

Pacific Cross Health Insurance

New Normal Lifestyle Series – Benefits Overview

Over 75 years of experience in Asia | 45 years in Thailand | One of Southeast Asia's leading health insurers

Pacific Cross offers the "**New Normal Lifestyle Series**" with flexible health insurance plans for expats, long-term residents, and Thai nationals. The series includes **9 plan variants** across 4 plan groups with annual coverage from **270,000 THB to 50,000,000 THB**.

The 4 Plan Groups at a Glance

Plan Group	Plans	Max. Coverage/Year	Highlights
Standard	Standard Standard Plus Standard Extra	270,000 – 750,000 THB	Basic inpatient coverage Ideal for budget-conscious
Premier	Premier Premier Plus	1,200,000 – 3,000,000 THB	Extended inpatient care Outpatient accident treatment
Maxima	Maxima Maxima Plus	5,000,000 – 10,000,000 THB	Comprehensive: cancer, dialysis Psychiatry, maternity
Ultima	Ultima Ultima Plus	20,000,000 – 50,000,000 THB	Premium protection Highest coverage limits

Key Benefits

- **Lifetime Renewability** – guaranteed renewal up to age 99
- **Cashless Treatment** at over 500 partner hospitals in Thailand
- **24h Worldwide Emergency Coverage** – also outside Thailand
- **Travel Coverage** – insured for up to 90 days outside Thailand
- **No Claim Discount** – premium reduction when no claims are made
- **Cancer Treatment** – chemotherapy and radiotherapy fully covered (from Maxima)
- **Organ Transplantation** including donor costs fully paid
- **Hemodialysis** for chronic kidney failure (up to 1,000,000 THB at Maxima)

- **Rehabilitation** after hospitalization up to 90 days fully covered
- **Private Nursing at Home** up to 30 days after hospitalization
- **Ambulance Fees** fully paid
- **Outpatient Accident Treatment** within 24h fully paid, follow-up 15 days
- **Maternity Benefits** from Maxima plan (100,000 – 120,000 THB)
- **Psychiatric Treatment** inpatient from Maxima plan (50,000 THB per confinement)
- **COVID-19 Coverage** in all plans
- **Flexible Payment:** quarterly, semi-annually, or annually

Deductible Options

By choosing a deductible, your premium can be significantly reduced:

Deductible per Year	Premium Discount
20,000 THB	15%
40,000 THB	25%
100,000 THB	32.5%
200,000 THB	40%
300,000 THB	50%

Pre-existing Conditions

At Pacific Cross, pre-existing conditions are **not an automatic exclusion**. Depending on the diagnosis and severity, pre-existing conditions are individually assessed. Milder conditions may be re-included in coverage after a period without symptoms.

Condition	Usual Practice	Re-inclusion?	Notes
Hypertension (no complications)	Exclusion or surcharge	Possible after 2–3 years	Must be well-controlled regular doctor visits
Asthma (mild, controlled)	Partial surcharge or exclusion	Possible after 2 years	Without attacks/medication medical confirmation needed
Kidney Stones	Exclusion	Possible after 2 years	Ultrasound report helpful
Gastric/Duodenal Ulcers	Usually excluded	Possible after 2 years	Without symptoms or treatment
Herniated Disc / Back Problems	Often excluded	Possible after 3–5 years	Medical report required
Allergies (non-severe)	Often covered	No waiting period	Except severe cases
Diabetes Type 2	Permanent exclusion	No	Consequential damage not insurable
Cancer (history)	Usually rejection or exclusion	Rarely, earliest after 5–10 years	Very strict review
HIV / AIDS	Rejection	No	
Mental Health Conditions	Permanent exclusion	No	
MS, Parkinson's, Epilepsy	Permanent exclusion or rejection	No	

Important: Pacific Cross does not automatically apply waiting periods for pre-existing conditions. Any re-inclusion must be confirmed in writing in the policy. Current medical certificates are required for each positive decision. Even when a condition is re-included, coverage typically applies only to consequences from the date of re-inclusion.

Questions? We are happy to help!

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