



AXA Health Insurance Benefit Summary



Table of benefits	SmartCare Essential	SwitchCare	International Exclusive
Area of cover	Thailand	Asia excluding / Asia / WW excluding USA	Asia / WW excluding USA / Worldwide
Maximum payable limit (Baht)	2,000,000 Per illness / per disability	30,000,000 Annual	93,000,000 Annual
Maximum age of entry	15 days - 65 years old <small>*61+ need health check-up</small>	15 days - 71 years old	15 days - 80 years old
Maximum age of renewal	99 years old	99 years old	99 years old
Inpatient Benefits			
Cover benefits for hospital expenses, surgical fees, and doctor visit	✓	✓	✓
Parent accommodation	✗	✓	✓
Psychiatric treatment	✗	✓	✓
Inpatient rehabilitation treatments (e.g. physical, occupational and speech therapies)	✗	✓	✓
Worldwide coverage in case of Accident	✓ <small>*Emergency treatment outside of Thailand up to 90 days</small>	✓	✓
Worldwide Emergency Assistance Service	✗	✓	✓
Special Coverage: Outpatient Treatment from Accident	✓	✓	✓
Outpatient benefits			
Maximum outpatient benefit /year (Baht)	3,000 / visit <small>(Maximum 1 visit/day and 30 visits/year)</small>	✓ <small>Max 1 visit per day</small>	✓ <small>Unlimited times/year within maximum payable</small>
Prescribed physiotherapy	✓ <small>IPD Only</small>	✓	✓
Other features			
Benefits			
Dental, Vision & Maternity	✗	✓	✓
Bone and organ transplantation	✗	✓	✓
Treatment of Chronic Kidney Failure	✗	✓	✓
Annual checkup	✓ <small>If option selected</small>	✓ <small>If option selected</small>	✓ <small>If option selected</small>
Treatment for HIV/AIDS	✗	✓	✗
Hospice and Palliative care	✗	✓	✓
Pre-existing conditions	✗	✗	✓ <small>Selected plan only and subject to underwriting approval</small>
Privileges for AXA customers			
Cashless service within hospital network	✓	✓	✓
Family discount	✓	✓	✓
No claim discount	✓	✓	✗
Co-Payment for Outpatient (Optional)	✗	✓	✗
Annual deductible (Optional)	✓ <small>If option selected</small>	✓ <small>If option selected</small>	✓

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