

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

One life

Exclusive Health Insurance

Benefits

Maximum we'll pay each year

Excess

Optional co-pay

Areas of cover available – your certificate of insurance will show your selected area

	Emergency+	Standard	Plus	Premium	Executive
Maximum we'll pay each year	€500,000 / \$500,000	€1,000,000 / \$1,000,000	€2,000,000 / \$2,000,000	€3,000,000 / \$3,000,000	€4,000,000 / \$4,000,000
Excess	€2,000 / \$2,000	€1,000 or €250 / \$1,000 or \$250	€1,000 or €250 / \$1,000 or \$250	€1,000, €250 or €0 / \$1,000, \$250 or \$0	€1,000, €250 or €0 / \$1,000, \$250 or \$0
Optional co-pay	0%, 10%, 20% or 30%	0%, 10%, 20% or 30%	0%, 10%, 20% or 30%	0%, 10%, 20% or 30%	0%, 10%, 20% or 30%
Areas of cover available	Worldwide excluding the USA Worldwide including the USA				

Dread and chronic diseases benefits

Dread/chronic diseases – including cancer, heart disease and HIV/AIDS

100% Up to a lifetime limit of €20,000 / \$20,000	100% Up to a lifetime limit of €20,000 / \$20,000	100% Up to a lifetime limit of €20,000 / \$20,000	100% Up to a lifetime limit of €200,000 / \$200,000	100% Up to a lifetime limit of €200,000 / \$200,000
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Inpatient benefits

Accommodation, operating theatre and recovery room costs

Diagnostic procedures

Nursing

Doctor, specialist, surgeon and anaesthetist fees

Prescription drugs and medicines

Radiotherapy, chemotherapy and oncology

Second opinion for surgery

Surgical appliances

Hospital cash benefit

– you won't have to pay any excess

Accommodation, operating theatre and recovery room costs	100%	100%	100%	100%	100%
Diagnostic procedures	100%	100%	100%	100%	100%
Nursing	100%	100%	100%	100%	100%
Doctor, specialist, surgeon and anaesthetist fees	100%	100%	100%	100%	100%
Prescription drugs and medicines	100%	100%	100%	100%	100%
Radiotherapy, chemotherapy and oncology	100%	100%	100%	100%	100%
Second opinion for surgery	100%	100%	100%	100%	100%
Surgical appliances	100%	100%	100%	100%	100%
Hospital cash benefit	€100 / \$100 per day Up to 30 days	€100 / \$100 per day Up to 30 days	€200 / \$200 per day Up to 30 days	€250 / \$250 per day Up to 30 days	€250 / \$250 per day Up to 45 days

See notes - last page

Emergency+	Standard	Plus	Premium	Executive
↓	↓	↓	↓	↓

Inpatient benefits (ctd)

Hospital spending – you won't have to pay any excess

–	–	€200 / \$200 per day Up to 50 days	€250 / \$250 per day Up to 50 days	€300 / \$300 per day Up to 50 days
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Eye surgery – illness and accidental only

100%	100%	100%	100%	100%
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Organ transplant expenses

100% Up to €100,000 / \$100,000	100% Up to €100,000 / \$100,000	100% Up to €100,000 / \$100,000	100% Up to €500,000 / \$500,000	100% Up to €500,000 / \$500,000
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Parents accommodation
– for children up to 16 years old

€45 / \$45 per day Up to 30 days	€45 / \$45 per day Up to 30 days	€150 / \$150 per day Up to 30 days	€150 / \$150 per day Up to 30 days	€150 / \$150 per day Up to 30 days
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Daypatient benefits

Daycare surgery and treatment

100%	100%	100%	100%	100%
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Outpatient benefits – you won't have to pay any excess

Non-Western and alternative medicine – including chiropractic, osteopathy and acupuncture

–	–	–	–	Up to 8 sessions Up to €400 / \$400
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Doctor and paramedic fees
– including X-rays, laboratory tests and treatment

–	–	75% Up to €1,000 / \$1,000	75%	100%
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Physiotherapy

–	–	100% Up to 12 sessions up to €1,000 / \$1,000	100% Up to 12 sessions up to €1,000 / \$1,000	100% Up to 12 sessions
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Prescribed drugs

–	–	100% Up to €1,000 / \$1,000	100% Up to €1,000 / \$1,000	100% Up to €1,000 / \$1,000
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Preventative benefits – you won't have to pay any excess

Annual health checks
– you won't be able to claim within the first 12 months

–	–	–	100% Up to €400 / \$400	100% Up to €1,500 / \$1,500
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Vaccinations

–	75% Up to €150 / \$150	75% Up to €150 / \$150	100% Up to €250 / \$250	100%
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Wellbeing tests – routine gynaecological tests, mammograms and prostate exams

–	–	100% Up to €450 / \$450	100% Up to €450 / \$450	100% Up to €450 / \$450
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Well child care – up to 6 years old

–	–	100% Up to €1,000 / \$1,000	100% Up to €1,000 / \$1,000	100% Up to €1,000 / \$1,000
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Emergency+	Standard	Plus	Premium	Executive
↓	↓	↓	↓	↓

Maternity benefits

– you'll need to pay a 10% co-pay on all claims

Normal pregnancy and childbirth
– you won't be able to claim within the first 12 months

–	100% Up to €3,000 / \$3,000	100% Up to €3,000 / \$3,000	100% Up to €15,000 / \$15,000 or €20,000 / \$20,000 if both parents join together	100% Up to €17,500 / \$17,500 or €25,000 / \$25,000 if both parents join together
–	100% Up to €10,000 / \$10,000	100% Up to €50,000 / \$50,000	100% Up to €500,000 / \$500,000	100% Up to €1,000,000 / \$1,000,000
–	100% Up to €1,500 / \$1,500	100% Up to €1,500 / \$1,500	100% Up to €2,000 / \$2,000	100% Up to €3,000 / \$3,000

Pregnancy and childbirth
complications – you won't be able
to claim within the first 12 months

Caesarean section

Dental benefits

– up to a combined limit of €2,000 /
\$2,000, and you won't have to pay any excess

Emergency dental treatment

Optional extra Up to €2,000 / \$2,000	Optional extra Up to €2,000 / \$2,000	Optional extra Up to €2,000 / \$2,000	Optional extra Up to €2,000 / \$2,000	100% Up to €2,000 / \$2,000
Optional extra 75% Up to €700 / \$700	Optional extra 75% Up to €700 / \$700	Optional extra 75% Up to €700 / \$700	Optional extra 75% Up to €700 / \$700	100% Up to €700 / \$700
Optional extra 75%	Optional extra 75%	Optional extra 75%	Optional extra 75%	100% Up to €2,000 / \$2,000
Optional extra 50% up to €500 / \$500 a tooth Up to €1,300 / \$1,300	Optional extra 50% up to €500 / \$500 a tooth Up to €1,300 / \$1,300	Optional extra 50% up to €500 / \$500 a tooth Up to €1,300 / \$1,300	Optional extra 50% up to €500 / \$500 a tooth Up to €1,300 / \$1,300	50% up to €500 / \$500 a tooth Up to €2,000 / \$2,000
Optional extra 50% Up to a lifetime limit of €2,000 / \$2,000	Optional extra 50% Up to a lifetime limit of €2,000 / \$2,000	Optional extra 50% Up to a lifetime limit of €2,000 / \$2,000	Optional extra 50% Up to a lifetime limit of €2,000 / \$2,000	50% Up to a lifetime limit of €2,000 / \$2,000

Routine dental care – you won't
be able to claim within the first six
months

Restorative dental treatment
– you won't be able to claim within
the first six months

Dental crowns, bridges, dentures
and implants – you won't be able
to claim within the first six months

Orthodontic treatment for
children under 18 – you won't be
able to claim within the first six
months

Special and travel benefits

Additional travel benefits

Optional extra	Optional extra	Optional extra	Optional extra	Optional extra
100% Up to €5,000 / \$5,000	100% Up to €5,000 / \$5,000	100% Up to €5,000 / \$5,000	100% Up to €5,000 / \$5,000	100% Up to €5,000 / \$5,000
If a close relative (partner, parent, child, brother or sister) dies, we'll pay 100% (up to £3,500) of a round trip Economy Class airline ticket and accommodation costs for up to 15 days to attend a funeral.				
–	–	100%	100%	100%

Accompanying travel expenses

Compassionate travel and
accommodation expenses
– you won't have to pay an excess

Elective home country treatment

Emergency+	Standard	Plus	Premium	Executive
↓	↓	↓	↓	↓

Special and travel benefits (ctd)

Emergency medical evacuation and repatriation	100% Up to €1,500,000 / \$1,500,000	100% Up to €1,500,000 / \$1,500,000	100% Up to €1,500,000 / \$1,500,000	100% Up to €1,500,000 / \$1,500,000	100% Up to €1,500,000 / \$1,500,000
Out of area accident or emergency cover 	Up to 30 days per policy year	Up to 30 days per policy year	Up to 30 days per policy year	Up to 60 days per policy year	Up to 60 days per policy year
Out of hospital network cover	30% co-pay	20% co-pay	20% co-pay	20% co-pay	20% co-pay
Repatriation of mortal remains	100% Up to €3,000 / \$3,000	100%	100%	100%	100%
Road ambulance transportation	100%	100%	100%	100%	100%
Travel expenses to home country for childbirth	–	–	–	50%	50%

Other benefits

Eyeglasses and contact lenses – you won't be able to claim within the first six months, but you won't have to pay any excess	Optional extra Eye exams €100/\$100 Frames €100/\$100 Single lenses €100/\$100 Bifocal lenses €130/\$130 Trifocal lenses €100/\$100 Contact lenses €150/\$150	Optional extra Eye exams €100/\$100 Frames €100/\$100 Single lenses €100/\$100 Bifocal lenses €130/\$130 Trifocal lenses €100/\$100 Contact lenses €150/\$150	Optional extra Eye exams €100/\$100 Frames €100/\$100 Single lenses €100/\$100 Bifocal lenses €130/\$130 Trifocal lenses €100/\$100 Contact lenses €150/\$150	Optional extra Eye exams €100/\$100 Frames €100/\$100 Single lenses €100/\$100 Bifocal lenses €130/\$130 Trifocal lenses €100/\$100 Contact lenses €150/\$150	100% Up to €400/\$400
Home nursing	–	–	–	100% Up to 60 days	100% Up to 60 days
Prescribed medical aids – you won't have to pay any excess	–	–	–	–	50% Up to €6,000 / \$6,000 per person as a lifetime maximum
Psychiatric, drug and alcohol abuse – you won't be able to claim within the first six months, but you won't have to pay any excess	–	–	–	–	50% Up to €5,000 / \$5,000 as a lifetime maximum
Rehabilitation following inpatient treatment	–	–	–	100% Up to 45 days	100% Up to 60 days
Personal accident cover – you won't have to pay any excess	€25,000/\$25,000 per member aged 18 or more with €10,000/\$10,000 block increases available Up to €125,000/\$125,000 per member				

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Clarifications...

Excess – Also known as Deductible

The first amount payable by the insured to the hospital where you are receiving treatment. After which the insurer will cover all medical costs in accordance with your chosen plan and coverage.

Dread and Chronic Disease

Once a condition becomes terminal this benefit kicks in with the lifetime limits applied. If the condition does not become terminal everything is covered 100% under your inpatient / Daypatient benefits.

Out of area accident or emergency cover

This means coverage in U.S.A per policy year.

Next Step

Contact Andy to complete your application form.

Telephone: 087 052 0389

Email: andy@cnxinsure.com