Presently, the Club participates in a Group Health Insurance policy issued by AXA Insurance. Premiums are evaluated annually and adjusted based on the number of claims and experience by AXA. Thus, the premium changes each year - as with most things in the world today, they most likely will continue to increase. However, the premiums are still substantially lower than obtaining similar coverage on an individual basis. The policy premiums are based on a specified annual period; those joining in the interim will pay a prorated basis for that year.

Since this is a “group” policy, it comes with certain age restrictions and coverage may be more limited than what is available in individual policies. There are many insurance brokers in Pattaya and insurance companies in Thailand offering health insurance. So, greater coverage can be obtained; but usually at a much higher premium. In deciding what coverage is best for you, you should assess your own health needs and the associated costs.

**CAUTION:** This policy, as with all health insurance policies in Thailand, generally excludes preexisting conditions whether they are or are not declared at the time of application. It is always best to be upfront in the application on any preexisting conditions.

**AXA** – Pattaya City Expats Club Group Policy – until recently, you had to be 65 years and 11 months of age or under to apply. However, with the current premium year October 1, 2014 to September 30, 2015, you can be insured under any of the 3 plans from 66 to age 70 – for example, by paying 33,626 Baht. If there is no claim that first year, the renewal premium will be the same as for all enrollees in that age group – currently 29,320 Baht per year for Plan 1. Under the Group policy, you can renew up to age 75. Once you are 76, you can carry on with an individual policy till at least age 80 and higher but with conditions.

Click Here for Application Form.
SUMMARY OF GROUP POLICY UNDERWRITTEN BY AXA

The broker offering this Group policy is Neng (Chamnong Anusat-utai)
Telephone: 084-003-6030, 038-427-585, 038-420-707 Fax 038-429-773,
E-mail: neng611@hotmail.com. Pattaya Service Center (same office at Pattaya People) 20/15-
16 M.10 Soi Day-Night Hotel, South Pattaya Rd. Office Hours: Mon-Fri (10am – 6pm)
Khun Neng can be contacted by telephone or email to answer questions or to obtain an
application. The following information from Kuhn Neng provides a brief summary about this
policy - for more details and premiums, click here.

New Subscribers - It is being offered to any Pattaya City Expats Club member 65 years and 11
months of age or under. Premium is prorated for the number of months remaining in the annual
policy period. New subscribers must fill out a medical information questionnaire, and include
information about significant pre-existing conditions. Please contact Kuhn Neng to discuss the
handling of pre-existing conditions. Currently, a new subscriber can be age 66 to age 70
(premium will be 15% higher than for renewals for those in the 66-70 age group, but if no claims
for the first year, it will revert to the same renewal premium as for all members in that age group

Renewals - It can be renewed up to the age of 75 after which it will need to be converted to an
individual policy.

No Medical Check-Up Required

Policy Period – 1 October 2014 to 30 September 2015. If you join after 1 October, coverage
will begin on the first of the month.

Premium for Policy Period (note after age 65, renewal premiums will be higher as shown
in the detail information)

Plan 1 – 700,000 Baht Cover
   Age 18 - 59 is 20,503 Baht per year for inpatient only - no outpatient coverage available
   Age 60 - 65 and 11 months is 24,367 Baht per year for inpatient only - no outpatient
   coverage available

Plan 2 - 1,000,000 Baht Cover
   Age 18 - 59 - Inpatient only is 25,519 Baht per year - with outpatient coverage added, it is
   41,725 Baht per year.
   Age 60 - 65 and 11 months – Inpatient only is 30,443 Baht per year - with outpatient
   coverage added, it is 49.892 Baht per year.

Plan 3 - 1,500,000 Baht Cover
   Age 18 - 59 - Inpatient only is 36,015 Baht per year - with outpatient coverage added, it is
   57,624 Baht per year
   Age 60 – 65 and 11 months – Inpatient only is 42,862 Baht per year - with outpatient
   coverage added, it is 68,792 Baht per year.

For all Plans, there is a waiting period of 6 months for specific illnesses - see Note: 1) in
red text in the linked specific information.
Policy Provided By AXA Insurance PCL (established in Thailand in May 1990, with a joint venture between AXA Group and two leading local partners; United Overseas Bank (Thai) Public Company Limited and TISCO Bank Public Company Limited). The head office is located in Bangkok and branch offices are in Chiangmai, Nakhon Sawan, Khon Kaen, Nakhon Ratchasima, Chonburi, Pattaya, Hua Hin, Samui, Surat Thani, Hatyai and Phuket.

Documents Required Passport or ID Card, Pattaya City Expats Club Member Card, Application Form (obtain from Kuhn Neng)