

Muang Thai Health Smile

"Muang Thai Health Smile" Individual Health Insurance

- Beginning with 10 Baht only per day.
- Covered medical expenses in case of inpatient maximum cover 800,000 Baht.
- Covered medical expenses in case of inpatient from injury or sickness such as expenses for room and board, medicine and nursing care.
- When make this health insurance program for the parent, you can take the premium maximum 15,000 Baht to refund your annual personal income tax (under the condition of the Revenue Department.)

Period of Insurance : 1 year

Primary qualification of the applicant

- Age 20-56 years (Calculate by the year of birth).
- Have not high risk occupation such as mason, repairman, carpenter, plumber, motor car mechanic, hostess in car, boat or plane, motorcycle driver, labor, messenger, worker, security guard, unskilled labor, antenna installation worker etc.
- Not sick or ever sick with disease as follow: cancer, tumor, blood vessel brain, cirrhosis of the liver, hepatitis virus B,C , AIDS or positive to HIV virus , diabetes, kidney chronic or kidney failure, heart disease, chest painful, high blood pressure, cholesterol, pneumonia, liver disease, alcoholism or emphysema
(The company have the right to consider the qualification of each applicant.)

Main Exclusion for Standard Plan

This insurance policy does not cover the medical expenses arising from injury or sickness as follow:

- Injury or sickness including the complications that occurred during 5 years prior the effective date of this health policy and have no any treatment or diagnosis by a physician.
- Sickness occur within 30 days from effective date of this health policy.
- Health check ups, beautify, eye examination, dentistry, treatment to stop snoring, treatment that not according to the medical necessity.
- Injury or sickness from pregnancy, childbirth, abortion or miscarriage.
- Treatment which is not a modern medicine, treatment for alcoholic, addictive drugs and suicide.
- Sexually transmitted diseases, AIDS

Standard Plan

Coverage	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
1. Loss of life, Dismemberment, (Loss of foot, hand or sight) or Total Permanent Disability from Accident	100,000	150,000	200,000	250,000	300,000	400,000
2. Maximum Medical Expenses per year	200,000	350,000	400,000	500,000	600,000	800,000
Maximum Inpatient Medical Expenses (from accident or sickness) per time including :	50,000	75,000	100,000	125,000	150,000	200,000
2.1 - Room and board including nursing care per day	1,500	2,000	2,500	3,000	3,500	4,000
- ICU room and nursing care per day	3,000	4,000	5,000	6,000	7,000	8,000
2.2 General Medical Expenses*	Actual	Actual	Actual	Actual	Actual	Actual
2.3 Surgeon's operation fee/ Anesthesiologist fee	Actual	Actual	Actual	Actual	Actual	Actual
2.4 Doctor visit fee and special consultant fee	Actual	Actual	Actual	Actual	Actual	Actual
2.5 Medical Expenses for outpatient from accident (treatment within 24 hours after the accident include follow up treatment 15 days after the first outpatient treatment date)	1,500	2,000	2,500	3,000	3,500	4,000
Remark :						
* 1. General Medical Expenses mean costs of drugs and intravenous feeding, blood transfusion, cost of ambulance, cost of medical equipment and supplies, cost of laboratory test and radiological test, and etc.						
2. Coverage above not include expenses and cause of injury / sickness as specify in the policy						
Premium of Standard Plan						
Age 20-30	3,750	5,620	7,490	9,360	11,230	13,770
Age 31-40	4,480	6,710	8,940	11,170	13,400	16,420
Age 41-50	5,200	7,800	10,390	12,980	15,580	19,080
Age 51-56	7,720	11,570	15,420	19,280	23,130	28,310

- Remark :
1. The premium above include tax and stamp duty.
 2. For renewal policy, renew until the age of 60 years.
 3. 1 applicant can purchase 1 policy only.
 - * 4. General Medical Expenses means costs of drugs and intravenous feeding, blood transfusion, costs of ambulance, costs of medical equipment and supplies, costs of laboratory tests and radiological tests etc.
 5. Coverage above not include expenses and cause of injury/ sickness as specify in the policy.

The applicant can purchase additional plan "Medical expenses in case of outpatient (OPD) which cover accident and sickness" as following:

Additional plan : "Medical expenses in case of outpatient (OPD)"

Coverage	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Medical expenses in case of outpatient from Accident or sickness (1 time/day maximum 30 times/ year)	800	1,000	1,200	1,500	2,000
Premium of Additional plan "OPD"					
Age 20-30	4,190	5,230	6,280	7,850	10,460
Age 31-40	5,580	6,980	8,370	10,460	13,950
Age 41-50	6,980	8,720	10,460	13,080	17,440
Age 51-56	8,370	10,460	12,560	15,690	20,920

- Remark :
1. The premium above include vat and stamp duty.
 2. For renewal policy : renew until the age of 60.
 3. The applicant can purchase additional plan "Medical expenses in case of outpatient (OPD)" that is not exceed the standard plan plus 1, such as the applicant choose plan 3 of standard plan, he/she must choose the additional plan "Medical expenses in case of outpatient (OPD)" not exceed plan 4.
 4. 1 applicant can purchase 1 policy only.

This document is not health insurance contract, you will be covered after get confirmation from the company.

Condition Applied for Foreigner Applicants:

All foreigner applicants must have resident in Thailand for more than 1 year and must have plans to continue reside.

1. In case of foreigner applicants who have working permit in Thailand, they must clearly specify their career in the application form.
2. If the foreigner applicants do not work (do not have working permit) in Thailand, they must have the wedding certificate which can proof that they get married with thai who have resident in Thailand and stay in Thailand for more than 1 year.
3. Tourists will not be able to apply.
4. New Applicants : Age of 56 years old.
Renewal : Renewable until the age of 60.
5. For other condition , please see the general health insurance policy.

Proof of Applicants

1. Copy of Passport on the page of personal datas and the page shows the stamp of Thailand immigration.
2. Thailand Working Permit.
3. Copy of Wedding Certificate in case of married with Thai.