



INSURANCE BROKERS

O-A 3,000,000 THB Insurance plans

Company	AXA	LMG	Dhipaya	Pacific Cross	April My Health Thailand	ThaiHealth
Plan	Easy Care Visa Plan 2	Long Stay Visa O-A	TIP Long Stay Visa	Premier Plus	Essential 3,275,000	Excellency Healthy
Annual Limit	4,000,000	3,500,000	3,500,000	3,000,000	3,275,000	3,450,000
Coverage Area	Thailand	Thailand	Thailand	Thailand	Asea ex Singapore + Europe	Thailand
Cover Outside Area of Cover	No cover	No cover	No cover	90 days a trip cover medical emergencies and accidents	30 days a trip up to 1,637,500	90 day a trip Worldwide medical emergency cover
Excess/ Deductible	100,000 / 200,000 / 300,000 per confinement	300,000 / 500,000 / 1,000,000 disability Per visit or	0 / 10,000	0 / 20,000 / 40,000 / 100,000 / 200,000 / 300,000 per year	0 / 16,375 / 32,750 / 81,875 / 163,750 / 327,500 per year	no options
Room	4,000	10,000	10,000	6,000	Private room	15,000
ICU Room	8,000	Full cover	20,000	Full cover up to 300,000 THB	Full cover	30,000
Gen.Expenses/ Disability	150,000	Full cover	150,000	300,000	Full cover	150,000 (after 90 % Major Medical)
Emergency OPD	1,500	Full cover	50,000	Full cover	Full cover within 48 hours of an accident	30,000 within 24 hours after the accident
Surgical Fee	Full cover	Full cover	250,000	Full cover	Full cover	225,000
IN-Patient Physician	1,500	Full cover	10,000	Full cover	Full cover	3,750
Personal Accident / Death	50,000	100,000	100,000	200,000	No cover	200,000
Out-Patient per day/visit	1,500	2,000	1,500	optional	optional	optional
Out-Patient per Year	45,000	60,000	30 visits	optional	optional	optional
Pre & Post hospitalisation benefits	30 days before & 30 days after full cover	up to 30 days after hospitalisation	up to 30 days after hospitalisation	30 days before & 30 days after full cover	60 days before 16,375 THB & 60 days 16,375 THB after hospitalization	30 days after
Ambulance	1,500	Full cover	5,000	2,000	Full cover	15,000
Emergency Evacuation	No cover	No cover	No cover	Full cover	Full cover up to 32,750,000 THB	1,000,000 USD
Kidney Dialysis	No cover	Full cover	1,500	300,000	163,750	150,000
Oncologie	100,000	Full cover (in and Outpatient)	cover In and Outpatient up to the plan limits	Full cover (in and Outpatient)	Full cover (in and Outpatient)	150,000
Waiting periods	first 30 days only accidents / 120 days	first 30 days only accidents / 120 days	first 30 days only accidents / 120 days	first 30 days only accidents / 120 days	No waiting periods (only maternity)	first 30 days only accidents / 120 days
Premium loading possible after claims?	No	yes	yes	yes	no	yes
Miscellaneous	Day Care Treatment and Minor Surgery full cover			No claim bonus 1 year 10%, 2 year 15%, 3 year 20% / apply from 65 and older need physicaicns examination		10% no-claim bonus Major Medical (1,500,000) will cover 90% of the medical expenses above the excess
Entry age	15 days to 80 years	1 up to 75 years	14 days up to 80 years	0 to 75 years of age (case by case 80)	0 up to 66 years af age	15 days up to 70 years
Max Insured age	99	99	80	99	99	85
Payment Currency	Thai Bath	Thai Bath	Thai Bath	Thai Bath	Thai Bath	Thai Bath
Payment Frequency	Yearly	Yearly	Yearly	Yearly (quarterly, semi-annual 5% costs)	Yearly (thai Credit Card monthly possible 2,41% surcharge)	Yearly