

Expat Care



Medical expenses coverage
up to **75,000,000** Baht



Covers pre-existing conditions



Choose your zone of coverage

	Expat Care 1	Expat Care 2	Expat Care 3
Annual Overall Limit	50,000,000	50,000,000	50,000,000
Lifetime Limit (per Lifetime)	75,000,000	75,000,000	75,000,000
Newborn Limit (per newborn)	1,500,000	1,500,000	1,500,000
Inpatient Care			
1. Hospitalisation Costs <ul style="list-style-type: none"> Room and Board, Nursing Service and Other Medical Charge (Room accommodation means Standard Single Bedded Room) Intensive Care Inpatient Unit Medical Expense: Diagnostic Laboratory Fee, X-rays, Prescribed Medicines, Blood and Plasma and Surgical Appliances and Devices 	Paid in full		
2. Pre-existing Conditions Coverage (2-year moratorium period) <ul style="list-style-type: none"> 2.1 Pre-existing conditions benefit 2.2 Maintenance of Non Pre-existing condition arising after enrolment 	200,000 Paid in full	300,000 Paid in full	300,000 Paid in full
3. Organ Transplantation	Paid in full		
4. Physician's Daily Hospital Visit	Paid in full		
5. Specialist's Consultation Fee	Paid in full		
6. Nursing at home, following Hospital Discharge	45,000	45,000	45,000
7. Emergency Dental Treatment Due to Outpatient emergency dental treatment within 48 hours (maximum per accident)	30,000	30,000	30,000
8. Surgical treatment (Surgery) and Procedure Fee(s)	Paid in full		
9. Psychiatric Inpatient Coverage (up to 30 days per policy year)	Paid in full		
Maternity Care			
1. Cost of Normal Childbirth including Pre-and Post-Natal Care	Not covered		
2. Medical Complications during Pregnancy or Childbirth <i>Paid in full (available only after 300 days of membership)</i>	Not covered	120,000	240,000

Outpatient Care

1. Physician's Fees and Prescription Medicine	Not covered	Paid in full	
2. Laboratory and Diagnostic test, X-ray fees, MRI, PET, CT scans	Not covered		
3. Chiropractic, Acupuncture, Osteopathy and Physiotherapy	Not covered		
4. Purchase or Hire of Crutches, Walkers, Wheelchairs and Basic Orthopaedical Prostheses & Equipment	Not covered	15,000	15,000

Worldwide Medical Assistance Services

1. Local Ambulance Service	Paid in full		
2. Emergency Medical Transfer and Evacuation	Paid in full		
3. Additional Transportation Benefits	Paid in full		
3.1 Care of Unaccompanied Children	Paid in full		
Transportation of Children	Paid in full		
Suitable Adult Escort	Paid in full		
3.2 Visit of Relative or Friend	Paid in full		
Transportation of Relative or Friend to Bedside	Paid in full		
Overnight Accommodations per night for a Friend or Relative whilst the Insured Person in Hospitalised, max 10 nights	3,000	3,000	3,000
4. Elective Medical Transfer	Not covered	All necessary costs	All necessary costs
5. Worldwide Emergency Assistance, 24 hours a day and 7 days a week	Paid in full		
6. Legal Referrals, Emergency Message Transmission, Emergency Translation or Interpreter Services, Lost Document Advice & Assistance, Arrange Transportation	Paid in full		

Repatriation of Mortal Remains

1. Repatriation of Mortal Remains	9,000	9,000	9,000
Contribution towards the Cost of Coffin	9,000	9,000	9,000
2. Cremation	9,000	9,000	9,000
3. Local Burial	30,000	30,000	30,000

Routine Health Care

1. Dental Care	Not covered	Not covered	60,000
2. Optical Care	Not covered	Not covered	
3. Hearing Care	Not covered	Not covered	

Personal Accident Benefit

Loss of Life, Dismemberment, Loss of Sight, Total Permanent Disability due to Accident (Or. Bor. 1)	450,000	450,000	450,000
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GEOGRAPHICAL AREA :

means the area specified in your membership certificate for which the appropriate premium has been paid and to which cover applies

- **AREA 1 :** Thailand only
- **AREA 2 :** Asia countries; India, China, Indonesia, Pakistan, Bangladesh, Japan, Philippines, Vietnam, Iran, Turkey, Thailand, Myanmar, South Korea, Iraq, Afghanistan, Saudi Arabia, Uzbekistan, Yemen, Malaysia, Nepal, North Korea, Syria, Sri Lanka, Kazakhstan, Cambodia, Jordan, Azerbaijan, Tajikistan, United Arab Emirates, Israel, Laos, Kyrgyzstan, Turkmenistan, Singapore, State of Palestine, Lebanon, Oman, Kuwait, Georgia, Mongolia, Armenia, Qatar, Bahrain, Timor-Leste, Cyprus, Bhutan, Maldives, Brunei.
- **AREA 3 :** Worldwide excluding USA

POLICY CONDITIONS :

- The applicant's age range is from 15 days to 75 years old, with the option for renewal up to 99 years of age.
- The applicant must be a Foreigner only and reside in Thailand at least 6 months in a 12 months period.
- Worldwide out-of-area emergency treatment coverage is valid for up to 30 days per trip
- Elective treatment outside of Thailand, this benefit is permitted only on a case by case basis with no guarantee of acceptance.
- Information in this brochure is only preliminary information provided for the applicant to consider for applying for health insurance coverage from the Company, all insuring conditions shall be referred to in the Definitions, General Definitions, General Exclusions, and Insuring Agreement of the health insurance policy of the Company
- The applicant has the duty to provide true information in applying for insurance. Any concealment of truth or declaration of false statements may cause the insurance company to cancel the insurance contract or refuse to pay the claims under the insurance contract.
- 24 months waiting period for pre-existing conditions
- 300 days waiting period for Maternity Benefits
- Co-pay 35% for the treatment in these countries: Canada, Hong Kong, Switzerland, Singapore and Japan.
- For children age 0 - 4 years, one parent is required to be a policyholder.



Pacific Cross Health Insurance PCL

152 Chartered Square Building, 21st Floor, North Sathorn Road, Silom, Bangrak, Bangkok 10500

T: +66 2 401 9189 | F: +66 2 401 9187 | E: contactus@th.pacificcrosshealth.com