

PCEC LIBRARY – PRESENTATION SLIDES ON INTERNATIONAL MEDICAL INSURANCE FOR EXPATS

Mario Lindner gave a presentation to the PCEC on Wednesday, September 20, 2023, on medical insurance for Expats residing in Thailand. As the topic is important information for Expats residing in Thailand, we are including his Power Point slides here.

In the final slides, Mario recommends a particular insurance company, WrLife, which he notes is based in the Caribbean and is one he has been with for several years. He pointed out many of the advantages for obtaining coverage from them because they will basically provide cover at any age, accept interim rather than one annual payment, and they limit the annual amount policy premiums can increase. They may also cover pre-existing conditions, but depending on what they are, may have some limitations such as requiring a wait period before including cover for that condition. He also mentioned that Bangkok Hospital Pattaya (BHP) will accept and direct bill WrLife insurance [This company is on BHP list of insurance companies they accept].

Please NOTE – Mario is an agent in Europe for and the lists his contact information in the final slide. If you are interested in more information regarding the WrLife policy, you can contact Mario for more information. To determine if your Thai hospital will accept and direct bill WrLife, you should contact them as part of your “due diligence.”

The Pattaya City Expats Club is posting this information as a public service to Expats residing in Thailand. The Club neither endorses or recommends the WrLife medical insurance. Prior to obtaining any medical insurance, the Club strongly encourages that you do “due diligence” about the company and policy(ies) offered.

International Medical Insurance For Expats

Why is medical insurance important?

Many uninsured cases

Expensive treatment

Can destroy your life abroad

Most common illnesses in Thailand

Heart issues

Cancer

Dengue fever

Benefits of international health insurance?

Cover for emergency and routine healthcare abroad

Access to private healthcare

Area of cover depends on your needs and chosen plan / company

(country of residence / worldwide / worldwide without USA, Asia, Europe etc.)

Special kinds of international insurance

Schengen visa require medical insurance by law. (Thais etc.)

Non O-A visa (retirement) needs medical insurance as required by Thai immigration.

Travel insurance (up to 5 years) vs. International medical insurance

Long term travel insurance NOT recommended for people settling abroad.

Address in your home country required

Cheaper, BUT an END DATE on your insurance policy includes the risk of not getting covered afterwards.

Medical insurance should be renewable forever and never expire!

What can be covered by International Medical Insurance

Coverage, depending on your budget and needs.

In - patient

Out - patient

Dental

Vision

Evacuation

Wellness

In most cases only in - patient cover recommended. ✓

Check if your medical insurance pays direct to the hospital! ✓

Who can be covered and what are the issues

Entry age limited to 70 / 75

Premium depends on entry age, pre - existing medical conditions and how the policy is paid

Pre - existing conditions: excluded, waiting period (moratorium) or increased premium

Many medical insurance companies do not cover children (especially in the better plans) or charge high premiums for children

Most medical insurance companies apply crazy yearly price increases

Many medical insurance companies do not offer monthly payment, not affordable for many people.

Who can be covered and what are the issues

Many plans come with deductibles per case (example: 30.000 THB per in - patient case)

Many medical insurance companies work only with certain hospitals (hospital network)

Many medical insurance companies, especially in Thailand, offer very low coverage at very high premiums. (Example: 3.5 million THB yearly coverage - BUT only 400.000 THB per case!) often in a forced combination with a life insurance

In Thailand we experience top level medical treatment at an international price level - coverage of local medical insurers are often times not made for that.

THE SOLUTION

Max entry age 110

No case - no price increase! (not even increase when you getting older!)

Renewable for life

If a case was paid by the insurance - next years premium increase max. 3 %

Micro / Economy / Serenity / Elite Plans available - coverage for every budget

Covers children together with at least one adult at low prices

3rd child free of charge

Pay yearly, semi - annually, quarterly or even monthly - NO extra cost

(almost no medical insurer allows monthly payments!)

Grown up approach to claims and pre - existing conditions

In - patient claims paid direct to ANY private hospital

THE SOLUTION

No expensive, flashy buildings, no company cars, no first class flights for management, small management structure, no need to keep shareholders happy - very competitive pricing and coverage.



Fully Licensed Insurance Company

WrLife



Contact

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