# (FAQ)
## Frequently Asked Questions about AXA EasyCare Insurance

### What are the insurance requirements for types of visa of Thailand?

For O-A Visa: Health insurance policy covering medical expenses no less than 100,000 USD accounting for 3 million baht and it includes the treatment of Covid-19.

For O-X Visa: Health insurance policy covering medical expenses no less than THB 400,000 for Inpatient, and no less than THB 40,000 for outpatient.

For LTR Visa: LTR is a new type of visa with effective from 1st September 2022 onwards for high-potential foreigners and applying for 10 years long stay and have to Health insurance policy covering medical expenses no less than 50,000 USD and the remaining coverage period shall not be less than 10 months on the date of the application.

### Who can apply EasyCare Visa plan?

Non-Thai nationals who purposed applying for Long Stay Visa (O-A and O-X) and Long Term Resident Visa (LTR) with age up to 80 years old and renewable up to 99 years old.

### What is the area of coverage of EasyCare Visa plan?

EasyCare Visa plan covers only in Thailand.

### Is medical check-up necessary for EasyCare Visa plan?

No medical check-up is needed to apply to EasyCare Visa plan for any age.

### Can I add the family to the policy?

EasyCare visa plan can add legal spouse and legal children of the Insured or of the spouse and are still unmarried and unemployed aged from 15 days to 18 years. If studying (in an educational institution or full-time higher education), eligible age shall not exceed 23 years old).

### When does my coverage begin? Are there any waiting periods?

The insured must pay the premium before the effective date. The coverage will commence from the effective date stated in the policy schedule. We will not cover for any illness within 30 (thirty) days as from the first inception date which the Covered Person is covered (except for accidental injuries). We will not cover following illnesses which are tumors, cysts, or all kinds of cancer, hemorrhoids, all kinds of hernias, pterygium or cataract, tonsillectomy or adenoidectomy, all kinds of calculi, varicose veins, endometriosis for the first 120 days from the first inception date.

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## Can I visit a hospital of my choosing?

Yes, you are free to choose any licensed medical facility provider in Thailand.
Please visit our Health insurance hospital network https://www.axa.co.th/en/hospital-locator

## Do I need to pay upfront for my medical expenses?

No, if you visit a hospital in our network, we will settle the bill with the hospital directly. In the event that you visit a hospital outside our network, you will need to pay in advance and submit us your claims.

## What is the currency of this policy?

All premium and claims payments under this policy will be paid in Thai currency. We will pay benefits based on the exchange rate announced by the Bank of Thailand on the date specified in the receipt.

## What is the Deductible?

The first amount of the loss that a Covered Person must be liable to pay before benefits under the Policy are payable by the Company according to the terms of the insurance agreement.

**Example**

Example : Deductible (Per illness) THB 20,000




## What should I do when I want to make a claim?

The Insured Person or his or her representative, as the case may be, must submit the following evidence to the Company at his or her own expense:

1. a form of claim as prescribed by the Company
2. medical report indicating important symptoms, examination results and treatment
3. original receipt indicating expenses or summary of the balance together with the receipt
4. Any additional supporting information the Company requires in the assessment of the claim.

The above proofs must be submitted within 30 days from the date of discharge from a Hospital or Health Facility, or the date of treatment at a clinic. The receipt must be an original. The Company will return the original receipt, bearing the certification of the amount paid, to the Covered Person for use in a claim for a shortfall amount from another insurer. If the Covered Person is already compensated by government welfare or any other welfare, or other insurance, the Covered Person may submit a copy of the receipt bearing the certification of any amount paid by the government welfare or other agency in order to claim the shortfall amount from the Company.

Failure to submit the above proofs shall not deprive of the right to claim if it can be proven that there is an acceptable reason for failing to submit the proofs within the specified period despite an attempt to do so.

Please visit our Health insurance Claim https://www.axa.co.th/en/health-insurance-claim

## How to follow up Reimbursement claim?

To ensure prompt tracking is made to your claim, please contact us via email health-claims@axa.co.th and add your policy and/or claim number to the email subject or TEL 0-2118-8111

## Can I visit the immigration for visa submission within the same day of purchase?

After completing the purchase and receiving an email confirmation together with the Policy packages (Policy Schedule, Certificate, E-card, Policy wording and FAQ), please allow 24 working hours for TGIA's long stay system to be updated for immigration checking.

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