

Thailand Insurance Comparison Table (dated 11.02.2017)

Methodology of Insurance search:

- All amounts in USD
- Premium limited to USD3,600 per year
- Premium price does not take into account personal circumstances and pre-existing conditions which may lead to 'Loading' due to pre-existing personal circumstances
- Age range 41-45
- With no deductibles
- Selected best policies (i.e. not all policies reviewed are shown but only the best selected few)
- Source of policies obtained from recommended insurance brokers and from various website such as: compare now, pacific prime, globalinsurancethailand, bestexpatinsurancedeals, etc.
- **Highlighted sections** are the things to be concerned about and to watch out for

Insurance Company	David Shield	MSH Asia Care	April	Regency	LMG
Plan Name	Global Zone 5	Opt B-Harmony Zone1	Asia Health-Comfort	Comprehensive ¹	Gold ²
Maximum Limit	5,000,000 per lifetime	1,000,000 per year	1,000,000 per year	1,000,000 per year	- USD2,500,000 per year - 560,000 (per disability) - THB (USD converted)
Excess/Deductibles	None (but possible)	None (but possible)	None (but possible)	None (but possible)	None (but possible)
Geographical Coverage	- Thailand, India, Israel (90d+equivalent alternative coverage thereafter for Israel) - Emergency (rest of the world)	- Thailand, Myanmar, Cambodia, Philippines, India, Maldives, Brunei, Pakistan, East Timor, Vietnam, Indonesia, Laos, Malaysia, Nepal,	- Cambodia, Indonesia, Laos, Malaysia, Philippines, Taiwan, Thailand and Vietnam; - While traveling: Europe (save for UK and Swiss);	Worldwide excl. USA	[Worldwide excl. USA / Thailand, rest of the world emergency only]

¹ Fully comprehensive more lucrative but at premium of 3,371.

² Comparing between Silver and Gold, the key difference is that the Maximum Limit is 25% of Gold and the impatient sub-limits are half the cap of Gold. The Outpatient coverage is however identical and also medical evacuation and the premium is substantially less in almost 30%, 1,345.

		Bangladesh, Bhutan, Sri Lanka - Emergency (rest of the world) 60d	- Emergency-Israel, 90d, rest of the world 60d (0% coverage- Bahamas, Canada, US, Japan, Swiss)		
Renewability	Lifetime	Lifetime, except: - change residency to outside Zone	Lifetime, except: - No longer expatriate - Age 71 for repatriation assistance benefits.	Lifetime	No: - It subject to Insurer's agreement for renewal - Terminated at age 90
Termination by Insured	Monthly basis, and yes for refund on pro-rated basis	On 1 yr basis no early cancellation	On 1 yr basis , early cancellation 2m advance notice	On 1 yr basis , no early cancellation	At any time by giving notice in writing refund on pro-rated basis with reduced short rate
Increase of yearly Premium	Only by Group (increases by age and inflation)	Only by Group (increases by age and inflation)	Only by Group (increases by age and inflation)	Increase due to use of more than 120% of premium	Increase due to Risk of insured (but subject to Insurance Commission rate range)
Claims Handling	Direct Billing	- Direct Billing - Reimbursement- outside network hospitals	- Inpatient ≤24h+ - Direct Billing - Outpatient- Reimbursement	- Direct Billing - Reimbursement- outside network hospitals	Reimbursement
Payment Frequency	A/Q/M	A (free of charge) / SA/Q	A/SM/Q	A/ SM(10%)/Q(7%)/M(5%)	A/SM/Q/M
Discount for Annual Payment	None	None	None	None	None
Total Monthly Premium in USD	239	-----	-----	[] ³	144
Total Annual Premium in USD	2,868	2,795 (subject to frequency)	2,240	- 2,697 (subject to frequency) - 2,947 (250 increased premium)	1,725

³ All square-brackets are information that was capable of being obtained from the insurance companies notwithstanding repeated attempts.

Pre-existing Conditions	Excluded - 12m waiting period for coverage if not excluded unless otherwise agreed	Excluded	Excluded	Excluded	Excluded (effectively after 3yrs automatic coverage, unless existed 5 years prior to policy, in which case, excluded)
Waiting Period for Coverage	None	None	3m (unless had equivalent or prior higher insurance coverage)	None	- First 30d- All - First 120d- Several key exclusions (incl. tumors, hemorrhoids, hernia, etc.) - All time exclusions: All type of Infections; Food poisoning; Backache unless as a result of accident; [Riding motorcycle (rider/passenger)]
Inpatient (Hospitalization) & Sub-limits:					
- Pre-Authorization	- Emergencies-post-notification 48h - Non-emergency- 72h before	- No, for direct billing network - yes, (a) outside direct billing network; and (b): (i) Hospitalization, outpatient surgery, medical transportation; (ii) Dental crowns, bridges and dentures	Yes-All	Impatient-Yes Outpatient- No (yes only for surgical)	Yes: - Cumbersome claim procedure, must submit <u>original</u> docs - Within 30 days after discharge

		Orthodontia; (iii) orthodontic treatment, one or two weeks before or within 72h after admission			
- Emergency Room	2 visits per yr +must hospitalization	100%	100%	Surgeon's Fees including pre- & post-surgical services- 25,000 Anesthetist's Fees-30% of Surgeon's Fees Professional Fees (physician, specialist, radiologist, physiotherapy & pathologist)- 25,000	100%
- Emergency Evacuation	- Ambulance – 2,500 - Air/Sea - 25,000 per event - Only Insurer selected provider	- Ambulance – 100% - Air/Sea – 100% - Only Insurer selected provider	100%	- Ambulance – 100% - Air/Sea – 100,000 (250 increased premium)	- Ambulance – 100% - Air/Sea- 843,000
- Transplants	- 500,000 lifetime - Donor costs – 5,000 per case	100% Donor costs – 0%	100% (200,000 per yr)	100,000	56,000
- Cancer	100%	100%	- 100%	- 20,000	No tumor coverage for first 120d
- Renal failure	100%	100%	[]	100%	[]
- Rehabilitation	100%	30d per condition	5,000 per yr	30d	0%
- Nursing at Home/ convalescent	100%	1,000 per yr	- 182d per yr - 20 per yr ≥ - pre-approval	0%	30d per yr

- Accommodation Type	- Semi-Private	Private Room- 280 per day	Private Room (limited to R&C)	Semi-Private	Private Room-450 per day
- Parent accommodation	0%	Emergency ≥8d, 59 per night/586 max	0% (only for below 18yr)	100% (add bed same room)	0%
- OP Treatment Pre/Post Hospitalization	100%	100%	3,000 per event	30d pre-2,000 30d post- 2,000	0%
- Family Unification	1,000 per event	0% (save for Parent accommodation)	0%	0%	0%
- Death	0%	- Transportation of body- no limit - Transportation of family- no limit	- 100% - 2,200 (coffin)	10,000	- 28,000 - Personal accident (limited to x% of body parts and payment of only the organ with the highest amount will be paid not all damaged organs in one incident) - per benefit – 5,620
- Hospice & Palliative	50,000 lifetime	35,000 per yr	0%	0%	100%
- Chronic Condition	100%	100%	[]	1,000	[]
Outpatient Surgery / Day patient & Sub-limits:	100%	5,500 per yr	5,000 per yr	100% (Yearly sub-limits)	100% (Yearly sub-limits)
- Specialist	100%	Up to 250 per visit	100%	- Surgical-25,000 - GP/Specialist-750	100%
- Prescribed Medication	100%	100%	100%	750	100%
- Annual Check-Up	500 per yr	200 per yr	500 per yr	185 per yr	0%
- Physio, occupational therapy speech and chiropractic	- 50 per visit - Max 12 visits - Max 600 per yr	- Chiropractic, Acup- 250 per visit, 15 visits - Physio – 500 per yr	- Chiropractic, Acup- 45 per visit, 10 visits	- Chiropractic, Acup- 0% - Physio – 750 5 visits	Physio -100% (provided made within 30d of discharge)

			6m waiting period (unless equivalent or higher prior insurance coverage)		
- Mental Health	- 10,000 per yr 20,000 lifetime 12m waiting period	Inpatient: Max 20d 10m waiting period Outpatient: 0%	[]	100%	Inpatient- 5,620 Outpatient- 0% 12m waiting period
- Eye Care	0%	0%	0%	Eye test- 250 per yr	0% (optional for added premium)
- Hearing Care	0%	0%	0%	0%	0%
- Sexual Diseases/HIV/AIDS	0%	- 5yr*25,000 2yr waiting period	100%	0%	0%
- Vaccinations	0% (child yes)	0%	0%	185	0%
Dental					
	- Routine/Major -- Maccabi Dent (Israel), incl. small excess fees; excl. implants, [] - Outside Israel, only for Emergency-100%	Routine/Major - 1,000 per yr (10% Co-pay)	- Routine/Major - 1,000 per yr - Emergency- 50,000 per yr	- 6 month waiting period - Routine – 0% - Major - 560 per yr - Emergency- 100%	0% (optional for added premium 420 for 80% of Routine up to 2,247)
Key Exclusions					
Maximum Joining Age	64	65	70	70	70
War, terrorism	No coverage	No coverage	No coverage	150,000 Hostage neg-100%	No coverage
Extreme Sport	No coverage	No coverage	No coverage	No coverage	No coverage (incl. boxing)
Violation of law involvement	No coverage	No coverage	No coverage	No coverage	No coverage

Unreasonable risk taking	No coverage	No coverage	No coverage	No coverage	No coverage
Time limitation of claim	3 yrs	1 yr or within 90 days of termination of policy	Depends on type of claim	No limit, but notification of claim ASAP	No limit, but notification of claim without delay
Treatment of addiction (incl. smoking)	No coverage	No coverage	[]	No coverage	No coverage
Sleeping Disturbance	No coverage	No coverage	No coverage	No coverage	No coverage
Subject to R&C Costs	Yes	Yes	[]	Yes	Yes
Governing Law	Laws of Israel	English Law, ICC Rules Paris	French Law	Laws of Nevis (Caribbean's) Nevis Financial Services Regulatory Commission	Laws of Thailand Arbitration regulation, Department of Insurance

Insurance Company	Now Health Intl.	Aetna Pioneer			
Plan Name	Essential	Pioneer 2500			
Maximum Limit	3,000,000 per yr	2,500,000 per yr			
Excess/Deductibles	None (but possible)	10% up to 2,000			
Geographical Coverage	Worldwide excl. USA	Worldwide excl. USA (USA Emergency Max 15,000)			
Renewability	Lifetime	No, It subject to Insurer's agreement for renewal			
Termination by Insured	[No, on 1 yr basis]	No, on 1 yr basis			
Increase of yearly Premium	Only by Group (increases by age and inflation)	Only by Group (increases by age and inflation)			
Claims Handling	- Reimbursement	Reimbursement			

	- Inpatient-Direct Billing only with 5d pre-arrangement - Outpatient- Direct Billing Network.				
Payment Frequency	A /SA/Q/M	A/Q/M			
Discount for Annual Payment	[None]	5%			
Total Monthly Premium in USD	-----	277			
Total Annual Premium in USD	2,763	- 2,959 - Price will be higher to remove deductibles			
Pre-existing Conditions	Excluded	2 yrs waiting period to be covered			
Waiting Period for Coverage	None	None (save for pre-existing condition coverage)			
Inpatient (Hospitalization) & Sub-limits:					
- Pre-Authorization	Yes	[Yes]			
- Emergency Room	100%	100%			
- Emergency Evacuation	- Ambulance – 100% - Air/Sea – 100% (Pre-Authorisation)	- Ambulance – 100% - Air/Sea – 100% (Pre-Authorisation)			
- Transplants	- 100% - Donor costs- max 50,000	100%			
- Cancer	100%	100% (incl. Palliative)			
- Renal failure	Inpatient – 6w Outpatient – 0%	100%			

- Rehabilitation	30d per condition - Must be admitted within 14 days of hospitalization	60d per condition (prior ≤3d inpatient treatment)			
- Nursing at Home/ convalescent	0%	100%			
- Accommodation Type	Private Room	Private Room			
- Parent accommodation	0% (only for below 18yr)	0% ((only for below 17yr) - 100% (Emergency)			
- OP Treatment Pre/Post Hospitalization	100%	Pre- 1,000 Post- 90d max			
- Family Unification	0% (save for Parent accommodation)	100%			
- Death	- Transportation of body- 100% - Transportation of family- 0% - Burial- 10,000	100% (with excl.)			
- Hospice & Palliative	In-Patient/Day-Patient- Max 50,000 lifetime	100%			
- Chronic Condition	0%	100%			
Outpatient Surgery / Day patient & Sub-limits:	4,500 per yr	5,000			
- Specialist	- 100% - max 10 sessions	100%			
- Prescribed Medication	100%	100%			
- Annual Check-Up	0%	0%			
- Physio, occupational therapy speech and chiropractic	- Chiropractic, Acup- 0% - Physio – 0%	- Chiropractic, Acup- 300 Physio – 1,500			

- Mental Health	- Inpatient- 100%, max 20d (pre-authorization) - Outpatient: 0%	- Inpatient- 10000 (30d waiting period) Outpatient: 2,000			
- Eye Care	0%	0%			
- Hearing Care	0%	0%			
- Sexual Diseases/HIV/AIDS	- Only occupation accident or blood transfusion - 25,000 - 3yr waiting period	5,000			
- Vaccinations	0%	0%			
Dental					
	- Emergency– 100% (accident) - Routine/Major- 0%	- Emergency– 100% (accident) - Routine/Major- 0%			
Key Exclusions					
Age for Joining	79 max	No Limit			
War, terrorism	No coverage	No coverage			
Extreme Sport	No coverage (incl. martial arts)	No coverage			
Violation of law involvement	No coverage	No coverage			
Unreasonable risk taking	No coverage	No coverage			
Time limitation of claim	12m or within 90 days of termination of policy	180d notification after claim, 3 yrs to claim			
Treatment of addiction	No coverage	No coverage			
Sleeping Disturbance	No coverage	No coverage			
Subject to R&C Costs	Yes	Yes			
Governing Law	Laws of HK, HK courts	Law of Bermuda			