

Healthcare Insurance Options

Official PSC Discount Scheme

Pacific Cross Health Insurance

Established in 1975, Thai-registered insurer **Pacific Cross** has provided Pattaya Sports Club members with a privileged **15% discount** on their Lifestyle plan range since 2018, and particularly popular among members aged 50–64.

Highlights

- Worldwide cover compliant with Thai O-A and O-X visas.
- Direct billing at 400+ hospitals and clinics nationwide.
- Worldwide medical evacuation and hospital admission assistance.
- OPD benefits including GP consultations, MRI, scans and diagnostics.
- Full oncology included within inpatient-only plans.
- Deductible options reducing premiums by up to 50%.
- Multilingual 24/7 Bangkok call centre.

Underwriting

- Four-month waiting period applies to selected illnesses for first-time applicants.
- Medical examination required for applicants aged over 65.

Alternative Option for Senior Members

WrLife International Health Insurance

Although **WrLife** no longer participates in the PSC discount programme, it remains a competitive and affordable option, particularly for members aged over 65.

Highlights

- Direct billing at 80+ hospitals nationwide.
- No surcharge for monthly, quarterly or semi-annual payments.
- No upper age limit for first-time applicants.
- Lifetime renewability.
- No formal medical questionnaire, although full medical history disclosure is required.
- Full oncology and dialysis included within Serenity and Elite inpatient-only plans.
- Thai/English 24/7 Bangkok call centre.

Underwriting

- Six-month waiting period applies to selected illnesses for applicants under 65.
- For applicants over 65, the standard 1-year waiting period is reduced to 6 months when the recommended medical examination is provided.

Disclaimer: Insurance contracts are solely between the member and the insurer. Pattaya Sports Club accepts no liability arising from insurance arrangements with Pacific Cross or WrLife.

Further Information

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