

AA Insurance Brokers O-A Health Plans

Company	AXA	LMG	Dhipaya	Pacific Cross	April My Health Thailand	Cigna Signature	ThaiHealth
Plan	Longstay Visa	Long Stay Visa O-A	TIP Long Stay Visa	Premier Plus	Essential 3,275,000	O-A visa Plan 6	Exellency Healthy
Annual Limit	3,500,000 / 400,000 per disability	3,500,000	3,500,000	3,000,000	3,275,000	4,000,000	3,450,000
Coverage Area	Thailand	Thailand	Thailand	Thailand	Asea ex Singapore + Europe	Thailand	Thailand
Cover Outside Area of Cover	90 day a trip Worldwide medical emergency cover	No cover	No cover	90 days a trip cover medical emergencies and accidents	30 days a trip up to 1,637,500	Only cover for life threatening medical care	90 day a trip Worldwide medical emergency cover
Excess/ Deductible	0/ 20,000/ 40,000/ 100,000/ 200,000/ 300,000 per year	300,000 / 500,000 / 1,000,000 Per visit or disability	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	no options
Room	2,000	10,000	10,000	6,000	Private room	12,000	15,000
ICU Room	4,000	Full cover	20,000	Full cover up to 300,000 THB	Full cover	24,000	30,000
Gen.Expenses/ Disability	30,000 (90% Major Medical)	Full cover	150,000	300,000	Full cover	Full cover	150,000 (after 90 % Major Medical)
Emergency OPD	6,000	Full cover	50,000	Full cover	Full cover within 48 hours of an accident	20,000 within 72 hours of an accident	30,000 within 24 hours after the accident
Surgical Fee	30,000	Full cover	250,000	Full cover	Full cover	Full cover	225,000
IN-Patient Physician	1,000	Full cover	10,000	Full cover	Full cover	Full cover	3,750
Personal Accident / Death	60,000	100,000	100,000	200,000	No cover	100,000	200,000
Out-Patient per day/visit	1,500	2,000	1,500	optional	optional	Up to policy limit	optional
Out-Patient per Year	45,000	60,000	30 visits	optional	optional	40,000	optional
Pre & Post hospitalisation benefits		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 before & 30 days after full cover	30 days after
Ambulance	No cover	Full cover	5,000	2,000	Full cover	Full cover	15,000
Emergency Evacuation	No cover	No cover	No cover	Full cover	Full cover up to 32,750,000 THB	in Thailand	1,000,000 USD
Kidney Dialysis	Outpatient max 60,000 THB lifetime	Full cover	1,500	300,000	163,750	Full cover	150,000
Oncologie	Outpatient max 60,000 THB lifetime	Full cover (in and Outpatient)	cover In and Outpatient up to the plan limits	Full cover (in and Outpatient)	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	first 30 days only accidents / 120 days
Premium loading possible after claims?	yes	yes	yes	yes	no	no	yes
Miscellanious	No Claim bonus 5% every year / 2-3 person 5% 4 and more 10% premium discount			No claim bonus 1 year 10%, 2 year 15%, 3 year 20% / apply from 65 and older need physicans examination			10% no-claim bonus Major Medical (1,500,000) will cover 90% of the medical expenses above the excess
Entry age	15 days up to 70 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	14 days up to 70 years	15 days up to 70 years
Max Insured age	99	99	80	99	99	99	85
Payment Currency	Thai Bath	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	Yearly