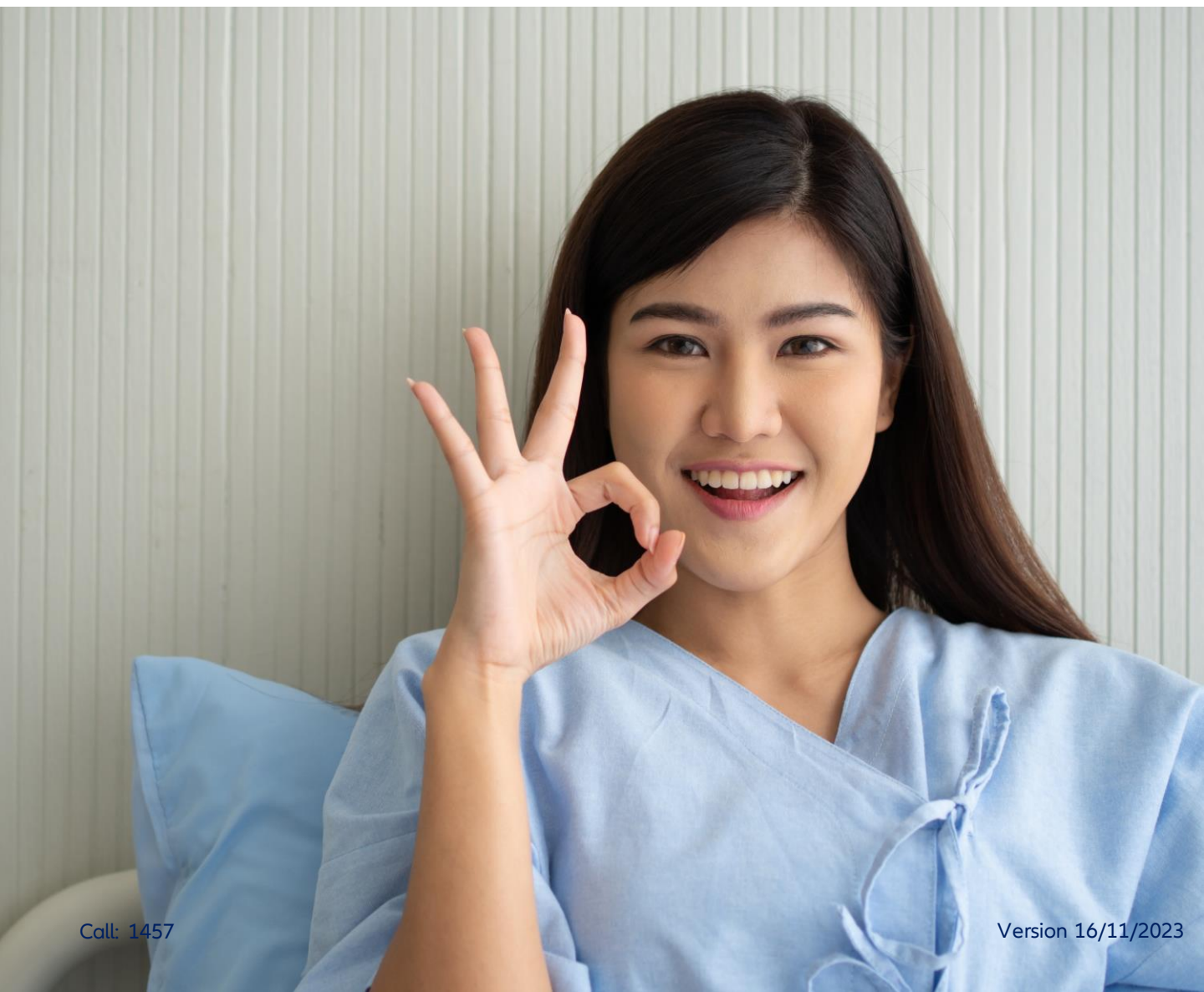




# HEALTH INSURANCE



# Health Insurance

Allianz Insurance Laos health insurance is designed to provide you with necessary and sufficient cover for your medical expenses. With our health insurance, you can be covered for hospitalization and treatment of various medical conditions ranging from minor health problem to serious illness, whether you are admitted as an in-patient\* (IPD) or out-patient\*\* (OPD).

## Allianz Insurance Laos health insurance benefits

- ✓ Affordable premium starting from 1,602,000 Kip/year for IPD plan and 1,800,000 Kip/year for OPD plan.
- ✓ Worldwide coverage whether in Lao PDR or any medical institutes in the world.
- ✓ 25 alternative plans tailored to your specific medical needs and requirements.
- ✓ Cashless payment system available Laos and Thailand hospital networks.
- ✓ High level of reimbursement provided for your medical and other related expenses as below:

### ❖ Hospitalization overnight stay (IPD\*)

- Provides coverage up to 300,000,000 Kip/time.
- Coverage includes:
  - Cost of room and meals up to 90 days hospitalization and 1,800,000 Kip/day.
  - Surgical operating expenses and anesthetics up to 53,550,000 Kip (if any).
  - Expenses for X-ray, medical test and lab services.

Benefits	Maximum limit per hospitalization in Kip				
	HSB_NL10	HSB_NL20	HSB_NL30	HSB_NL40	HSB_NL50
Hospitalization (IPD*)	87,500,000	125,000,000	200,000,000	250,000,000	300,000,000
- Room & meals, max. 90 days	375,000	635,000	1,200,000	1,500,000	1,800,000
- ICU, max. 7 days	750,000	1,275,000	1,750,000	2,900,000	3,500,000
- Hospital service	5,625,000	6,570,000	10,000,000	15,000,000	18,000,000
- Surgical fee	16,875,000	21,000,000	27,500,000	33,700,000	45,000,000
- Operating theatre	1,875,000	2,100,000	3,000,000	3,500,000	4,275,000
- Anesthetics	1,875,000	2,100,000	3,000,000	3,500,000	4,275,000
- X-ray & Lab (for diagnostics)	1,125,000	1,150,000	1,830,000	2,000,000	2,400,000
- Doctor's fee, max. 90 days	250,000	320,000	435,000	475,000	525,000
- Accidental medical	1,250,000	1,650,000	3,670,000	4,750,000	4,900,000

### ❖ Doctor's visit (OPD\*\*)

- Provide coverage for medical expenses up to 1,400,000 Kip/day
- Doctor's visit, maximum 30 visits/year.

Benefits	Maximum Limits in LAK				
	OPD_NL10	OPD_NL20	OPD_NL30	OPD_NL40	OPD_NL50
1 visit/day and 30 visits/year (including doctor's consultation fee, medicine, analyze, X-ray, Lab test, etc.	400,000	600,000	800,000	1,000,000	1,400,000

\* In-patient (IPD): means a patient who has been admitted to a hospital for medically necessary treatment for an continuously period not less than 6 hours.

\*\* Out-patient (OPD): means a patient who receives a medically necessary examination and treatment in the out-patient ward or emergency ward of a hospital or clinic as well as a person undergoing a minor operation who has demonstrated no medical indications that he/she needs to be admitted as an in-patient.

## Health insurance for group coverage

Allianz Insurance Laos health insurance also provides a health insurance group coverage for corporate company with an efficient and smart solution because we will reimburse the medical expenses for your employee without any extra Human Resource overheads on your already busy operations.



### Health insurance group also provides an extra benefits as below:

- ✓ Streamline and save in the total medical expenses for your company.
- ✓ Increase employee reliability and motivation.
- ✓ Increase employee royalty and employer.

## Health insurance cashless payment scheme

Currently, Allianz Insurance Laos is providing a new service that allowing customers to have a medical treatment in more than 240 hospitals network in Thailand and 9 hospitals networks in Lao PDR without advance your own cash payment in the amount of sum insured mentioned in the contract.

## Allianz Insurance Laos hospital networks

### Find out our 19 Hospitals Network in Laos

#### Lao-Viet Hospital

Vientiane Capital  
Tel: 021 353493, 020 5557 457

#### Vetsaphong Clinic

Vientiane Capital  
Tel: 021 254648-9

#### Nakhoneluang Grand Hospital

Vientiane Capital  
Tel: 030 9288889, 020 5540115

#### Vientiane International Poly Clinic

Vientiane Capital  
Tel: 021 316760, 030 9210973

#### Luckxay Clinic Co., Ltd.

Vientiane Capital  
Tel: 030 5138287, 020 55498009

#### Phonthan Tay Clinic

Vientiane Capital  
Tel: 021 453009, 020 77272272

#### Hanoi-Vientiane Hospital

Vientiane Capital  
Tel: 020 99440010, 0309966999

#### International Medical Diagnostic Center

Vientiane Capital  
Tel: 021 252870, 020 59674298

#### Mekong Clinic

Vientiane Capital  
Tel: 021 222879

#### Mekong Clinic (Thangon)

Vientiane Capital  
Tel: 020 54299946, 030 5559557

#### Centre Médical de l'Ambassade de France

Vientiane Capital  
Tel: 021 214150

#### Dr Amphone Sidabouth Clinic

Thakhek, Khammouane  
Tel: 020 55629048, 020 56500296

#### Alongkone Polyclinic

Vientiane Capital  
Tel: 020 55511119

#### Mittaphab Clinic

Vientiane Capital  
Tel: 02055993099, 02052239215

#### Aeknalin Hospital

Vientiane Capital  
Tel: 020 59597966

#### Savannakhet-International Hospital

Savannakhet  
Tel: 041 210159, 041 214459

#### Saimangkhorn International Hospital

Oudomxay  
Tel: 020 56289999

#### Internationnal Pakse Thang Hoa Hospital Champasak

Champasack  
Tel: 020 29268301

Find out our Hospital Network in Thailand  
(Scan QR to see more details)



Further more information, please contact Allianz Insurance Laos Co., Ltd agent near you

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33, Lane Xang Avenue, Allianz building

P. O. Box : 4223, Vientiane Capital, Lao PDR

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