

Comparison Premiums Healthcare Insurance Long Term Visa

Companies	THAIVIVAT	PACIFIC CROSS	SOUTHEAST	LUMA	THAI HEALTH	AXA	LMG	VIRIYAH	DHIPAYA	AETNA	FALCON	AETNA	NAVAKIJ	BKI
Plan	HNIV01	Standard Plus	Long Stay Visa plan 1	Long Stay Care	Wealthy Healthy WH2000/OPD1500	Long Stay Visa Plan1	Universal Plan 1	Long Stay Visa Plan	TIP VISA OA Plan-1	Ruby 08	I-Smart Standard	Opal 2	Plan 1	Health Care Insurance Plan 1
Coverage	฿ 400,000	฿ 780,000	฿ 400,000	฿ 450,000	฿ 400,000	฿ 400,000	฿ 440,000	฿ 404,000	฿ 400,000	฿ 400,000	฿ 400,000	฿ 550,000	฿ 400,000	฿ 400,000
Room	฿ 4,000	฿ 4,000	฿ 4,000	฿ 2,000	฿ 2,000	฿ 2,000	฿ 4,000	฿ 2,500	฿ 4,000	฿ 2,500	฿ 4,000	฿ 3,000	฿ 2,000	฿ 3,000
ICU Room	฿ 8,000	฿ 8,000	฿ 8,000	฿ 4,000	฿ 4,000	฿ 4,000	Actual cost	฿ 5,000	฿ 8,000	฿ 5,000	฿ 8,000	฿ 6,000	฿ 4,000	฿ 6,000
Gen. Expenses/ Disability	Actual Cost	฿ 100,000	Actual Cost	฿ 50,000	฿ 20,000	฿ 30,000	Actual cost	฿ 100,000	Actual cost	฿ 30,000	Actual cost	Actual cost	50,000 (90% cover major medical)	฿ 100,000
Emergency OPD	Actual Cost	฿ 8,000	฿ 5,000	฿ 4,000	฿ 4,000	฿ 6,000	Actual cost	฿ 5,000	฿ 8,000	฿ 4,000	Actual cost	Actual cost	฿ 4,000	฿ 6,000
Surgical Fee	Actual Cost	£ 100,000.00	Actual Cost	£ 50,000.00	£ 30,000.00	£ 30,000.00	Actual cost	£ 100,000.00	Actual cost	£ 40,000.00	Actual cost	Actual cost	£ 50,000.00	Actual cost
IN-Patient Physician	Actual Cost	฿ 2,000	Actual Cost	฿ 1,000	฿ 500	฿ 1,000	Actual cost	฿ 1,200	Actual cost	฿ 600	Actual cost	Actual cost	฿ 1,000	฿ 1,000
Personal Accident / Death	฿ 100,000	฿ 150,000	฿ 100,000	฿ 100,000	฿ 100,000	฿ 60,000	฿ 100,000	no cover	฿ 100,000	option	฿ 100,000	฿ 100,000	no cover	no cover
Out-Patient per day/visit	฿ 2,000	฿ 2,000	฿ 1,500	฿ 1,500	฿ 1,500	฿ 1,500	Actual cost	฿ 1,400	฿ 1,500	฿ 1,350	฿ 1,500	฿ 1,500	฿ 1,500	฿ 2,000
Out-Patient per Year	฿ 40,000	฿ 60,000	฿ 45,000	฿ 45,000	฿ 60,000	฿ 45,000	฿ 40,000	฿ 42,000	฿ 45,000	฿ 40,500	฿ 45,000	฿ 45,000	฿ 45,000	฿ 60,000
Ambulance	฿ 1,000	฿ 2,000	Actual Cost	฿ 1,500	฿ 1,000	N.I.	฿ 1,000	฿ 1,000	Actual cost	฿ 1,000	Actual cost	฿ 1,000	฿ 1,500	N.I.
Deductible	No deductible	Deductible optional 20,000 / 40,000 / 100,000 / 300,000	No deductible	Deductible optional 20,000 / 40,000 / 60,000 / 80,000 / 100,000 / 200,000	No deductible		Deductible required 100,000 THB or 200,000	Deductible optional 20,000 / 40,000 / 100,000 / 300,000	Deductible optional 20,000 / 40,000 / 100,000 / 300,000	Deductible optional 20,000 / 40,000 / 100,000 / 300,000	No deductible	No deductible	No deductible	No deductible
Kidney Dialysis	Actual cost	฿ 100,000	Actual Cost	฿ 20,000	Actual Cost	฿ 60,000	Actual Cost	Actual Cost	Actual cost	Actual cost	Actual cost	฿ 10,000	฿ 20,000	Actual cost
Cancer Treatment	Actual cost	Actual cost	Actual Cost	Actual Cost	Actual Cost	฿ 60,000	Actual Cost	Actual Cost	Actual cost	Actual cost	Actual cost	Actual cost	Actual cost	Actual cost
Waiting period	30 days /120 days	30 days /120 days	30 days	30 days/120 days	30 days/120 days	30 days/120 days	30 days / 120 days	30 days/120 days	30 days /120 days	1 month/6 months	30 days/120 days	1 month / 6 months	30days/120 days	30 days/120 days
Cremation or Funeral	no cover	no cover	no cover	no cover	no cover	฿ 20,000	no cover	no cover	฿ 10,000	no cover	฿ 10,000	no cover	no cover	no cover
Miscellaneous		no-claim discount 1-year 10% 2-years 15% 3-years 20% age 65 and up need medical test with 40,000 THB deductible 25% discount on the premium Clients can apply at later age 76-99 case by case acceptance	no claim discount 1 year 5%	Major medical pay 90% of the basic inpatient benefits (excluding hospital room & board per day inclusive of nursing care, ambulance fee)/ medical examination requested from 65 and up	10% no-claim after 1 year / WW Emergency Coverage USD 1,000,000 / 90% general expenses cover with major medical	10% no claim bonus / Medical check-up from 61 years and up / family discount 2-3 5% 4 and more 10%	Deductible 200,000 THB applied / Cover zone Thailand / Clients can apply at later age 76-80 case by case acceptance	Need health-check paper not older than 5 years 10 % no claim bonus after renewal (pay 4th month)		Worldwide coverage (United States only accident cover)	Nationwide hospital network No cash advance payment needed with Falcon's VIP Care Card only for clients applying Non-Immigrant Visa / No automatic renewal guarantee	Domestic insurance only No medical expenses coverage in Bumrungrad, BNH hospital, Samitivej (sukhumvit, Srinakarin and China Town, Bangkok hospital (Soonvijai, Chiang Mai, Had Yai, Hua Hin, Pattaya, Phuket, Prapadaeng, Ratchasima, Rayong, Samui	For appliance after the age of 60 you need to have a physicians medical examination report 90% of basic inpatient costs are covered with major medical	Also cover for medical emergencies outside Thailand
Max Entry age	(50) - 75	(6) - 75	(50) - 70	(6) - 80	(15d) - 70	70	(41)75	(21) - 70	(15) - 70	(50) 65 -	(50) - 70	(50) 65	(5) - 75	75
Max Insured age	renew up to 100 years old	99	80	90	to be renewed until the age of 85	75	renew up to 100 years for inpatient renew up to 85 years for outpatient	renew up to 100 years old	renew up to 80 years	apply before 65 lifetime renewable Can apply at any age	renew up to 80 years	apply before 60 lifetime renewable after 60 renewable until 70	80	100

