

Patient Finance and Insurance Information

At VitalLife Scientific Wellness Center, we intend to make our customer's experience with us a satisfying one

Our pricing policy is transparent and price estimation is provided for procedures. Care is customized, therefore, the cost of treatment will vary among customers. The estimated price represents a possible range of costs only and should not be interpreted as the actual costs of treatment. Pre and post procedure expenses, complications, underlying problems, and home medication, are excluded from the price estimate and will be the responsibility of the customer upon discharge date. Medical expenses not covered by a Third Party Payor will be the responsibility of the customer upon discharge date.

For self-pay customers, we discuss the costs of procedures and any high cost treatment with our customer before the care begins. Full deposit is required for all procedures including Medical Checkup Package. Initial deposit as estimated is also required for General Medicine Admissions. Once the procedure is done and if there is excess deposit, the money will be refunded to the customer. We will also refund in full if the procedure is canceled in advance unless specified otherwise.

If payment is by credit card, the refund will be through the credit line which is subject to the exchange rate of the date of refund. If payment is by cash/debit card, the refund will be by cash or money transfer. All wire transfer refund is subject to bank service charge, exchange rate, the difference of the bank buying and selling rate of the currency.

There are several payment options that customers can choose from.

Payment Options

- Payment by cash, credit card and debit card is accepted. Cheques are not accepted except for Cashier Cheque.
- Wire Transfer can be done from overseas through:

Bank name:	Bangkok Bank Public Co., Ltd.
Bank address	11/1 Soi Nana Nua, Klongtoey Nua, Wattana, Bangkok 10110, Thailand
Bank telephone number:	+66 2253 4496
Pay to:	VitalLife Corporation Limited.
Hospital address:	68 Sukhumvit Soi 1, Klongtoey Nua, Wattana, Bangkok 10110 Thailand
Saving account:	197-0-46899-5
Swift number:	BKKBTHBK

In order to confirm the transfer promptly, please specify the customer's name and Hospital Number (HN) on the pay-in slip. Once the transfer is completed, please ask the bank for the SWIFT MT103 notification form and fax or email it to the clinic at:

Office	Fax number	Email
Cashier	+66 2011 4229	VTLcashiergroup@vitallifecorporation.com

- E-Payment: VitalLife Wellness Center has set up an alternative way for customers to pay medical bills through an on-line system or "E-payment" in order to facilitate the payment process. The E-payment method is safe, fast and accurate. Customer/relative/friend can easily pay the bill or make a deposit through the on-line system without coming to the company. There is no service charge for the E-payment. Customers who choose to pay through E-payment can just inform the cashier. The E-payment link will then be sent to the e-mail address of the customer/relative/friend. Only VISA and MasterCard are welcome for this type of payment.
- Western Union is a financial service company that offers person-to-person money transfer (plus fee) that can be done the next day or within the day. It has agent locations all over the world.
- Credit Card Pre-Authorization. Relatives and friends can authorize VitalLife Wellness Center to charge his/her credit card without being present at the company by scanning and sending the following documents to the related department
 1. A copy of the credit card that is still valid both front and back. Please specify the security code (three digit number) on the copy and certify by writing 'Correct Copy' and sign.
 2. A copy of the passport that is still valid/official ID card with photo/Driver's license. Please certify by writing 'Correct Copy' and sign.
 3. A consent letter authorizing VitalLife Wellness Center to charge your credit card. Please see an example below.

"I herewith authorize VitalLife Wellness Center to charge my credit card number:, security code (three digit number):, expiration date: to pay for the medical expenses of Mr./Mrs./Ms.: Hospital Number (HN): in the amount of (Numerical and written amount). Please sign your name and date."

*American Express and Diners Club credit cards are not accepted for this type of payment.

*Alipay/WeChat



Notes

1. Always make payment directly to the cashier at the cashier counter only, unless payment is done by e-payment or money transfer. VitalLife does not have a policy allowing staff to handle customer's financial transactions on customer's behalf. VitalLife will not be responsible for any financial transaction that is done between customer/customer's relative/customer's representative and VitalLife staff personally.
2. Transfer process may take days/week(s) depending on each bank. In order to avoid delay of service, please check with your bank.
3. Customer is responsible for the exchange rate and the bank service fee when doing wire transfer.
4. Money transferred is strictly for medical use only. Please do not transfer extra money for personal use.
5. Itemized details are provided upon request.
6. Before traveling outside your country, inform the Bank issuer of your credit card. Please check the credit limit since extension of the credit limit may be needed. Inform the Bank about the price estimate that you received from the Company. Confirm with your card provider on any charges that may occur by using the credit card overseas.
7. The exchange rate will be based on the local bank's rate. If a customer is to be refunded by credit line, it will be refunded in Thai Baht which will be converted into customer's home currency at the destination bank and it is subject to the bank exchange rate, and the buying and selling rate.
8. Additional costs are possible, depending on the customer's condition and physician's treatment plan. Any medical expenses not covered by the third party, will be the responsibility of the customer. Payment is due upon discharge.
9. There are several Representative Office oversea to help provide information and arrange appointments for medical travelers at no cost.

Refund Policy

1. If the medical expense is less than the deposit, the customer can contact the cashier to receive a refund once treatment is done.
2. Cancellation of procedure, customer will receive full refund right away unless the cash refund amount is high, customer will be refunded the next day the latest (please also see no refund policy below).
3. Company receives Guarantee Letter from embassy to cover for all treatments after customer deposited. If the company receives partial guarantee, partial deposit will be kept pending on extended guarantee.
4. Refunds on non-contract insurance deposits will be refunded once the customer receives payment from contracted insurance within 30 days. Refund amount depends on the amount guaranteed.
5. Deposit/payment paid by cash, debit card, money transfer, Alipay/WeChat will be refunded by cash or money transfer. Payment paid by credit card will be refunded through credit line which may take up to 3-4 weeks, depending on the cycle of the credit card statement.
6. If a customer wishes to receive a cash refund when paid by credit card, credit card commission of 2-3% (depending on the type of credit card), and VAT 7% will apply.
7. Original receipt must be returned to Finance for refund.
8. Cash refund will be refunded back to the customer. If a relative/representative/friend wishes to receive the cash refund on the customer's behalf, they must present a consent letter from the customer authorizing the relative/representative/friend along with a signed copy of a valid passport to collect the cash refund. The recipient of the cash refund must also provide a copy of a valid passport for identification.

No Refund Policy

1. There will be no refund on the procedures that we have to prepare medication in advance or for medication that has to be ordered from overseas, especially for the customer. Customers will be informed beforehand.
2. Once a procedure starts but the customer decides to stop the procedure, any medical expenses incurred after the visit was opened shall be the responsibility of the customer.
3. There will be no refund if the borrowed or rental item was not returned or damaged.
4. There will be no refund on pharmacy and medical supplies.
5. There will be no refund on any online purchase

Travel Insurance

Travel insurance provides coverage for medical expenses, for flight accidents, losses incurred while traveling. Please study the coverage types and ensure your policy covers your needs. For medical travelers, standard travel insurance may not cover complications during or as a result of treatment. Medical tourism complications insurance should be considered. As it is designed for travelers seeking medical treatment internationally. Some policies protect you by covering medical treatment complications that may arise.

Advice for Medical Travelers

1. Contact your insurance company if they will cover treatment overseas.
2. Check if you have to pay out of pocket and file reimbursement afterwards.
3. If you have a pre-existing condition, confirm with your insurance if the treatment will be covered.
4. Find out about your deductibles, co-insurance and the maximum amount of medical coverage.

Non-Contracted Insurance

There is no direct billing on OPD visits with non-contracted insurance. Customers will have to pay in full. Company will provide documents needed and the customer files claims with insurance directly.