

Comparison Premiums Healthcare Insurance Long Term Visa									
Compagnies	THAIVIVAT	AXA	PACIFIC CROSS	THAI HEALTH	LMG	VIRIYAH	DHIPAYA	AETNA	NAVAKIJ
Plan	HLSV01	Smartcare Executive Long Stay Visa plan 1	Long Stay Visa Platinum 1	Wealthy Healthy WH2000/OPD1500	Universal Plan 2	Long Stay Visa Plan	TIP VISA OA Plan-1	Ruby 08	Plan 1
Coverage	฿ 400,000	฿ 500,000	฿ 420,500	฿ 400,000	฿ 600,000	฿ 404,000	฿ 400,000	฿ 400,000	฿ 400,000
Room	฿ 4,000	฿ 3,000	฿ 3,000	฿ 2,000	฿ 3,500	฿ 2,500	฿ 4,000	฿ 2,500	฿ 3,000
ICU Room	฿ 8,000	฿ 6,000	฿ 6,000	฿ 4,000	฿ 7,000	฿ 5,000	฿ 8,000	฿ 5,000	฿ 6,000
Gen.Expenses/ Disability	Actual Cost	฿ 40,000	฿ 50,000	฿ 20,000	฿ 60,000	฿ 100,000	Actual cost	฿ 30,000	฿ 30,000
Emergency OPD	Actual Cost	฿ 7,000	฿ 6,000	฿ 4,000	฿ 6,000	฿ 5,000	฿ 8,000	฿ 4,000	฿ 6,000
Surgical Fee	Actual Cost	฿ 40,000	฿ 100,000	฿ 30,000	฿ 60,000	฿ 100,000	Actual cost	฿ 40,000	฿ 40,000
IN-Patient Physician	Actual Cost	฿ 1,500	฿ 1,500	฿ 500	฿ 1,000	฿ 1,200	Actual cost	฿ 600	฿ 1,000
Personal Accident / Death	฿ 100,000	฿ 70,000	฿ 100,000	฿ 100,000	฿ 100,000	N.I.	฿ 100,000	option	no cover
Out-Patient per day/visit	฿ 2,000	฿ 1,500	฿ 1,500	฿ 1,500	฿ 1,500	฿ 1,400	฿ 1,500	฿ 1,350	฿ 3,000
Out-Patient per Year	฿ 40,000	฿ 45,000	฿ 45,000	฿ 60,000	฿ 45,000	฿ 42,000	฿ 45,000	฿ 40,500	฿ 45,000
Ambulance	฿ 1,000	N.I	฿ 1,000	฿ 1,000	฿ 1,000	฿ 1,000	Actual cost	฿ 1,000	฿ 1,500
Accidental Miscarriage	N.I	฿ 6,000	Actual cost	N.I.	no cover	no cover	N.I.	N.I.	N.I.
Kidney Dialysis	Actual cost	฿ 70,000	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual cost	Actual cost	฿ 20,000
Cancer Treatment	Actual cost	฿ 70,000	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual cost	Actual cost	Actual cost
Waiting period	1 month/120 days		1 month / 120 days	1 month / 120 days		1 month/120 days	1 month / 120 days	1 month / 6 months	1 month / 120 days
Cremation or Funeral	no cover	฿ 20,000	no cover	no cover	no cover	no cover	฿ 10,000	no cover	no cover
Miscellaneous	Japan,France,Norway, Canada,Australia,Germany,Sweden,USA,Denmark,Italy,Switzerland,Finland,Netherlands,UK	Medical check-up from 61 years and up / family discount 2-3 5% 4 and more 10%	no-claim discount 1-year 10% 2-years 15% 3-years 20%	10% no-claim after 1 year	Worldwide coverage	Need health-check paper not older then 5 years 10 % no claim bonus after renewal (pay 4th month)		Worldwide coverage (United States only accident cover)	
Max Entry age	50 - 75	70	6 - 75	15d - 70	60	21 - 70	15 - 70	60 - 65	20 - 80
Max Insured age	renew up to 100 years old	75	99	to be renewed until the age of 85	renew up to 90	renew up to 100 years old	renew up to 80 years	before 60 lifetime after 60 until 65 renewable until 70	80

Yearly Premiums																	
Age	HLSV01	Age	Smartcare Executive Plan 1	Age	Platinum 1	Age	WH 2000 + OPD 1500	Age	Plan 2 / OPD 1500	Age	LSVP	Age	Plan 1	Age	Ruby 08	Age	Plan 1
		6m--5	฿ 37,561			30--35	฿ 17,765	50	฿ 29,179	41-45	฿ 28,250			50	฿ 31,740	20	฿ 39,795.44
		6--10	฿ 24,769	6--10	฿ 28,228	36--40	฿ 20,327	51	฿ 30,917	46 - 50	฿ 32,000			51--55	฿ 37,536	21--25	฿ 33,054.44
		11--15	฿ 18,143	11--15	฿ 21,426	41--45	฿ 22,036	52	฿ 32,853	51 - 55	฿ 39,500	15--30	฿ 23,241	56--60	฿ 44,616	26--30	฿ 30,440.43
		16--20	฿ 17,399	16--20	฿ 19,041	46--50	฿ 26,306	53	฿ 33,703	56 - 60	฿ 45,750	31--40	฿ 28,385	61--65	฿ 53,028	31--35	฿ 31,795.05
		21--25	฿ 18,045	21--25	฿ 17,601	51--55	฿ 30,577	54	฿ 34,955	61 - 65	฿ 59,150	41--50	฿ 34,733			36--40	฿ 35,406.30
		26--30	฿ 20,971	26--30	฿ 16,957	56--60	฿ 34,847	55	฿ 36,005	66 - 70	฿ 69,000	51--60	฿ 46,539			41--45	฿ 41,287.02
		31--35	฿ 20,971	31--35	฿ 18,569	61--65	฿ 43,472	56	฿ 37,626	71-75	฿ 94,000	61--70	฿ 65,518			46--50	฿ 47,299.35
		36--40	฿ 25,078	36--40	฿ 20,509	66-70	฿ 60,722	57	฿ 39,080	76-80	฿ 109,400	71--80	฿ 86,792			51--55	฿ 53,159.74
41 - 50	฿ 36,000	41--45	฿ 28,902	41--45	฿ 23,614	71--75	฿ 73,219	58	฿ 39,834	81-85	฿ 145,500					56--60	฿ 59,085.40
51 - 60	฿ 44,594	46--50	฿ 33,942	46--50	฿ 26,749	76--85	฿ 93,488	59	฿ 40,989	86-90	฿ 168,100					61--65	฿ 60,060.17
61- 70	฿ 59,000	51--55	฿ 39,744	51--55	฿ 30,626			60	฿ 41,943	91-95	฿ 218,250					66--70	฿ 65,803.93
71 - 75	฿ 81,000	56--60	฿ 46,828	56--60	฿ 35,795			61	฿ 44,419	96-100	฿ 249,900					71--75	฿ 84,446.54
76 - 100	฿ 120,000	61--65	฿ 59,822	61--65	฿ 51,074			62	฿ 45,788							76--80	฿ 90,960.70
		66--70	฿ 86,170	66--70	฿ 54,357			63	฿ 46,658								
		71--75	฿ 129,254	71--75	฿ 70,190			64	฿ 47,827								
								65	฿ 48,696								

Remarks Actual cost but not exceed maximum level of cover