

Senior Sookjai

Special health protection for elders.

Maximum Coverage up to THB 600,000 per accident/illness.

THB 1,000
free
vaccination
benefit

Life insurance
not required

Tax allowance
Max. THB 15,000

Benefits

Max. Limit (THB/Person)

Senior 1

Senior 2

Benefits	Max. Limit (THB/Person)	
	Senior 1	Senior 2
1. Inpatient Hospitalisation and Surgery		
1.1 Room & Board-Including Nursing Services (per day)	2,000	5,000
- Intensive Care unit - ICU (per day)	4,000	10,000
1.2 Hospital Miscellaneous Expenses (per disability) including	30,000	60,000
- Emergency Ambulance Charges		
- Pre-Hospitalisation Specialist's Consultation & Diagnostic Services	Included in 1.2	Included in 1.2
- Post-Hospitalisation follow up Treatment		
- Anesthetist's Fee (per disability)		
1.3 In-Hospital Physician's Visit (per day)	1,000	2,000
1.4 Emergency Outpatient Treatment-Accident only within 24 hours (per accident) and included in 1.2 for a follow up treatment up to 30 days from the date of accident	6,000	8,000
1.5 Surgeon's Fee (Non-Surgical Schedule/per disability)	30,000	60,000
Max.Payable for Section 1 (per illness /per disability)*	400,000	600,000
2. Outpatient Kidney Dialysis and Outpatient Cancer Treatment (Lifetime Limit)**		
- Outpatient Kidney Dialysis	60,000	80,000
- Outpatient Cancer Treatment	60,000	80,000
3. Accidental Death, Dismemberment and total Permanent Disability (PA2)***	60,000	80,000
4. Special Grant (Death Benefit)	20,000	20,000
5. Special Benefit - Vaccination (per year)****	1,000	1,000

Note:

* Major medical pays 90% in excess of table limit item 1.2 (Miscellaneous Expenses) and 1.5 (Surgeon's Fee) up to the Max. Payable of Section 1

** Lifetime Limit: means the maximum payable limit for the whole period that the covered person has been covering by the company and up to the limit stated on the policy schedule of the first claimant.

*** Murder Assault and Motorcycling - 100%

**** Vaccination are to be reimbursed as pay per shot.

Example of Exclusions

- Any treatment within the first 30 days of cover (Except for accidental injury)
- This Policy does not cover "Pre-Existing Conditions" which refer to an injury or an illness which existed prior to the effective date of cover
- Any treatment for Hypertension, Hernias, Cardiovascular Disease, Tumour or Cysts, Tonsils requiring surgery, Hemorrhoids, Diabetes, Cholecystic, Cholelithiasis and Calculi of the Urinary organs within the first 120 days of cover.
- Other standard exclusions of Individual Health and Accident Insurance Policy ; e.g. AIDS, pregnancy, dental treatment (except due to accident), Congenital conditions, suicide and routine physical examinations.

TAX ALLOWANCE CONDITION : TAX Allowance max. THB 15,000 per year will be applied when you buy Health Insurance plan for your parent who has an annual income less than THB 30,000 per year.

Senior Sookjai

Table of Premiums

Total premium (including of TAX & Stamps Duty)	Senior 1		Senior 2	
	No Deductible	With Deductible THB 10,000	No Deductible	With Deductible THB 10,000
AGE				
60 Years	23,800	19,800	46,100	38,100
61 Years	23,800	19,800	46,100	38,100
62 Years	25,000	21,000	48,400	40,400
63 Years	26,200	22,200	50,700	42,700
64 Years	27,400	23,400	53,000	45,000
65 Years	28,600	24,600	55,300	47,300
66 Years	29,900	25,900	57,700	49,700
67 Years	31,400	27,300	61,300	53,200
68 Years	32,800	28,800	64,800	56,700
69 Years	34,300	30,300	68,300	60,300
70 Years	35,800	31,800	72,300	64,300

Initial Qualifications of the Applicant :

1. Thai Citizens, Permanent Resident of Thailand, Employment Pass Holders, Dependent Pass Holders
2. Adult from age 60 - 70 years old. (Policy renewal up to 75 years subject to yearly review)

Remarks :

1. Deductible means the insured need to pay THB 10,000 for each claims. The Pre-Hospitalisation Specialist's Consultation & Diagnostic Services and Post-Hospitalisation follow up Treatment occurred within 30 days before and after of an hospitalization and explicitly related to the same disability/illness will be aggregated. Deductible will be applied on the total aggregated claim.
2. Health application and declaration is required for each member.
3. The company has the right to consider the insurance cover, or insurance premium subject to the occupation, illness and other medical information.
4. Full details are specified under Individual Health and Accident Insurance policy *Smart Care Executive*
5. Renewal premium is subject to company consideration.

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Discount 15%

Buy **Senior Sookjai** for your parent today,
get 15% discount buying health insurance for
yourself (valid until 31 August 2015)

*This document is not an Insurance contract. Full details are specified in the Insurance policy.

*The applicant should carefully comprehend details of coverage and conditions before applying Insurance.