

## Claim Reimbursement

### Medical Expense Claim (in case that members make an advance payment for medical expenses)

The required documents are described below:

- **For outpatient treatment (OPD)**
  - Original receipt specifying all medical expenses, such as treatment, medicine, physician's fee, and laboratory fee
  - Medical report containing materials symptoms, diagnosis and treatments in case of skincare treatment, a responsible physician is required to indicate the name of illness and types of medications used for medical treatment.
  - Copy of Allianz Ayudhya membership card and claim form (can be downloaded from [allianz.co.th](http://allianz.co.th))
- **For inpatient treatment (IPD)**
  - Original receipt specifying all medical expenses and a summary of expenses
  - Medical report containing materials symptoms, diagnosis and treatments
  - Copy of Allianz Ayudhya membership card and claim form (can be downloaded from [allianz.co.th](http://allianz.co.th))

### Submission of Claim Form

Allianz Ayudhya member could submit a claim form in 2 submission channels

- In-person at Allianz Ayudhya headquarter or Allianz Ayudhya branches available nationwide
- Registered postal mail addressed to:  
(Please indicated the policy number on the original receipt every time for the prompt service).

#### **Claim Department**

Allianz Ayudhya General Insurance Public Company Limited.

898 Ploenchit Tower, Ploenchit Road, Khwang Lumpini, Khet Pathumwan, Bangkok 10330

#### **Remarks**

- You are required to submit required documents related to your claim reimbursement within a period of 30 days following the date of medical treatment or the date of discharge from hospital or the date of accident.

- If a claim reimbursement is delayed for more than 30 days, you are required to prepare a document specifying the reason(s) for the delay to be attached to the above mentioned documents.

- Please submit the related documents for making your claim reimbursement in the form of registered postal mail or EMS to prevent possible loss.

- Allianz Ayudhya will not be able to proceed with any assessment on your claim reimbursement if you are unable to submit us an original receipt showing actual medical expenses.

## Customer Services

#### **Allianz Ayudhya Call Center**

- Tel: 1292 / 24 hours (everyday)
- Fax: 0 2230 6556
- Email: [csc@allianz.co.th](mailto:csc@allianz.co.th)

#### **Allianz Ayudhya Complaint Unit**

- Tel: 1292 / 24 hours (everyday)
- Fax: 0 2230 6556
- Email: [bcu@allianz.co.th](mailto:bcu@allianz.co.th)

Allianz Ayudhya Complaint Unit provides a wide range of comprehensive solutions for all health insurance issues, varying in claim reimbursement, after-sale services, and several other complaints and suggestions on healthcare and health insurance for greater service improvement.

#### **Sales Department**

- Tel: 0 2677 0000 press 1 (automatic) and 0 2232 8555 press 1 or 2 (automatic)  
(Monday – Friday, 08:30 – 17:30 hrs., except national public holidays)

#### **Policy Renewal Department**

- Tel: 0 2677 0055
- Fax: 0 2230 6512
- Email: [TH-loyalty@allianz.co.th](mailto:TH-loyalty@allianz.co.th)  
(Monday – Friday, 08:30 – 17:30 hrs., except national public holidays)

**Allianz**   
**AYUDHYA**



# Individual health and accident insurance Membership handbook

Maximum limit per year

[allianz.co.th](http://allianz.co.th)

## Benefits and Coverage for Allianz Ayudhya Members

### Inpatient Treatment (IPD) (admitted to hospital as inpatient for no less than 6 consecutive hours)

#### **1. Room and Board** including Fees for Nursing Services

- Non-intensive care room : Allianz Ayudhya will pay out benefits according to the actual amount payable but not exceeding the maximum benefit specified in the Policy Schedule.

- Intensive Care Unit : Allianz Ayudhya will pay out benefits according to the actual amount payable but not exceeding the maximum benefit specified in the Policy Schedule, with a maximum limit of 15 days per year.

#### **2. Hospital General Expenses**

Allianz Ayudhya will pay out benefits according to the actual amount payable but not exceeding the maximum benefit specified in the Policy Schedule for the following examples:

- Fees and charges for medicines, blood service and blood component service.
- Fees and charges for operating room, laboratory test and X-ray.
- Fees for medical equipment and supplies (All types of medical supply 1 and 3, except for Defibrillator or Pacemaker).
- Expense of Anesthetist and Nurse Anesthetist.
- Expense of Physician's Consultation Fee, without surgery.
- Medical fees associated with a follow-up treatment on an outpatient basis within 30 days after discharge from a hospital.
- Home medication after discharge from a hospital (to use not more than 14 days).
- Expense of ambulance in emergency but not exceeding 1,000 Baht per time.
- Fees for emergency medical services on an outpatient basis within 24 hours after the accident, including costs of follow-up treatment provided within 15 days after the initial treatment. Allianz Ayudhya membership card can only be used for the first time; in case of follow-up treatment, members are required to make an advance payment for medical expenses and submit all relevant documents to Allianz Ayudhya for further claim reimbursement.

#### **3. Surgeon's fees and Consultation fees in case of surgery Surgical treatment – actual charge :**

Allianz Ayudhya will pay out benefits according to the actual amount payable but not exceeding the maximum benefit specified in the Policy Schedule.

#### **4. Physician's hospital visit fee :**

Allianz Ayudhya will pay out benefits according to the actual amount payable but not exceeding the maximum benefit specified in the Policy Schedule.

### Outpatient Treatment (OPD) (if any)

For outpatient treatment, Allianz Ayudhya will pay out benefits according to the actual amount payable but not exceeding the maximum benefit specified in the Policy Schedule.

#### **Remarks**

- This document is not part of the insurance policy. Please refer to the general terms, conditions and exclusions in the insurance policy.
- Allianz Ayudhya members can find the exclusions in the insurance policy.

## Medical Treatment Services

### For medical treatment obtained from Allianz Ayudhya's network hospitals or clinics

- Check the list of Allianz Ayudhya's network hospitals and clinics in the website [allianz.co.th](http://allianz.co.th) to select a certain network hospital or clinic at your convenience.
- Show your Allianz Ayudhya membership card, together with the national identification card or any other references issued by the government agency, to your selected network hospital or clinic's staff.
- If the medical expense exceeds the agreed coverage amount specified in terms and conditions of your insurance policy, you will be required to pay the excess amount from your network hospital or clinic.
- Allianz Ayudhya may request additional documents to support your health coverage. You may be requested to make an advance payment and submit all relevant documents to Allianz Ayudhya for further claim reimbursement.

### For medical treatment not obtained from Allianz Ayudhya's network hospitals or clinics

It is compulsory for all Allianz Ayudhya members to make an advance payment for medical expenses and submit all relevant documents to Allianz Ayudhya for further claim reimbursement.

### Pre-arrangement Service

#### **1. Diagnostic tests as PET Scan, MRI, CT Scan Echocardiogram or Exercise Stress Test (EST)**

- Members must inform the hospital or clinic's staff to coordinate with Allianz Ayudhya or contact Allianz Ayudhya Call Center to clearly verify the scope of coverage and benefits prior to receiving the above diagnostic tests.
  - If the diagnostic test is required according to the medical necessity and medical standards, Allianz Ayudhya will provide you the coverage under the scope of "Inpatient Hospitalization Benefits : Hospital General Expenses".
  - If you don't acquire Allianz Ayudhya's approval prior to receiving the above diagnostic tests, Allianz Ayudhya reserves the right to provide you the coverage and/or provide the coverage only under the scope of "Outpatient Benefits (OPD)" (If any).
- #### **2. Costs for the following treatments or procedures 21 items in Policy wording (for a member not admitted to a hospital as an inpatient)**
- Allianz Ayudhya will pay out benefits according to the actual amount payable but not exceeding the maximum surgical benefit specified in the Surgical Schedule (if any) or not exceeding the maximum benefit specified in the Policy Schedule, whichever is less.
  - Members must inform the hospital or clinic's staff to coordinate with Allianz Ayudhya or contact Allianz Ayudhya Call Center to clearly verify the scope of coverage and benefits prior to receiving the above medical treatments.
  - If the treatment is required according to the medical necessity and medical standards, Allianz Ayudhya will provide you the coverage under the scope of "Inpatient Hospitalization Benefits (IPD)".
  - If you don't acquire Allianz Ayudhya's approval prior to receiving the above medical treatments, Allianz Ayudhya reserves the right to provide you the coverage.

### For medical treatment in Allianz Ayudhya's network hospitals or clinics as an inpatient

- If the doctor has approved the date of your discharge from the hospital : Allianz Ayudhya will approve your eligibility to receive the coverage and benefits within 30 minutes after receiving all documents from the hospital.
- Official working hours for discharge from the hospital : 8.00-20.00 hrs. If you are discharged from the hospital outside the official working hours, you are required to make an advance payment for medical expenses and submit all relevant documents to Allianz Ayudhya for further claim reimbursement.