

PSC Members Group Health Schemes

Scheme 1: Established in 1975, The Thai Registered Insurer **Pacific Cross** have been providing our members with a Privileged **15% discount** on the full range of their Lifestyle plans since 2018 and has proved most popular among 50-69 y/o members.

- All Pacific Cross Lifestyle plans are Worldwide & O-A, O-X Visa compliant.
- Direct Billing Network of >400 Hospitals & Clinics, Nationwide.
- Assist America Med -Sure Services providing full Worldwide Medical Evacuation & Hospital Admission Assistance for trips up to 90 days.
- Full OPD Benefits, including GP consultation, MRI, Scans and Diagnostics.
- Full Oncology Included in all "Inpatient Only" plans (up to policy limit).
- Policy year deductibles offering up to 50% on premium prices.
- Multi Lingual, 24/7 Call Centre (Bangkok)
- **4 month waiting period for all first-time applicants on selected illnesses & medical examination required for over 65's Applicants.**

Scheme 2: The relatively new (to Asia) Insurer, **WrLife** has also been providing a discount of **10%** to PSC members since 2022; They have proved to be most reliable in respect of claims thus far and considered the better option for Over 65s.

- Direct Billing for pre-authorized treatment at any one of their 80+ Nationwide Hospitals.
- No surcharge on Monthly, Quarterly or Semi-Annual premiums.
- No age limit for first time applications & lifetime renewal.
- No Medical questionnaire (but a full & honest disclosure of applicant's medical history is required).
- "No Claim No Premium Increase" **NOTE:** A 3% x 3 year premium increase in event of a <\$10,000 claim, Where claims exceed \$10,000 an annual increase in premium of 3% will be applied for policy duration.
- Full Oncology & Dialysis included within the Serenity and Elite Inpatient Only Plans.
- Thai/English 24/7 Call Centre (Bangkok)
- 6 month waiting period on selected illnesses for "under 65" first-time applicants and a medical examination for over 65 first time applicants. **NOTE:** Waiting period waived when a medical is provided.

IMPORTANT NOTICE: WrLife are no longer providing a discount to PSC members, and whilst they still remain an available option, we will soon be adding an affordable, discounted, **Premium Insurer**, that will be available to the senior members of Pattaya Sports Club.

For more information and a "Group Scheme" quote for either of the above insurers
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Disclaimer: All insurance contracts entered into are solely between member and the Insurance Company.
The Pattaya Sports Club bears no responsibility or liability for any issues arising from a member's insurance arrangements with Pacific Cross or WrLife.