



APA INSURANCE



# HEALTH INSURANCE

Plan today. Insure your future.

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[www.jclaoinsurance.com](http://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	HAPPY 7	HAPPY 8
Hospitalisation Benefits max per hospitalisation or Disease (IPD)	6,400.00	11,600.00	17,600.00	21,900.00	26,100.00	30,400.00
Room and Boards per day (Max 90 days)	29.00	64.00	108.00	128.00	150.00	175.00
I.C.U Room per day (Max 7 days)	59.00	120.00	210.00	250.00	300.00	350.00
General Expenses in Hospital	430.00	540.00	1,080.00	1,280.00	1,500.00	1,750.00
Surgery Doctor Fee	1,200.00	1,700.00	2,700.00	3,200.00	3,700.00	4,300.00
Operating Theatre	120.00	170.00	270.00	320.00	370.00	430.00
Anesthetics	120.00	170.00	270.00	320.00	370.00	430.00
X-ray, Lab (for diagnosis)	94.00	94.00	94.00	111.00	130.00	152.00
In-Hospital Doctor's visit per day (Max 90 days)	16.00	27.00	27.00	32.00	37.00	43.00
Emergency OPD treatment (Accidental medical)	80.00	160.00	270.00	321.00	375.00	437.00
Ambulance Fee	20.00	30.00	51.00	60.00	75.00	87.00
Daily Allowance (Cover)						
Daily Allowance during hospitalisation at Lao GOVT Hospital (Max 10 days per year)	15.00	19.00	24.00	35.00	35.00	35.00
Daily Allowance during hospitalisation at Lao PRIVATE Hospital (Max 10 days per year)	10.00	28.00	16.00	24.00	24.00	24.00
Outpatient Benefits (OPD)						
Maximum limit / 1 visit per day / 30 visits per year	43.00	54.00	75.00	90.00	120.00	150.00

Price starts from  
**200 USD**

Up to Maximum Coverage  
**30,400 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.