



วิริยะประกันภัย  
THE VIRIYAH INSURANCE



CARE

ประกันสุขภาพและอุบัติเหตุ

Health and Personal Accident Insurance

# V Better Care

**Better and affordable**  
Health insurance protection



Always besides you anytime you need

# Highlights



With maximum benefit up to  
**770,000 Baht per year**



Cover room and board up to  
**THB 4,500 per day**



Enable you to renew the policy  
up to the age of **100\***



Eligible for personal income tax  
deduction up to **THB 25,000**



**No claim bonus**



Renewal policy entitlement even  
if high claim

Cashless service at Bangkok Hospital  
and its affiliates (BDMS) in Thailand\*\*



\* Subject to the policies' terms and conditions.

\*\* The insured might be required to pay upfront and make claim reimbursement later for some reasons e.g. the medical treatment received from non-network providers or the medical review is required to ensure the health claim conditions do not fall into the pre-existing conditions or general exclusions under the policy agreement.

# V Better Care - Table of Benefits

Benefits and Coverage		Maximum Benefit (THB)		
		Plan 1	Plan 2	Plan 3
Maximum benefit per policy year (Section 1 - 8 , Section 10 - 13)		330,000	550,000	770,000
<b>Basic Cover : Inpatient Department (IPD)</b>				
Section 1	Room charge, meal fee and hospital service fee (Inpatient) for each hospitalization as an Inpatient per day (Max. 365 days per confinement)	2,500	3,500	4,500
	In case that the Insured is treated in the Intensive Care Unit Inpatient Room, room charge, meal fee and hospital service fee shall be paid based on the actual cost incurred up to the Maximum Benefits per Policy Year as stated. (Max. 15 days per confinement)	Paid in full*		
Section 2	Medical fee for examination or treatment, blood and blood component service fee, nurse service fee, medicine fee, parenteral nutrition fee, and medical supplies fee for each hospitalization as an Inpatient	Paid in full*		
	2.1 Medical fee for examination	Paid in full*		
	2.2 Medical fee for treatment, blood and blood component service fee, and nurse service fee	Paid in full*		
	2.3 Medicine fee, parenteral nutrition fee and medical supplies fee	Paid in full*		
	2.4 Medicine fee and disposable supplies fee (Medical Supplies 1) for take away (Max. 14 days per confinement)	Paid in full*		
Section 3	Physician's examination fee (Physician) for each hospitalization as an Inpatient	Paid in full*		
Section 4	Operation (surgery) and procedure fee for each hospitalization as an Inpatient	Paid in full*		
	4.1 Operating room fee and procedure room fee	Paid in full*		
	4.2 Medicine fee, parenteral nutrition fee, medical supplies fee and surgery and procedure fee	Paid in full*		
	4.3 Physician's fee for Physicians performing surgery and procedure (including assistant physician fee) based on the rate in the medical fee manual (in the case of actual cost can remove the rate in the medical fee manual)	Paid in full*		
	4.4 Physician's fee for anesthetist (Physician fee)	Paid in full*		
	4.5 Medical fee for organ transplantation times of the benefits in Section 4	Paid in full*		
Section 5	Day surgery	Paid in full*		
<b>Non-Inpatient Benefits</b>				
Section 6	Medical fee for related direct examination before and after hospitalization as an Inpatient or Outpatient treatment fee which is in consequence of or in connection with hospitalization as an Inpatient for each hospitalization as an Inpatient	Paid in full*		
	6.1 Medical fee for related direct examination which occurs within 30 days before and after hospitalization as an Inpatient	Paid in full*		

## V Better Care - Table of Benefits

Benefits and Coverage		Maximum Benefit (THB)		
		Plan 1	Plan 2	Plan 3
<b>Maximum benefit per policy year (Section 1 - 8 , Section 10 - 13)</b>		<b>330,000</b>	<b>550,000</b>	<b>770,000</b>
	6.2 Outpatient Treatment fee after hospitalization as an Inpatient for each consequential treatment within 30 days after discharge from the hospital (excluding medical fee for examination)	Paid in full*		
Section 7	Emergency Accident Outpatient Treatment ( first visit within 24 hours after the accident and follow-up treatment within 31 days )	Paid in full*		
Section 8	Rehabilitation medicine fee after each hospitalization as an Inpatient per confinement (Max. 30 days per confinement)	Paid in full*		
Section 9	Medical fee for Treatment of chronic kidney failure by hemodialysis through vascular access for each policy period	10,000 Baht per policy year		
Section10	Medical fee for Treatment of tumor or cancer by radiotherapy, interventional radiology, and nuclear medicine for each policy period	Paid in full*		
Section11	Medical fee for Treatment of cancer by chemotherapy for each policy period	Paid in full*		
Section12	Ambulance fee	Paid in full*		
Section13	Medical fee for Minor Surgery	Paid in full*		
<b>Choose deductible to reduce your premium**</b>		<b>Deductible (per year)</b>		
Deductible is an amount before the insurance plan take effect. You need to pay deductible by yourself OR use your own welfare or other insurance policy first.		20,000 / 50,000 Baht		

### Coverage of Personal Accident (P.A.2)

Accidental Death, Dismemberment, Loss of sight, Loss of hearing, Loss of speech and total permanent disability : PA.2 (including murdered, ambushed and accident while riding a motorcycle whether as a rider or passenger)	100,000 Baht
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### Optional Benefits

Outpatient Benefits (Maximum limit per visit)	
OPD expenses for non - hospitalization. Maximum 1 visit per day and 30 visits per year	THB 1,000 per visit THB 1,500 per visit THB 2,500 per visit

\* Paid in full, but not exceeding the maximum benefit specified in the policy.

\*\* Deductible is the medical expenses that the insured person must pay out of pocket (Per year) for eligible expenses before the insurance plan begins to pay any benefits (Except Section 1)

\*\*\* Optional OPD is unavailable when purchase IPD with deductible.

## Conditions :

- Eligible for persons aged 15 days to 65 years.
- Policyholder who purchases a health insurance policy before 61 years old and continuously renew the policy will be eligible to renew the policy till 100 years old.
- Policyholder who purchases the policy at 61–65 years old and continuously renew the policy will be eligible to renew the policy till 80 years old.
- Child aged under 15 years old must apply together with his/her father or mother (at least 1 person) and Inpatient benefit plan selected must be equal or lower than his/her father or mother.
- Viriyah reserves the right to consider your application form in accordance with the company's underwriting guideline.
- Accidental cases will be covered immediately on the first policy effective date.

## Important Conditions and General Exclusions :

- Pre-existing conditions.
- Any medical expenses for a sickness that happens in the course of 30 days from the initial policy's effective date.
- Treatment or correction of surgery for congenital anomalies or development disorders.
- Sickness or diseases which happens within 120 days waiting period from the first policy effective date including Tumors or Cancers, Polyps or Cysts, Hemorrhoids, Hernias, Pterygium, Pinguecula or Cataract, Tonsillectomy or Adenoidectomy, Stones, Endometriosis, Varicose Veins, Hallux Valgus, Ganglions.

## Remark :

- The exclusions above are only example, please check all details and specific exclusions of coverage from the health insurance policy.
- The customers should study and understand details of coverage and conditions before purchasing.
- Your renewal premium may be changed. It depends on your age band changing and/or claim experience.

Effective date May 2023



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