

Ages 56 to 60

"HIGH-COVERAGE" MEDICAL INSURANCE COSTS FOR THAILAND

Insurance Company	High-End Insurance Coverage Comparisons*								All figures are in Thai Baht					
	NZI-IG	NZI-IG	NZI-IG	LMG	LMG	LMG	LMG	AXA Optimum	BUPA	AXA Optimum	BUPA	THI	AXA Optimum	BUPA
Insurance Plan	Comprehensive	Select	Standard	Ultra Care* 1	Ultra Care* 2	Maxi Care* 1	Maxi Care* 2	Deluxe	Platinum 3	Classic	Platinum 2	WH 12000	Basic	Platinum 1
Benefit Maximum Per Disability	80,000,000	80,000,000	34,000,000	20,000,000	20,000,000	5,000,000	5,000,000	N/A	5,000,000	N/A	2,000,000	2,400,000	N/A	1,000,000
Benefit Maximum Per Year	80,000,000	80,000,000	34,000,000	N/A	N/A	N/A	N/A	5,000,000	N/A	2,500,000	N/A	2,400,000	1,500,000	N/A
Lifetime Maximum	N/A	N/A	N/A	80,000,000	80,000,000	20,000,000	20,000,000	25,000,000	N/A	15,000,000	N/A	N/A	10,000,000	N/A
Room and Board and Nursing Services	100%	100%	100%	16,000/day	16,000/day	8,000/day	8,000/day	12,000/day	12,000/day	10,000/day	10,000/day	12,000	8,000	8,000/day
Hospital General Expenses.	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	120,000**	100%	100%
Emergency OPD for accident within 24 hours	100%	100%	100%	100%	100%	100%	100%	100%	70,000	20,000	50,000	15,000	24,000**	30,000
Actual Surgical Expenses	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	180,000**	100%	100%
In-Patient Physician's fees	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	3,000**	100%	100%
Supplemental Major Medical	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	90%/10%	N/A	N/A
Emergency Evacuation and Repatriation	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide
Maternity Coverage	Optional	Optional	Optional	Included	Included	Included	Included	No benefit	Optional	No benefit	Optional	No benefit	No benefit	Optional
Dental Coverage	No benefit	No benefit	No benefit	Included	Included	Optional	Optional	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit
Minimum age for enrollment	15 days	15 days	15 days	15 days	15 days	15 days	15 days	6 months	15 days	6 months	15 days	15 days	6 months	15 days
Maximum age for enrollment	74	74	74	66+	66+	66+	66+	60	60 / 65	60	60 / 65	65	60	60 / 65
Renewable to Age:	life	life	life	life	life	life	life	life/75	life	life/75	life	80	life/75	life
Physical Exam Required	No	No	No	Age 60+	Age 60+	Age 60+	Age 60+	Yes, for life option	No	Yes, for life option	No	No	Yes, for life option	No
Minimum payment option	Monthly	Monthly	Monthly	Semi-Annual	Semi-Annual	Semi-Annual	Semi-Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Optional Deductibles (excess) to Reduce Premium	Yes	Yes	Yes	Yes	40,000 Bt.	Yes	40,000 Bt.	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit
Hospital In-patient (IP) coverage only -Annual Pay	111,703	192,340	135,224	79,481	59,610	48,618	36,463	58,351	69,170	48,876	58,933	68,789	45,485	53,374
Out Patient Coverage (OP)	Deductible	Deductible	No benefit	Optional	Optional	Optional	Optional	3 Options	3 Options	3 Options	3 Options	7 Options	3 Options	3 Options
Cost for both Inpatient (IP) and Outpatient (OP) cover	232,689	211,390	No OPD	99,351	74,513	60,772	45,579	75,313	93,578	65,838	83,342	86,738	62,446	77,784

*NZI-IAG (InterGlobal) offers 1 additional plan with slightly more coverage

*Treatment Area Limitations for elective medical treatment - Acute illness & accidents covered worldwide

The information shown above is not intended to tell you everything about each plan. It is only intended to provide a simple basis for comparison.

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THE PLANS ON THIS PAGE WILL COVER THE COST OF A PRIVATE HOSPITAL ROOM AT MOST HOSPITALS IN THAILAND

The amount of coverage each plan provides is shown at the top of that plan. All figures shown on these sheets are in Thai baht.
The figure in Blue below each plan is the annual premium for Inpatient (IP) hospital care. IP + OP premiums are shown in red below
 Keep it simple. Don't try to analyze each plan. Call me and I will assist you. It only takes about 5 minutes.

Ages 56 to 60

"MID-RANGE COVERAGE" MEDICAL INSURANCE COSTS FOR THAILAND

Insurance Company	All figures are in Thai Baht											
	THI	AXA	AXA	AXA	AXA	THI	AXA	BUPA	AXA	THI	AXA	BUPA
Insurance Plan	WH 6000	Exec Plus 5	Exec Plus 4	Exec 5	Exec 4	WH 4000	Exec Plus 3	Diamond	Exec 3	WH 3000	Exec Plus 2	Emerald
Benefit Maximum Per Disability	1,200,000	875,000	750,000	700,000	600,000	800,000	625,000	600,000	500,000	600,000	500,000	500,000
Benefit Maximum Per Year	1,200,000	875,000	750,000	700,000	600,000	800,000	625,000	N/A	500,000	600,000	500,000	N/A
Lifetime Maximum	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
E-Insure's Coverage Rating	850	775	750	600	550	500	500	450	400	375	400	350
Room and Board and Nursing Services	6,000	6,000	5,000	6,000	5,000	4,000	3,000	5,000	3,000	3,000	2,000	4,000
Hospital General Expenses.	60,000+	100%	100%	70,000+	60,000+	40,000+	100%	50,000+	40,000+	30,000+	100%	40,000
Additional Hospital General Exp. Coverage (Major Medical)	90% / 10%	Not Needed	Not Needed	90% / 10%	90% / 10%	90% / 10%	Not Needed	80% / 20%	90% / 10%	90% / 10%	Not Needed	80% / 20%
Emergency OPD for accident within 24 hours	12,000	100%	100%	10,000	8,000	8,000	100%	7,000	7,000	6,000	100%	5,000
Surgery Coverage (basic maximum)	120,000+	120,000+	100,000+	70,000+	60,000+	60,000+	80,000	70,000+	40,000+	45,000+	60,000	50,000+
Actual expenses or by Surgery Schedule?	Actual	Actual	Actual	Actual	Actual	Actual	Actual	%Schedule	Actual	Actual	Actual	%Schedule
Additional Surgery Coverage (Major Medical)	90% / 10%	90% / 10%	90% / 10%	90% / 10%	90% / 10%	90% / 10%	90% / 10%	80% / 20%	90% / 10%	90% / 10%	90% / 10%	80% / 20%
In-Patient Physician's fees	1,500	2,500	2,000	2,500	2,000	1,000	1,500	1,200	1,500	750	1,000	900
Post-Hospitalization OPD follow up	30 days	30 days	30 days	30 days	30 days	30 days	30 days	30 days	30 days	30 days	30 days	30 days
Emergency Evacuation and Repatriation	Worldwide	No benefit	No benefit	No benefit	No benefit	Worldwide	No benefit	No benefit	No benefit	Worldwide	No benefit	No benefit
Maternity Coverage	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	Optional	No benefit	No benefit	No benefit	Optional
Dental Coverage	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit
Minimum age for enrollment	15 days	6 months	6 months	6 months	6 months	15 days	6 months	15 days	6 months	15 days	6 months	15 days
Maximum Age for Enrollment	65	59	59	59	59	65	59	60 / 65	59	65	59	60 / 65
Renewable to Age:	80	65	65	65	65	80	65	Life	65	80	65	Life
Minimum payment option	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Physical Exam Required	No	No	No	No	No	No	No	No	No	No	No	No
Hospital In-patient (IP) coverage only - Annual Pay	49,332	51,521	40,167	42,315	33,875	33,116	27,869	37,754	23,104	25,008	19,840	30,265
Out Patient Coverage (OPD) options	7	5	5	5	5	7	3	3	3	7	2	3
Daily Coverage for OPD (30 visits)	600 - 3,000	800 - 2,500	800 - 2,500	800 - 2,500	800 - 2,500	600 - 3,000	800 - 1,500	1,500 - 2,500	800 - 1,500	600 - 3,000	800 - 1,000	1,000-1,500
X-ray and laboratory tests (Per year)	6,000 - 30,000	No benefit	No benefit	No benefit	No benefit	6,000 - 30,000	No benefit	No benefit	No benefit	6,000 - 30,000	No benefit	No benefit
Cost for both Inpatient (IP) and Outpatient (OP) cover	67,281	65,935	54,581	56,729	48,289	51,065	42,283	58,190	37,518	42,957	34,254	43,894

*Up to the benefit maximum

We have given each plan a "Coverage Rating." This rating is shown in Blue above each plan. The Coverage Rating tells you how we rate each plan in terms of the amount of "real" health insurance cover that plan provides in relationship to the other plans on these sheets. If the Coverage Rating we show for one plan is higher than the Coverage Rating for another plan, this means that we consider the higher rated plan to provide better health coverage than the lower rated plans – even if the lower rated plan provides more Daily Room & Board coverage than the higher rated plan.

Ages 56 to 60

"LOW COVERAGE" MEDICAL INSURANCE COSTS FOR THAILAND

Insurance Company	THI	AXA	AXA	THI	BUPA	LMG	LMG	AXA	LMG	THI
Insurance Plan	SP 12000	Exec 2	Exec Plus 1	WH 2000	Ruby	Premier X	Executive X	Exec 1	Standard X	WH 1500
Benefit Maximum Per Disability	1,200,000	400,000	375,000	400,000	400,000	2,500,000	1,250,000	300,000	750,000	300,000
Benefit Maximum Per Year	1,200,000	400,000	375,000	400,000	N/A	N/A	N/A	300,000	N/A	300,000
Lifetime Maximum	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
E-Insure's Coverage Rating	300	300	300	250	250	350	325	200	200	177
Room and Board and Nursing Services	12,000	2,000	1,500	2,000	2,500	5,000	3,000	1,500	1,500	1,500
Hospital General Expenses.	120,000	30,000	100%	20,000	30,000	100%	100%	20,000	100%	15,000
Additional Hospital General Exp. Coverage (Major Medical)	None	90% / 10%	Not Needed	90% / 10%	80% / 20%	Not Needed	Not Needed	90% / 10%	Not Needed	90% / 10%
Emergency OPD for accident within 24 hours	24,000	6,000	100%	4,000	4,000	10,000	6,000	5,000	4,000	3,000
Surgery Coverage (basic maximum)	180,000	30,000	40,000	30,000	40,000	120,000	75,000	20,000	60,000	22,500
Actual expenses or by Surgery Schedule?	Actual	Actual	Actual	Actual	%Schedule	%Schedule	%Schedule	Actual	%Schedule	Actual
Additional Surgery Coverage (Major Medical)	None	90% / 10%	90% / 10%	90% / 10%	80% / 20%	None	None	90% / 10%	None	90% / 10%
In-Patient Physician's fees	3,000	1,000	1,000	500	600	1,200	800	750	500	375
Post-Hospitalization OPD follow up	30 days	30 days	30 days	30 days	30 days	30 days	30 days	30 days	30 days	30 days
Emergency Evacuation and Repatriation	No benefit	No benefit	No benefit	Worldwide	No benefit	No benefit	No benefit	No benefit	No benefit	Worldwide
Maternity Coverage	No benefit	No benefit	No benefit	No benefit	Optional	No benefit	No benefit	No benefit	No benefit	No benefit
Dental Coverage	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit
Minimum age for enrollment	15 days	6 months	6 months	15 days	15 days	15 days	15 days	6 months	15 days	15 days
Maximum Age for Enrollment	65	59	59	65	60 / 65	50	50	59	50	65
Renewable to Age:	80	65	65	80	Life	Life	Life	65	Life	80
Physical Exam Required	No	No	No	No	No	Age 60 +	Age 60 +	No	Age 60 +	No
Minimum payment option	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Hospital In-patient (IP) coverage only -Annual Pay	46,704	16,388	13,602	16,901	22,727	0	0	11,431	0	12,847
Out Patient Coverage (OPD) options	7	2	2	7	3	2	2	2	2	7
Daily Coverage for OPD (30 visits)	600 - 3,000	800 - 1,000	800 - 1,000	600 - 3,000	500 - 1,000	1,000-Special	750-Special	800 - 1,000	500-Special	600 - 3,000
X-ray and laboratory tests (Per year)	6,000 - 30,000	No benefit	No benefit	6,000 - 30,000	No benefit	2,000	1,500	No benefit	1,000	6,000 - 30,000
Cost for both inpatient (IP) and outpatient (OP) cover	64,653	30,802	28,016	34,850	29,547	0	0	25,845	0	25,123

*Up to the benefit maximum

Ages 56 to 60

THE "LOWEST-RANGE COVERAGE" MEDICAL INSURANCE COSTS FOR THAILAND

All figures are in Thai Baht

Insurance Company	THI	LMG	BUPA	THI	THI	LMG	THI	LMG	THI
Insurance Plan	SP 6000	Premier	Sapphire	SP 4000	SP 3000	Executive	SP 2000	Standard	SP 1500
Benefit Maximum Per Disability	600,000	593,000	300,000	400,000	300,000	340,000	200,000	200,000	150,000
Benefit Maximum Per Year	600,000	N/A	N/A	400,000	300,000	N/A	200,000	N/A	150,000
Lifetime Maximum	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
E-Insure's Coverage Rating	150	120	125	100	75	70	50	50	38
Room and Board and Nursing Services	6,000	5,000	1,400	4,000	3,000	3,000	2,000	1,500	1,500
Hospital General Expenses.	60,000	50,000	16,000	40,000	30,000	30,000	20,000	20,000	15,000
Additional Hospital General Exp. Coverage (Major Medical)	None	None	80% / 20%	80% / 20%	None	None	None	None	None
Emergency OPD for accident within 24 hours	12,000	10,000	2,200	8,000	6,000	6,000	4,000	4,000	3,000
Surgery Coverage (basic maximum)	90,000	80,000	22,000	60,000	45,000	50,000	30,000	40,000	22,500
Actual expenses or by Surgery Schedule?	Actual	%Schedule	%Schedule	Actual	Actual	%Schedule	Actual	%Schedule	Actual
Additional Surgery Coverage (Major Medical)	None	None	80% / 20%	None	None	None	None	None	None
In-Patient Physician's fees	1,500	1,200	300	1,000	750	800	500	500	375
Post-Hospitalization OPD follow up	30 days	30 days	30 days	30 days	30 days	30 days	30 days	30 days	30 days
<i>Emergency Evacuation and Repatriation</i>	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit
<i>Maternity Coverage</i>	No benefit	No benefit	Optional	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit
<i>Dental Coverage</i>	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit	No benefit
<i>Minimum age for enrollment</i>	15 days	15 days	15 days	15 days	15 days	15 days	15 days	15 days	15 days
<i>Maximum Age for Enrollment</i>	65	80+	60 / 65	65	65	80+	65	80+	65
<i>Renewable to Age:</i>	80	Life	Life	80	80	Life	80	Life	80
<i>Physical Exam Required</i>	No	Age 60 +	No	No	No	Age 60 +	No	Age 60 +	No
<i>Minimum payment option</i>	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual
Hospital In-patient (IP) coverage only -Annual Pay	33,483	19,678	12,490	22,468	16,959	12,701	11,452	7,630	8,696
Out Patient Coverage (OPD) options	7	2	3	7	7	2	7	2	7
Daily Coverage for OPD (30 visits)	600 - 3,000	1,000-Special	400 - 600	600 - 3,000	600 - 3,000	1,000-Special	600 - 3,000	1,000-Special	600 - 3,000
X-ray and laboratory tests (Per year)	6,000 - 30,000	2,000	No benefit	6,000 - 30,000	6,000 - 30,000	2,000	6,000 - 30,000	2,000	6,000 - 30,000
Cost for both Inpatient (IP) and Outpatient (OP) cover	51,432	29,407	17,949	40,417	34,908	21,033	29,401	12,419	26,645

*Up to the benefit maximum

