



APA INSURANCE



HEALTH INSURANCE

Plan today. Insure your future.

www.jclaoinsurance.com

APA Health Insurance is a perfect solution for Individuals, Families and Companies & Organization wanting to provide their loved ones or local staff members with cover for health problems caused by illness or accident.

APA Health Insurance covers among others:

- Room and Board
- Hospital Services
- Intensive Care Unit (ICU) service
- Surgical/operational fees
- Doctor visits
- Emergency OPD treatment

APA Health Insurance also provides **Out Patient treatment** when you need to see a doctor for a minor illness with no need of hospitalization with maximum of 30 visits per year.

Cashless payment

APA Insurance has an extensive cashless clinic & hospital network in Laos, Thailand and in Cambodia. Members won't have to pay any medical bills up to the limits of the policy.



In Patient Department (IPD)

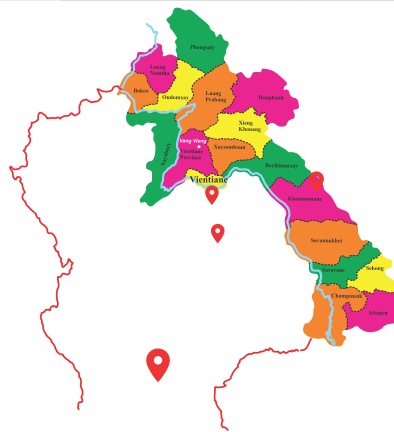


Out Patient Department (OPD)

Benefits	Limits in USD			
	Happy 3	Happy 4	Happy 5	Happy 6
Hospitalisation (IPD)	6,400.00	11,600.00	17,600.00	27,400.00
Room and Board/day (Max 90 days)	29.00	64.00	108.00	160.00
I.C.U Room/day (Max 7 days)	59.00	120.00	210.00	320.00
Hospital Service (Max/Hospitalisation)	430.00	540.00	1,080.00	1,600.00
Surgical (as per schedule)	1,200.00	1,700.00	2,700.00	4,000.00
Operating Theatre	120.00	170.00	270.00	400.00
Anesthetics	120.00	170.00	270.00	400.00
X-ray, Lab (for diagnosis)	94.00	94.00	94.00	140.00
Doctor's Visit/day (Max 90 days)	16.00	27.00	27.00	40.00
Emergency OPD treatment (Accident)	80.00	160.00	270.00	400.00
Ambulance Fee	20.00	30.00	51.00	75.00
Hospital Discharge	20.00	30.00	51.00	75.00
Out patient (OPD)				
Maximum limit / visit / day (Max 30 visits)	43.00	54.00	75.00	110.00

Price starts from **200 USD**

Up to Maximum Coverage **27,400 USD**



Today, Phongsavanh Insurance (APA) Co. Ltd has a comprehensive network of government and private hospitals as well as clinics in Laos, Thailand and Cambodia, including some of the top hospitals.

This plan is underwritten by APA Insurance Co., Ltd, all benefits and features herein are subject to the terms and conditions of the policy.