

Summary of benefits

Premier International Healthcare offers a choice of international medical insurance plans to meet differing budgets: In-Patient Only, Programme 2 and Programme 3. All give you access to the very best medical care available in your location, without the need to worry about cost.

The In-patient Only programme offers an excellent level of cover, but excludes certain benefits such as outpatient visits and maternity care. Programme 2 provides extensive coverage for both In-patient and outpatient treatment, including maternity care. And Programme 3 offers even more extensive cover including, full chronic cover, routine dental, hearing and optical cover.



BENEFIT	LIMIT	IN-PATIENT ONLY	PROGRAMME 2	PROGRAMME 3
Annual overall Limit	THB 83,000,000	✓	✓	✓
SECTION 1 - EMERGENCY MEDICAL TRANSFER/ EVACUATION				
Emergency medical transfer/evacuation	Full Refund	✓	✓	✓
Medical escort during transfer	Full Refund	✓	✓	✓
Medical Referral	Full Refund	✓	✓	✓
Overnight accommodation for a friend or relative whilst the insured person is hospitalised	THB 3,600 per night (max 10 nights)	✓	✓	✓
SECTION 2 - MEDICAL & HOSPITAL BENEFITS				
Local ambulance services	Full Refund	✓	✓	✓
Hospital and medical costs	Full Refund	✓	✓	✓
Nursing at home following hospital discharge	THB 54,000	✓	✓	✓
Out-Patient costs	Full Refund	X	✓	✓
Purchase or hire of crutches, walkers, wheelchairs and basic orthopaedic prostheses & equipment	THB 18,000	X	✓	✓
Chronic condition cover:				
- Acute exacerbation	Full Refund	✓	✓	✓
- Routine management and palliative treatment	Programme 2 -THB 360,000	X	✓	✓
	Programme 3 - Full Refund	X		✓
SECTION 3 - ADDITIONAL BENEFITS				
Care of unaccompanied children:				
- transportation of children	Full Refund	✓	✓	✓
- suitable adult escort	Full Refund	✓	✓	✓
Visit of relative or friend:				
- transportation of relative or friend to bedside	Full Refund	✓	✓	✓
- overnight accommodation for a relative or friend whilst the insured person is hospitalised	THB 3,600 per night (max 10 nights)	✓	✓	✓
SECTION 4 - EMERGENCY DENTAL TREATMENT	THB 36,000	✓	✓	✓
SECTION 5 - ROUTINE DENTAL, OPTICAL AND HEARING TREATMENT	THB 72,000	X	X	✓
SECTION 6 - MATERNITY				
Cost of normal childbirth including pre- and post-natal care	Programme 2 - Max THB 144,000	X	✓	
	Programme 3 - Max THB 288,000	X		✓
Medical complications during pregnancy or childbirth	Full Refund	X	✓	✓
SECTION 7 - REPATRIATION FOLLOWING DEATH				
Repatriation of remains	Full Refund	✓	✓	✓
Contribution to cost of coffin	THB 10,800	✓	✓	✓
Cremation	THB 10,800	✓	✓	✓
Local burial	THB 36,000	✓	✓	✓
SECTION 8 - ELECTIVE MEDICAL TRANSFER	All necessary costs	X	✓	✓
SECTION 9 - PERSONAL ACCIDENT	THB 64,800	✓	✓	✓

* This table should be read in conjunction with the 'policy wording'