

Medical Program

Thaivisa Health Insurance Program Health Insurance Thailand

Note - All dates are examples The Scheme

Thai Health is a subsidiary of the Thai Life Group, the second largest insurance company in Thailand and is marketed exclusively through AA Insurance Brokers Co., Ltd.

This is a 'standard' plan that provides members of Thaivisa with a reasonable level of Medical cover at a very low cost, saving depending on age, around 60% on the standard cost.

It may not be suitable for everyone, for example, someone who travels abroad extensively. It provides the same level of cover as plans costing 3 times the price, but may not be sufficient for those desiring higher levels of cover. How it works

The scheme is run on an annual basis, from September to September each year.

Premiums levels are reviewed annually and will be adjusted according to the number of claims arising.

First year cover starts when you join the scheme and runs until the following May.

When you join, Premiums are taken for a full 12 months. The premium is pro-rata and any additional amount paid is deducted from the following years premium. Example:

Member joins Nov 2009. Initial cover is from 1st Nov 2009 to 31st August 2010. Paid for 10 months on this year's scheme. This only happens in the first year; from then on you will pay annually. Renewability

As the scheme is an extension of Thai Health's company group scheme, renewability is guaranteed only up to 65 years, thereafter, case by case, it is NOT guaranteed for life. Please bear in mind this is a low cost scheme. Should you require renewability for life then please contact us for a personal quotation.

For information about policies for people over 65 please contact us as we can also insure you. IPD

The basic plan covers IPD (In Patient Department) treatment ONLY. All outpatient treatment will need to be paid for by the member, unless you take out the OPD option. OPD

There is an additional cost for OPD treatment. Generally speaking, OPD cover is very low and usually it is better to save the premium and simply pay for OPD treatment when required. What is not covered

Pre existing conditions, declared or not declared. How to claim

When you attend hospital take your Medical Card along with a copy of your passport, driving licence or other suitable ID. Present these to the hospital staff. IPD treatment is paid for directly by the Insurance Company. If you have any difficulties there is a 24 hour emergency telephone number. In addition, we have our own 24 hour hotline.

Hospital List

The pdf here shows the hospitals approved by the plans, other hospitals may be used but the patient is required to pay first then claim back later.

Download the hospital list here: [hospital_list.pdf](#) (113k) Phone: 038 415 795 - 6

For more information or get a quote on-line, please go [here](#)