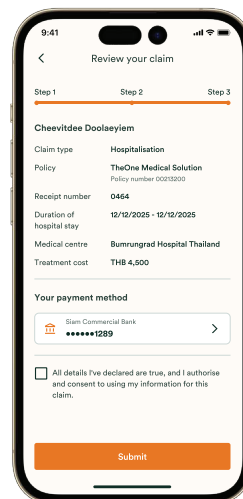
Take or upload a photo of "receipt" and "medical certificate" according to the requirements specified on-screen

03



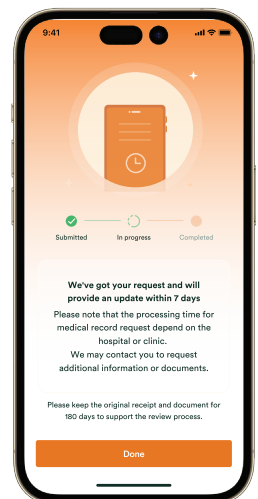
Specify the type and provide complete details of the claim

04



Check claim information and payment channel. Certify the claim, agree and consent to terms and conditions of service

05



Wait to be notified on the progress within 7 days. For automatic evaluations, you will be notified that the claim is approved and/or the claim is paid on this screen.

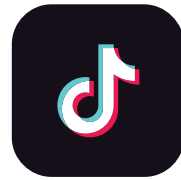
- ① 1. No limit on number of pictures. Each picture should not exceed 5MB
2. Click on document-shaped icon below to check or delete attached-pictures by clicking on the delete/minus symbol

- ① 1. The bank account name must be the same as the policy-owner's
2. PromptPay must be linked to the National ID card number of the policy owner.

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of various channels.



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