

Insurance Company	Aetna	April Mobilité	William Russel	Bupa	Allianz	Interglobal
<b>Plan name</b>	<b>Major Medical</b>	<b>Asia Expat Basic</b>	<b>Elite Bronze</b>	<b>Worldwide Health</b>	<b>Classic</b>	<b>Standard</b>
<b>Annual Limit</b>	1,600,000 USD	1 000 000 USD	800 000 USD	2 550 000 USD	1 600 000	850 000 USD
<b>Geographical Coverage</b>	Worldwide excl.USA	South East Asia - 90 days own country & 60 days outside	Worldwide excl. USA	Worldwide excl. USA	Worldwide excl. USA	Worldwide excl. USA
<b>In-Patient Care (Hospitalisation)</b>	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
<b>Out-Patient Care treatment</b>	Yes - including medical practitioner fees including consultations, specialist fees up to \$ 1700 USD	No	No	No	Yes - Emergency Outpatient up to \$1050 per year	No
<b>Excess/ Decuctible per person</b>	\$0 but \$250 up to \$5 000	NO	NO	\$0 or \$425 to \$8 500	NO	NO
<b>Emergency Dental</b>	No, accidental damages to teeth full refund	No (except accident)	No - Dental treatment only for accidental injury up to \$4800	Optional - Paid in Full emergency dental treatment	Optional	Accidental damage to natural teeth after 6 month
<b>Chronic Conditions</b>	Acute phases only	Acute phases only	Acute phases only	Acute phases only	Acute phases only	Acute phases only
<b>Emergency Evacuation</b>	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>Renewability</b>	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
<b>Coverage Preexisting conditions</b>	2 year Moratorium or with medical records	Medical questionnaires	Moratorium	No	Medical questionnaires	2 year Moratorium or medical questionnaires
<b>Repatriation</b>	yes + option 85 USD/year to go back to the home country	Yes	Yes	Yes	Yes	Yes
<b>CT &amp; MRI (x-ray, scan)</b>	100%	NO Hospitalization only	100%	100%	100%	100%
<b>Maternity Plan</b>	New Born cares coverage 30 days after birth	100%, up to 5 000 USD	Complications only, up to 4 800 USD	-birth up to 11 050 USD in the hospital - Newborn's care 100%	-Newborn's care 100% up to 3 550 USD	Optional
<b>Hospital Cash Benefit</b>	125 USD	No	No	170 USD	210 USD	425 USD
<b>Claims Center</b>	HK - UK	France	Malaysia - Dubai	HK - UK - Spain etc.	Dublin	UK
<b>EXPATRIATION THAILAND</b>						
<b>Paul SMITH, 40 y.o- EXAMPLE</b>	\$ 1592,00	\$1 705	\$1 468	\$ 2439,00	\$ 1696,00	\$ 987,00
<b>Annual Premium</b>	\$1 677,00	\$1 705,00	\$1 468,00	\$2 439,00	\$1 696,00	\$987,00
<b>Per Month without loading charge</b>	\$139,75	\$142,08	\$122,33	\$203,25	\$141,33	\$82,25

Note this is a summary of benefits and you should refer to full policy for coverage, terms and conditions. Policy premiums, benefits, terms and conditions can change on policy renewal.