

# 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
	Per illness / per disability	Annual	Annual
Age of the insured	15 days - 99 yrs	15 days - 99 yrs	15 days - 80 yrs
<b>Inpatient</b>			
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)	✗	✗	✓
Worldwide coverage in case of Accident	✓ If outside Thailand will be covered within 90 days	✓ If outside Thailand will be covered within 90 days	✓
Worldwide Emergency Assistance Service	✓ Only for emergency ambulances within Thailand	✓	✓
Additional pay (90%) for the excess amount of the basic inpatient benefits	✓	✓ within maximum payable	✓ within maximum payable
Special Coverage: Outpatient Treatment from Accident	✓	✓	✓
<b>Outpatient</b>			
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	✓ IPD Only	✓ IPD Only	✓
<b>Other features</b>			
<b>Benefits</b>			
Dental, Vision & Maternity	✗	✗	✓
Pay lump sum benefits for Cancer	✗ AXA Cancer Insurance available to be added on	✓	✗ AXA Cancer Insurance available to be added on
Bone and organ transplantation	✗	✓	✓
Kidney Dialysis	✓	✓	✓
Annual checkup	✗	✗	✓
Palliative and/or hospice care	✗	✗	✓
Pre-existing conditions	✗	✗	✓
<b>Privileges for AXA customers</b>			
No advanced payment	✓	✓	✓
Lifetime renewal	✓	✓	✗
Family discount	✓	✓	✓
Annual deductible	✗	✗	✓

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