

Comparison Premiums Healthcare Insurance 100.000 USD/Covid Cover AA Insurance Brokers

Company	April My Health Thailand		Pacific Cross		Regency		Health Care International		April My Health International		BDAE	
Plan	Essential 3.275.000 THB		Visa Friendly		Essential Health		Emergency Plus		Emergency		Infinity Basic	
Maximum plan limit	3.275.000 THB		3.500.000 THB		100.000 USD		500.000 USD		250.000 USD/Euro		1.000.000 Euro	
Covid Cover	Yes		Yes		Yes		Yes		Yes		Yes	
Applied deductible	327.500 THB per year		300.000 THB per year		No		2000 USD per accident/illness		5.000 USD/EUR		250 EURO age 60 up 500 EURO	
Coverage area	Asean Countries Ex Singapore		Thailand		WW ex. CH, HK, JP, SP and USA		WW ex. USA		Zone 3, cover TH, NL, BE, FR, VN, LA, MM,PH,KK, NO		Zone 2, cover TH, NL, BE, FR, VN, LA, MM,PH,KK, NO	
Out of area cover	30 days a trip		90 days a trip		no cover		30day/y(20% co-payment)		90 days a trip		6 weeks	
Room	private room		6.000 THB		100 USD		private room		two-bed room		two-bed room	
ICU room	full cover		12.000 THB		150 USD		full cover		full cover		full cover	
Operating room	full cover		normal & customary charges		1.500 USD		full cover		full cover		full cover	
General Expenses p/d	full cover		350.000 THB		1.500 USD		full cover		up to 4.000 USD/Euro		full cover	
Emergency OPD	no cover		normal & customary charges		3.000 USD		no cover		no cover		no cover	
Surgical Fee	normal & customary charges		normal & customary charges		3.000 USD		full cover		full cover		full cover	
Anesthetist fees	normal & customary charges		normal & customary charges		300 USD		full cover		full cover		full cover	
Pers. Accident / Death	no cover		200.000 THB		no cover		no cover		no cover		no cover	
Out-Patient cover pre/post hospitalization limit	60 days before 16.375 THB and 60 days after 16.375 THB hospitalization		normal & customary charges		Only pre- & post surgical(incl. Surgeon fee)		no cover		full cover		no cover	
Out-Patient cover pre/post hospitalization	60 days before and after hospitalization		30 days after hospitalization		no cover		no cover		30 days before and after hospitalization		no cover	
Ambulance	normal & customary charges		normal & customary charges		normal & customary charges		full cover		full cover		full cover	
Emergency medical evacuation	full cover		World wide evacuation		No		full cover		full cover		full cover	
Kidney Dialysis	163.750 THB		300.000 THB		300 USD		no cover		no cover		no cover	
Cancer Treatment	3.275.000 THB		3.500.000 THB		3.000 USD		full cover		no cover		only inpatient	
Waiting period	no waiting periods		30 /120 days		no waiting periods		no waiting period		no waiting periods		no waiting periods	
Outpatient	option		option		no cover		no cover		no cover		no cover	
Payment options	annual		annual (semi, quarterly 5% extra)		Annual		annual		monthly, quarterly, semi-annual, annually		annual, semi annual 2% extra payment	
Miscellaneous	Cancer treatment also outpatient costs are covered up to plan limit		No claim discount 10 % 1 year, 15% 2 year, 20% 3 year medical examination 65 year up		Hospital cash benefit 15 USD per day / Only cover in State Hospitals		Cancer treatment also outpatient costs covered up to plan limit / 20% discount Pattaya/Hua Hin Expats club		No medical test required		Medical examination form age 60 up	
Max Entry age	before 66		before 76		before 70		before 75		before 71		before 76	
Max Insured age	90		99		life-time renewable		life-time renewable		life-time renewable		life-time renewable	
Age	^USD	Baht	^USD	Baht	USD*	^Baht	USD	Baht^	USD*	^Baht	EUR	^Baht
0-5	414	12,820	682	21,156	271	8,401	330	10,230	308	9,548	576	19,584
6-18	228	7,072	394	12,206	277	8,587	449	13,919	310	9,610	576	19,584
19-25	193	5,989	357	11,066	371	11,501	729	22,599	365	11,315	636	21,624
26-30	219	6,802	420	13,019	388	12,028	758	23,498	449	13,919	768	26,112
31-35	276	8,542	472	14,647	456	14,136	786	24,366	550	17,050	900	30,600
36-40	330	10,240	525	16,274	497	15,407	805	24,955	635	19,685	972	33,048
41-45	373	11,555	577	17,902	581	18,011	832	25,792	852	26,412	1,104	37,536
46-50	456	14,144	656	20,343	628	19,468	864	26,784	1,060	32,860	1,200	40,800
51-55	575	17,814	709	21,970	784	24,304	924	28,644	1,384	42,904	1,356	46,104
56-60	703	21,794	814	25,221	1097	34,007	1,201	37,231	1,843	57,133	1,548	52,632
61-65	846	26,237	971	30,107	1424	44,144	1,561	48,391	2,158	66,898	1,644	55,896
66-70	1,015	31,455	1,339	41,499	1791	55,521	2,342	72,602	2,820	87,420	2,040	69,360
71-75	1,167	36,169	1,995	61,841		0	4,683	145,173		-	2,664	90,576

^Premiums are subject to currency changes *per age premiums adjusted to compare

\$ 31.00 € 34.00