



GROUP HEALTH INSURANCE

Presently, the Club participates in a Group Health Insurance policy issued by AXA Insurance. Premiums are evaluated annually and adjusted based on the number of claims and experience by AXA. Thus, the premium changes each year - as with most things in the world today, they most likely will continue to increase. However, the premiums are still substantially lower than obtaining similar coverage on an individual basis. The policy premiums are based on a specified annual period; those joining in the interim will pay a prorated basis for that year.

Since this is a “group” policy, it comes with certain age restrictions and coverage may be more limited than what is available in individual policies. There are many insurance brokers in Pattaya and insurance companies in Thailand offering health insurance. So, greater coverage can be obtained; but usually at a much higher premium. In deciding what coverage is best for you, you should assess your own health needs and the associated costs.

CAUTION: This policy, as with all health insurance policies in Thailand, generally excludes preexisting conditions whether they are or are not declared at the time of application. It is always best to be upfront in the application on any preexisting conditions.



AXA – Pattaya City Expats Club Group Policy – until recently, you had to be 65 years and 11 months of age or under to apply). However, with the current premium year October 1, 2015 to September 30, 2016, you can be insured under any of the 3 plans from 66 to up to age 70 – Under the Group policy, you can renew up to age 75. Once you are 76, you can carry on with an individual policy till at least age 80 and higher but with conditions.

[Click Here](#) for Application Form.



SUMMARY OF GROUP POLICY UNDERWRITTEN BY AXA

The broker offering this Group policy is **Neng (Chamnong Anusat-utai)**

Telephone: 084-003-6030, 038-427-585, 038-420-707 Fax 038-429-773,

E-mail: neng611@hotmail.com. Pattaya Service Center (same office at Pattaya People) 20/15-16 M.10 Soi Day-Night Hotel, South Pattaya Rd. Office Hours: Mon-Fri (10am – 6pm)

Khun Neng can be contacted by telephone or email to answer questions or to obtain an application. The following information from Kuhn Neng provides a brief summary about this policy - for more details and premiums, [click here](#).

New Subscribers - It is being offered to any Pattaya City Expats Club member under 70 years of age. Premium is based on age and is prorated for the number of months remaining in the annual policy period. New subscribers must fill out a medical information questionnaire, and include information about significant pre-existing conditions. Please contact Kuhn Neng to discuss the handling of pre-existing conditions.

Renewals- It can be renewed up to the age of 75 after which it can be renewed on a case by case basis at AXA's option.

No Medical Check-Up Required

Policy Period – 1 October 2015 to 30 September 2016. If you join after 1 October, coverage will begin on the first of the month.

Policy Provided By [AXA Insurance PCL](#) (established in Thailand in May 1990, with a joint venture between AXA Group and two leading local partners; United Overseas Bank (Thai) Public Company Limited and TISCO Bank Public Company Limited). The head office is located in Bangkok and branch offices are in Chiangmai, Nakhon Sawan, Khon Kaen, Nakhon Ratchasima, Chonburi, Pattaya, Hua Hin, Samui, Surat Thani, Hatyai and Phuket.

Documents Required Passport or ID Card, Pattaya City Expats Club Member Card, Application Form (obtain from Kuhn Neng)

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