



Standard Underwrite Guideline

1. BMI

BMI 32. Standard No Loading
BMI 32.1 - 33 + 15% premium loading
BMI 33.1 - 36 + 25% premium loading
BMI 36.1 - 38 + 40% premium loading
BMI 38.1 - 42 + 75% premium loading
BMI Over 42 No Cover

Occupation

Premium loading 25% for occupation class 4

2. Occupational Class 4 and Offshore Worker

(Occupational Class 4: Remote Site)
(Offshore Worker. Remote Site and Evacuation)
(High risk of occupation hazard: Remote Site and Evacuation)

REMOTE SITES: Pacific Cross Health Insurance PCI. Does not provide insurance cover for work-related diseases and disorders and their consequences, or for any injuries or illness experienced on a job site or traveling to and from a job site, and their consequences.

EVACUATION: There is no medical evacuation or repatriation cover from work-zones or from area hospitals inside or adjoining such work-zones. There is no medical evacuation or repatriation cover during work or duty periods.

3. Permanent implant

The coverage of premium implanted medical devices and artificial organs are subject to 5 years waiting period, but the applicant will get joint disorders condition follow standard underwriting in each age band.

4. Female

- Applicant age 40 to 54 years old:

BREASTS: Investigation and treatment of breast diseases and disorders pending the receipt and satisfactory assessment of a recent Mammogram or Ultrasound report. N649

Note: Pacific Cross Health Insurance PCL will reimburse the cost of Mammogram or Ultrasound test that we require, conditional on the client accepting our underwriting conditions. The maximum on the amount available for reimbursement is 5,000 baht.

- Applicant age 55 to 64 years old:

WAITING PERIOD: CATARACTS: investigation and treatment of cataracts and their complication for 2 years, then reassess. This waiting period can be reassessed earlier upon provision of a recent eye exam by a qualified ophthalmologist. H269

BREASTS: Investigation and treatment of breast diseases and disorders pending the receipt and satisfactory assessment of a recent Mammogram or Ultrasound report. N649

Note: Pacific Cross Health Insurance PCL will reimburse the cost of Mammogram or Ultrasound test that we require, conditional on the client accepting our underwriting conditions. The maximum on the amount available for reimbursement is 5.000 baht.

- Applicant age 65 to 69 years old

WAITING PERIOD: CATARACTS: Investigation and treatment of cataracts and their complication for 3 years, then reassess. This waiting period can be reassessed earlier upon provision of a recent eye exam by a qualified ophthalmologist.

BREASTS: Investigation and treatment of breast diseases and disorders pending the receipt and satisfactory assessment of a recent Mammogram or Ultrasound report. N649

Note: Pacific Cross Health Insurance PCL will reimburse the cost of Mammogram or Ultrasound test that we require, conditional on the client accepting our underwriting conditions. The maximum on the amount available for reimbursement is 5.000 baht.

CO-PAY: JOINTS and BACK: Client has 30% co-payment for investigation and treatment of all joint and back diseases and disorders and complications. Acute bone fractures have no co-payment. Maximum client co-payment is 300,000 baht per policy year.

5. Male

- Applicant age 55 to 64 years old

WAITING PERIOD: PROSTATE: Investigation and treatment of prostate diseases and disorders and their **complications for 2 years, then reassess. This waiting period can be reassessed earlier upon provision of a recent PSA result.** N42

WAITING PERIOD: CATARACTS: Investigation and treatment of cataracts and their complication for 2 years, then **reassess. This waiting period can be reassessed earlier upon provision of a recent eye exam by a qualified ophthalmologist.** H269

- Applicant age 65 to 69 years old

WAITING PERIOD: PROSTATE: Investigation and treatment of prostate diseases and disorders and their complications for 3 years, then reassess. This waiting period can be reassessed earlier upon provision of a recent PSA result. N42

WAITING PERIOD: CATARACTS: Investigation and treatment of cataracts and their complication for 3 years, then reassess. This waiting period can be reassessed earlier upon provision of a recent eye exam by a qualified ophthalmologist.

CO-PAY: JOINTS and BACK: Client has 30% co-payment for investigation and treatment of all joint and back diseases and disorders and complications. Acute bone fractures have no co-payment. Maximum client co-payment is 300,000 baht per policy year.

6. Dental And Vision Benefits:

- For age under 5 years old
No dental and vision benefit cover, Discount 5% of premium
No vision benefit cover, Discount 2% of premium
- For age above 65 years old
No dental and vision benefit cover, Discount 5% of premium
No vision benefit cover, Discount 2% of premium

7. For US Singapore and Hong Kong Copayment

USA CO-PAY: Client has 35% co-payment for all insured healthcare expenses in the USA. The co-pay applies to all coverage agreements under all policies with the insurer, including all emergency claims. There is no co-payment limit for the USA. Paid charges need to be submitted to Pacific Cross Health Insurance for processing.

SINGAPORE: Client has 35% co-payment for all insured healthcare expenses in Singapore. The co-pay applies to all coverage agreements under all policies with the insurer, including all emergency claims. There is no co-payment limit for Singapore. Paid charges need to be submitted to Pacific Cross Health Insurance for processing.

Hong Kong Co-Pay: Client has 35% co-payment for all insured healthcare expenses in Hong Kong. The co-pay applies to all coverage agreements under all policies with the insurer, including all emergency claims. There is no cover for elective treatment in Hong Kong. There is no co-payment limit for the Hong Kong. Paid charges need to be submitted to Pacific Cross Health Insurance for processing.

8. Hospital limited for Standard Plan and Standard Plus Plan

HOSPITAL LIMIT (Standard and Standard Plus): This product cannot be used at BNH Hospital, Bumrungrad Hospital, Bangkok General and its subsidiary hospital in Bangkok area, Bangkok Phuket, Bangkok Samui, Bangkok Pattaya, Bangkok Chiang Mai, Bangkok Huahin, Bangkok Khonkaen, Bangkok Udonthani, Bangkok Rayong and Samitivej Hospital and its subsidiary.

9. Dental and Vision Wording for Maxima Plus Plan and Ultima Plan and Ultima Plus Plan

DENTAL AND VISION: Your Dental and Vision Benefits under this policy are not activated until we have received both the completed Dental and Vision Examination Report by your attending personal health specialist. (The required forms for completion are attached).

DENTAL: Your dental benefits under this policy is not activated until we have received the completed dental examination report by your attending personal health specialist. (The required forms for completion is attached).

VISION: Your vision benefits under this policy is not activated until we have received the completed vision examination report by your attending personal health specialist. (The require forms for completion is attached).