

AXA Health Insurance Benefit Summary



Table of benefits

SmartCare **Executive**

SmartCare **Optimum**

International **Exclusive**

Area of cover	Thailand	Thailand	Worldwide
Maximum payable limit (Baht)	600,000	5,000,000	93,000,000
Insured age of entry	15 days - 65 yrs	15 days - 65 yrs	15 days - 80 yrs
Inpatient			
Cover benefits for hospital expenses, surgical fees, and doctor visit	✓	✓	✓
Parent accommodation	✗	✗	✓
Inpatient psychiatric treatment	✗	✗	✓
Inpatient rehabilitation treatments (e.g. physical, occupational and speech therapies)	✗	✗	✓
Durable medical equipment	✗	✗	✗
Worldwide coverage in case of Accident	✓	✓	✓
Worldwide Emergency Assistance Service	✗	✓	✓
Additional pay (90%) for the excess amount of the basic inpatient benefits	✓	✓ within maximum payable	✓ within maximum payable
Special Coverage: Outpatient Treatment from Accident	✓	✓	✓
Outpatient			
Maximum outpatient benefit /year (Baht)	60,000 2,000 THB/visit (Maximum 1 visit/day and 30 visits/year)	50,000 unlimited times/year within maximum payable	Included unlimited times/year within maximum payable
Prescribed physiotherapy	✗	✗	✓
Other features			
Benefits			
Dental, Vision & Maternity	✗	✗	✓
Pay lump sum benefits for Cancer	✗ add on available	✓	✗ add on available
Bone and organ transplantation	✗	✓	✓
Kidney Dialysis	✓	✓	✓
Annual checkup	✗	✗	✓
Congenital anomalies	✗	✗	✗
Treatment for HIV/AIDS	✗	✗	✗
Palliative and/or hospice care	✗	✗	✓
Pre-existing conditions	✗	✗	✓
Privileges for AXA customers			
No advanced payment	✓	✓	✓
Lifetime renewal	✓	✓	✗
Family discount	✓	✓	✓
No claim discount	✗	✗	✗
Co-Payment for Outpatient	✗	✗	✗
Annual deductible	✗	✗	✓

*Terms and conditions of underwriting as specified by the company, the insured should understand before making the decision.



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