

Pacific Cross 

Your trusted health
insurance provider
in Thailand




**PACIFIC
CROSS**

75 years experience in global insurance.

Pacific cross insurance group since 1949 provide international travel & medical insurance.
Over 1.5 million people are now covered by our solutions.

How do you insure 1.5 million people around the globe?

As a global insurance firm, we look after people's health. But it does not stop there: We are an anchor of stability at the intersection of people's everyday lives and the medical system, providing peace of mind not just to our clients, but to their families and the ones they take responsibility for.

75

Years of experience in health & travel insurance.

90

nationalities insured using our insurance plans.

AAA

GenRE AAA re-insurance rating.





Pacific Cross Health Thailand Overview

01

History

Thailand's third largest health insurance provider as of 2025, with several offices in the Asia region.

02

Our Clients

Over 1 Million Lives Actively Insured in Thailand.

03

Governed by OIC

Locally compliant dedicated IMPI provider.

Pacific Cross Products

New Normal Lifestyle Series



Standard*	270,000 THB
Standard Plus*	450,000 THB
Standard Extra*	780,000 THB



Premier	1,200,000 THB
Premier Plus	3,000,000 THB



Maxima	5,000,000 THB
Maxima Plus	10,000,000 THB

PACIFIC CROSS

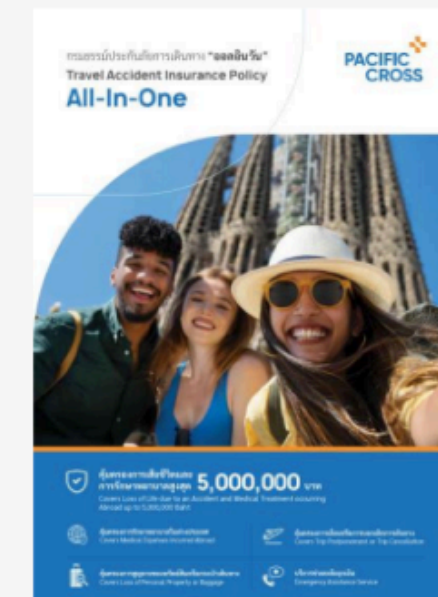


Ultima	20,000,000 THB
Ultima Plus	50,000,000 THB

Health Top Up



Travel Plan



'New Normal Lifestyle Series' Benefits



- **Basic coverage up to comprehensive plans**
(基本的な補償から包括的なプランまで)
- **Coverage includes all types of cancer, critical illnesses and Covid19**
(すべてのがん、重大疾病、そしてCovid-19を含む補償)
- **Minor and major surgeries** (小手術および大手術)
- **Coverage outside of Thailand for up to 3 months per trip**
(すべてプランでは、1回の旅行で最大3ヶ月間、タイ国外での補償)
- **Access to over 550 hospitals across Thailand and Asia for cashless treatment**
(タイおよびアジア全域の550以上の病院で、現金不要の治療が可能)
- **Guaranteed renewability up to the age of 99** (99歳までの更新保証)
- **Optional coverage and discount modules available**
(オプションの補償および割引設計が利用可能)

Expat
Care



Medical expenses coverage
up to **75,000,000** Baht



Covers



Choos

Expat Care Product

Pre-existing Coverage up to annual “pre-existing coverage” section

既往症補償：年間限度額内で既往症も補償

Faster application process with our underwriting department

迅速な申込審査：引受審査部門によるスピーディーな審査対応

Simpler application process due to no medical records necessary

簡単な申込プロセス：医療記録の提出不要でお手続きもスムーズ

Long-Stay-Visa Types

- **O Visa** (400,000 inpatient, 40,000 outpatient, 3 month coverage)
- **OA Visa** (3,000,000 or USD 100,000 including COVID-19 coverage)
- **OX Visa** (400,000 inpatient, 40,000 outpatient, 1-year coverage)
- **Long-Term-Resident Visa** (USD \$50,000 coverage)
- **Thailand Privilege Visa** (wealthy expats)
- **Destination Tourist Visa (DTV)**

'New Normal Lifestyle Series' Premium Example

Example) Premium after discount for age 56-60

- **Maxima plan:** 79,250 baht
- **Outpatient treatment excluded:** 63,400 baht (20% discount)
- **Outpatient treatment excluded + annual deductible of 40,000 baht:** 47,550 baht (20% discount + 25% discount)

Example) Premium after discount for age 61-65

- **Maxima plan:** 94,638 baht
- **Outpatient treatment excluded:** 75,710 baht (20% discount)
- **Outpatient treatment excluded + annual deductible of 40,000 baht:** 56,783 baht (20% discount + 25% discount)

"Based on the discount example above, if you do not need outpatient treatment and add a deductible, you can join a high-coverage plan while keeping your premiums to a certain extent. In the worst case scenario, your out-of-pocket expenses will be only 40,000 baht if you need expensive medicine or treatment."



Expatriate Care Premium Example

Client 61-65 years

Estimated premium (no annual deductible for the following premiums)

1. EXPAT CARE PLAN 1 (No OPD)

- AREA1 (Thailand): 88,766 baht
- AREA2 (ASIA): 118,107 baht

2. EXPAT CARE PLAN 2 (Include OPD/Paid in full)

- AREA1 (Thailand): 138,245 baht
- AREA2 (ASIA): 184,079 baht



Our Corporate Clients

Here are some of Pacific Cross's clients that we are authorized to disclose. While our sister TPA company, MED-SURE, has an extensive client list, we are not authorized to disclose their clients.



Exclusive Partnership with Thailand Privilege



Thailand Elite
Privilege Visa for Long Stay



ELITE MAXIMA HEALTH



Powered by Pacific Cross



ELITE MAXIMA HEALTH MEMBERSHIP BY THAILAND ELITE

From now onwards with our Elite Maxima Health Membership, you will be freed of any health and living issues that may arise whilst living in Thailand. Whether your stay is for pleasure or relaxation, we are able to provide you with useful advice regarding health issues with privileged access to the world's global standard of hospitals, together with our offer of a wide range of wellness privileges to let you relish every moment in Thailand - free from any forms of worry.

EXPERIENCE MATTERS BY PACIFIC CROSS

The business now known as Pacific Cross Health Insurance PCL, is a member of the Pacific Cross Group of Companies, which was first established as specialist Asian based health insurance product and administration entity in 1975 - the first of its kind in Asia. Today the Group still retains the pre-eminent position in the region as a specialist in the field of health and travel insurance.

Understanding the world of insurance can be complex and confusing. We offer specialized, easy to understand plans for people who simply want the best and most affordable cover available.

At Pacific Cross Health Insurance all applicants are considered, regardless of age or health status, ensuring that we are able to fully service client requirements. Our personal customer focus enables us to be competitive in terms of cost without compromising on the quality of coverage. Pacific Cross Health Insurance offer individual (ability to renew up to age 99 years) and group medical cover, and travel insurance products with competitive pricing, expertise in terms of service, advice, prompt decision making and product delivery.

“ When it comes to health and travel insurance, always remember... Experience matters ”

- The only health insurer trusted by Thailand Privilege and their members
- Over 14,000 wealthy expats as their members. Minimum member fee of 900,000 baht every 5 years
- Long-standing partnership with continuous joint activities

Exclusive Benefits Await Thailand Privilege Members



"Empowering Your Health, Ensuring Your Future"



Contact Pacific Cross Health Insurance for exclusive benefits and discounts. Receive complimentary Personal Accident insurance and significant savings on our health plans. Embrace a healthier future with Thailand's premier insurer, serving over 2 million lives with multilingual consultants—your well-being is our priority.

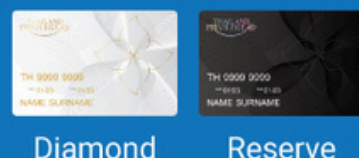
Complimentary

Membership



Gold

Platinum



Diamond

Reserve

Benefits

Complimentary 6-month Personal Accident (PA) Insurance. A coverage amount of THB 250,000 will be provided in the event of loss of life or total permanent disability resulting from an accident.

Complimentary 1-Year Personal Accident (PA) Insurance. A coverage amount of THB 250,000 will be provided in the event of loss of life or total permanent disability resulting from an accident.

Exclusive 10% Discount

10% Discount

Thailand Privilege members may redeem an exclusive 10% discount on their first-year health insurance premium. This offer applies to all products within PCHI's 'New Normal Lifestyle Series' range.

Waive Waiting Periods

Pacific Cross will remove our standard 15-day waiting period (WP) for Covid19 treatment, as well as the 30-day WP for illnesses caused by diseases. Accident coverage are effective from the first day of coverage.

Contact Us For Further Details

Email us at thailandelite@th.pacificcrosshealth.com

Call us at **024019189** or **0860655994**
for multilingual support

Exclusive Benefits



Contact Details



passathorn@th.pacificcrosshealth.com
JTKS@th.pacificcrosshealth.com



092-278-9550 (Art) Pacific Cross
082-282-7877 (Nakajima) JTKS



上のQRコードオンラインで保険料見積リクエストを行うことも可能です。





**We look forward to ensuring
you and your clients feel secure
and supported in all aspects of
health and wellness in
Thailand.**