

Ajarn.com Teacher's Group Insurance Program

Plan 1: No OPD for Illness - Premium 11,990 baht per year.

Plan 2: AH4000 plus 3,000 baht per visit OPD – Premium 26,605 baht per year.

Premiums Due:

	IPD	IPD+OPD
Oct.	11,990	26,605
Nov.	11,005	24,418
Dec.	9,986	22,159
Jan.	9,001	19,972
Feb.	7,982	17,712
Mar.	6,964	15,453
Apr.	6,044	13,412
May	5,026	11,152
Jun.	4,040	8,966
Jul.	3,022	6,706
Aug.	2,037	4,519
Sep.	1,018	2,260

Coverage Benefits	AH 4000
Individual Health Maximum Payable per Disability/Time/Year	800,000
IPD Coverage	
Maximum Payable per Disability /Time/ Year	400,000
- Room and Board, including nursing service and ICU (Maximum payable per disability/Time/ Year)	240,000
- Room and Board, including service (Maximum payable per day, limit 60 days)	4,000
- ICU Room and Board, including nursing service (Maximum payable per day, limit 15 days)	8,000
- General Expenses including OPD follow up within 30 days (Maximum payable per disability/Time/ Year)	40,000
- Emergency OPD Treatment for accident – first visit within 24 hours after accident, Including follow up within 15 days (including in General Expenses)	8,000
Surgical Coverage	
- Surgical' Fee (Maximum payable per disability/Time/ Year, as per actual expense)	60,000
- Special Consultation Fee for Surgical (including in Surgical Fee)	6,000
Doctor Visit Coverage	
- In-patient Doctor Visit Fee (Maximum payable per day, limit 60 days)	1,000
Major Medical Coverage	
- Maximum Payable per Disability/Time/Year (Pays 90 percent of the treatment expenses in excess of the IPD benefits)	400,000
- Deductible Amount	40,000
- Room and Board including nursing service (Maximum payable per day, starts on 61 st day)	4,000
Personal Accident Coverage (PA2)	
- Accidental Death, Dismemberment, and Total Permanent Disability (100 percent payable for murder and assault) (100 percent payable for riding or being a passenger of a motorcycle)	100,000
Worldwide Emergency Assistant Coverage (Provided by SOS International)	
- Evacuation	USD 1,000,000
- Repatriation (Recommended by physician)	
- Repatriation of mortal remain	
Out – patient Coverage (OPD)	
	Sum Incurred (Baht)
	OPD 3
Maximum Payable per Day (1 visit per day. 30 visits per year)	3,000
X-ray and Laboratory Test Expenses (Maximum per year)	30,000