

Comparison Premiums Healthcare Insurance Long Term OA Visa plans AA INSURANCE BROKERS

Companies	THAIVIVAT	PACIFIC CROSS	PACIFIC CROSS	THAI HEALTH	AXA	LMG	VIRIYAH	DHIPAYA	AETNA	AETNA	NAVAKI J
Plan	HNIV01	Standard Extra Plus	Long Stay Visa Platinum 1	Wealthy Healthy WH2000/OPD1500	Long Stay Visa Plan1	Universal Plan 2	Long Stay Visa Plan	TIP VISA OA Plan-1	Ruby 08	Opal 2	Essential Plan 1
Coverage	฿ 400,000	฿ 780,000	฿ 420,500	฿ 400,000	฿ 400,000	฿ 600,000	฿ 404,000	฿ 400,000	฿ 400,000	฿ 550,000	฿ 450,000
Room	฿ 4,000	฿ 4,000	฿ 3,000	฿ 2,000	฿ 2,000	฿ 3,500	฿ 2,500	฿ 4,000	฿ 2,500	฿ 3,000	฿ 2,000
ICU Room	฿ 8,000	฿ 8,000	฿ 6,000	฿ 4,000	฿ 4,000	฿ 7,000	฿ 5,000	฿ 8,000	฿ 5,000	฿ 6,000	฿ 4,000
Gen. Expenses/ Disability	Actual Cost	฿ 100,000	฿ 50,000	฿ 20,000	฿ 30,000	฿ 60,000	฿ 100,000	Actual cost	฿ 30,000	Actual cost	฿ 50,000
Emergency OPD	Actual Cost	฿ 8,000	฿ 6,000	฿ 4,000	฿ 6,000	฿ 6,000	฿ 5,000	฿ 8,000	฿ 4,000	Actual cost	฿ 4,000
Surgical Fee	Actual Cost	฿ 100,000	฿ 100,000	฿ 30,000	฿ 30,000	฿ 60,000	฿ 100,000	Actual cost	฿ 40,000	Actual cost	฿ 50,000
IN-Patient Physician	Actual Cost	฿ 2,000	฿ 1,500	฿ 500	฿ 1,000	฿ 1,000	฿ 1,200	Actual cost	฿ 600	Actual cost	฿ 1,000
Personal Accident / Death	฿ 100,000	฿ 150,000	฿ 100,000	฿ 100,000	฿ 60,000	฿ 100,000	no cover	฿ 100,000	option	฿ 100,000	no cover
Out-Patient per day/visit	฿ 2,000	฿ 2,000	฿ 1,500	฿ 1,500	฿ 1,500	฿ 1,500	฿ 1,400	฿ 1,500	฿ 1,350	฿ 1,500	฿ 3,000
Out-Patient per Year	฿ 40,000	฿ 60,000	฿ 45,000	฿ 60,000	฿ 45,000	฿ 45,000	฿ 42,000	฿ 45,000	฿ 40,500	฿ 45,000	฿ 45,000
Ambulance	฿ 1,000	฿ 2,000	฿ 1,000	฿ 1,000	N.I.	฿ 1,000	฿ 1,000	Actual cost	฿ 1,000	฿ 1,000	฿ 1,500
Accidental Miscarriage	N.I.	no cover	Actual cost	N.I.	฿ 6,000	no cover	no cover	no cover	N.I.	no cover	no cover
Kidney Dialysis	Actual cost	฿ 100,000	Actual Cost	Actual Cost	฿ 60,000	Actual Cost	Actual Cost	Actual cost	Actual cost	฿ 10,000	฿ 20,000
Cancer Treatment	Actual cost	Actual cost	Actual Cost	Actual Cost	฿ 60,000	Actual Cost	Actual Cost	Actual cost	Actual cost	Actual cost	Actual cost
Waiting period	30 days /120 days	30 days /120 days	30 days / 120 days	30 days / 120 days	30 days / 120 days		1 month/120 days	30 days / 120 days	1 month / 6 months	1 month / 6 months	30 days / 120 days
Cremation or Funeral	no cover	no cover	no cover	no cover	฿ 20,000	no cover	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	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	10% no-claim after 1 year	10% no claim bonus / Medical check-up from 61 years and up / family discount 2-3 5% 4 and more 10%	Worldwide coverage	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)	Domestic insurance only No 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	
Max Entry age	(50) - 75	(6) - 75	(6) - 75	(15d) - 70	70	60	(21) - 70	(15) - 70	(50) 60 - 65	(50) 65	(20) - 80
Max Insured age	renew up to 100 years old	99	99	to be renewed until the age of 85	75	renew up to 90	renew up to 100 years old	renew up to 80 years	apply before 65 lifetime renewable Can apply at any age	apply before 60 lifetime renewable after 60 renewable until 70 Can apply at any age	80



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