



**One Life health insurance is an exclusive group policy provided by HealthCare International, Chiang Mai's Expat Club and CNX-Insure.**

- The initial benefit of joining this group scheme is a discounted premium.
- Members receive a 20% discount when you join.
- Members receive a 20% discount at each renewal.
- Premiums are calculated by age.
- Join before 75 years of age and cover will continue indefinitely.
- Applicants can join at any time of year as policies are not prorated.

**Pre-Existing Conditions**

As with all health insurance policies, pre-existing conditions may be excluded, it really depends on the condition. This can easily be determined on a case-by-case basis and at the time of application.

**No medical check-up required**

There is a medical questionnaire as part of the application. This is where you declare any pre-existing conditions. We recommend you use our agent to complete the application form. Andy has over 10 years' experience dealing with HealthCare International, he will be able to answer any questions and guide you through the application process. Andy will be your personal contact once your policy is issued.

**Policy Benefits**

See HCI Policy Benefits Chart below.

**Next Step**

Contact Andy to complete your application form.

**Telephone:** 087 052 0389

**Email:** andy@cnxinsure.com

