

Asia Care First Thailand

International health insurance
for individuals and families



 **Luma**

Asia Care First Overview

Comprehensive international health insurance plans

Comprehensive coverage ensuring you are fully covered for costly unexpected future events such as accidents and treatment of medical conditions, acute or chronic.

Lifetime renewal guarantee regardless of age or health condition.

Worldwide coverage for accidents and medical emergencies.

Free choice of medical provider

Direct billing - no cash advance required for both inpatient or outpatient treatments in our preferred medical network.

1st day coverage - immediately get covered on the first day your plan starts.

Our plans at a glance

VITAL Essential protection		HARMONY Balanced comfort		OPTIMUM Supreme care	
Inpatient	●	Inpatient	●	Inpatient	●
Cancer	●	Cancer	●	Cancer	●
Maternity	●	Outpatient	●	Outpatient	●
		Health Checkup	●	Health Checkup	●
		Dental	●	Dental	●
		Maternity	●	Maternity	●

● Paid in full ● Limited cover

Area Of Coverage

Primary area of coverage:*

Asia Care First plans offers you **full access to medical services and cover in the primary area of coverage with no time limitation.**

Thailand
Myanmar
Cambodia
Philippines
India
Maldives
Brunei
Pakistan
East Timor

Vietnam
Indonesia
Laos
Malaysia
Nepal
Bangladesh
Bhutan
Sri Lanka

Elective treatment countries: (for stays of less than 90 days)

Belgium
France
Germany
Luxembourg
Netherlands



To be eligible for Asia Care plans, you must reside in one or more countries in the primary area of coverage for at least 180 days per year.

*If your country of residence is outside of the primary area of coverage, please contact us for a consultation.

Worldwide Emergency Cover

You are covered for services and supplies required as a result of an accident or medical emergency for trips not exceeding 60 days, outside your area of coverage.



Asia Care First Benefits

Benefits	Vital	Harmony	Optimum
Annual Limit per Year & per person	30,000,000	30,000,000	48,000,000
Inpatient Benefits (Hospital Services)			
Standard Private Room (per day)	8,400	8,400	18,000
Nursing Care and Board	●	●	●
Parent accommodation with an insured child under 18 years old (per day/ max. 30 days)	1,200	1,200	1,200
Day care treatment*	●	●	●
Operating room, medicine & surgical dressing	●	●	●
Cost of Medical Equipment and Supplies	●	●	●
Prescription drugs and materials	●	●	●
MRI, PET & CT-PET Scans	●	●	●
Intensive care, coronary care, dependency unit	●	●	●
Surgical fees including anaesthesia	●	●	●
Reconstructive surgery following accident/ eligible medical condition	●	●	●
Specialist's consultations fees	●	●	●
Laboratory Test - Pathology Xrays	●	●	●
Organ and bone marrow transplant services	●	●	●
Hospice and palliative care (per year)	■	1,050,000	3,000,000
Psychiatric Hospitalisation (per year) ^(WB) Waiting period 10 months	● max. 20 days	● max. 20 days	● max. 20 days
Prosthetic implants & appliances	●	●	●
Rehabilitation	● for 30 days per medical condition	● for 30 days per medical condition	● for 30 days per medical condition
Nursing at home or in a convalescent home (per year)	30,000	30,000	30,000
Emergency dental treatment following an accident	●	●	●

* Day care treatment: treatment cost for a surgical procedure performed in a surgery, hospital, day care facility or outpatient department

Currency: THB

^(WB) WAITING PERIODS APPLIES.

The benefits will be available after the end of the waiting period.

● Paid in full

■ Not covered

Benefits	Vital	Harmony	Optimum
Local road ambulance service	●	●	●
Pre-operative consultation & diagnostic procedure with in 45 days from the admission & post hospitalisation** (per year)	60,000	●	●
Outpatient Benefits	■	Up to 165,000 per year	●
General Practitioner fees	■	●	●
Specialist fees	■	7,500 per visit	7,500 per visit
Outpatient Minor Surgical procedure	■	●	●
Lab tests, Xrays, Diagnostic & Pathology tests	■	●	●
Prescribed Medicine***	■	●	●
Vaccinations	■	■	●
Chiropractic, Osteopathy, Homeopathy, Acupuncture Treatment, Traditional Chinese Medicine by a recognized practitioner (per year)	■	7,500 per year (max. 15 sessions)	9,000 per year (max. 20 sessions)
Prescribed physiotherapy, Complementary therapies (per year)***	■	15,000 per year	15,000 per year
Prescribed Hearing aids and Orthopaedic appliances (per year)	■	7,500	15,000

Routine Health Checkup (include in Outpatient)

Including screening for early detection (Full health screen, Mammogram, Papanicolou (PAP) test, Prostate Cancer Screen) (per year)	■	6,000	15,000
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Cancer treatment

Both inpatient and outpatient	●	●	●
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Treatment for HIV and Aids

Both inpatient and outpatient. ^(WP) Maximum coverage: 5 years. Waiting period 24 months	450,000	750,000	1,200,000
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Congenital anomalies

Treatment for congenital anomalies which manifest themselves after the day of entry (per year)	2,250,000	3,000,000	3,750,000
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** Medical practitioners fees, specialist fees, diagnostic test & prescribed drugs & dressing: pre-operative consultation & diagnostic procedure within 45 days from the admission & post-hospitalisation

Currency: THB

*** By a recognized medical practitioner

^(WP) WAITING PERIODS APPLIES.

The benefits will be available after the end of the waiting period.

● Paid in full

■ Not covered

Benefits

Vital

Harmony

Optimum

Vision care

Including glasses, frames, contact lenses, laser treatment (per year) ^(WP) Waiting period 9 months	■	■	24,000
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Outpatient Psychiatric Treatment

Lifetime limit for all psychiatric care ^(WP) Waiting period 18 months	■	■	150,000
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Maternity and Childbirth Benefits

Normal pregnancy and delivery costs ^(WP) Waiting period 10 months			270,000
Complications of pregnancy and delivery ^(WP) Waiting period 10 months	60,000	120,000	●
Newborn care within 25 days after birth ^(WP) Waiting period 10 months			●

Dental Treatment

Routine dental treatment (check up, basic treatments)	■		75,000 per year with 10% co-payment
Major restorative dental treatment including orthodontic, prostheses bridges, implants ^(WP) Waiting period 9 months	■	30,000 per year with 10% co-payment	75,000 per year with 10% co-payment
Orthodontic for children less than 18 years old ^(WP) Waiting period 24 months			

Crutches or Wheelchair

After treatment as an Inpatient or Day-patient	■	■	30,000 per condition
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Worldwide Personal Accident

Loss of Life, Dismemberment, Loss of Sight, Hearing, Speech or Permanent Disability including driving or riding as a passenger on motorcycles	100,000	100,000	100,000
Chronic Conditions & Pre-existing Conditions	COVERED upon medical acceptance		
Medical Evacuation	Optional		
Deductibles for coverage Does not apply for worldwide personal accident	Optional (not available for VITAL)		
Per person per year	nil, THB 3,000, THB 15,000, THB 30,000		

Currency: THB

^(WP) WAITING PERIODS APPLIES.
The benefits will be available after the end of the waiting period.

● Paid in full ■ Not covered

Medical Evacuation (Optional)

24/7 services for LUMA members. With just one phone call, we will be right by your side in the shortest time.

In case of accidents or illnesses encountered by the member...

Transportation to a regional hospital or nearby country	●
Direct evacuation to country of nationality / residence if there is no suitable medical assistance nearby	●
Transportation under medical supervision depending on the seriousness of his/her condition	●
Transportation to country of nationality / residence after treatment, with or without hospitalisation	●
Transportation for a family member to visit when hospitalised ≥ 8 days with nobody by his/her bedside	● + hotel stay of 59\$/night, max. \$586 incl. VAT
Shipment of the necessary medication when such medication or equivalent is not available	●

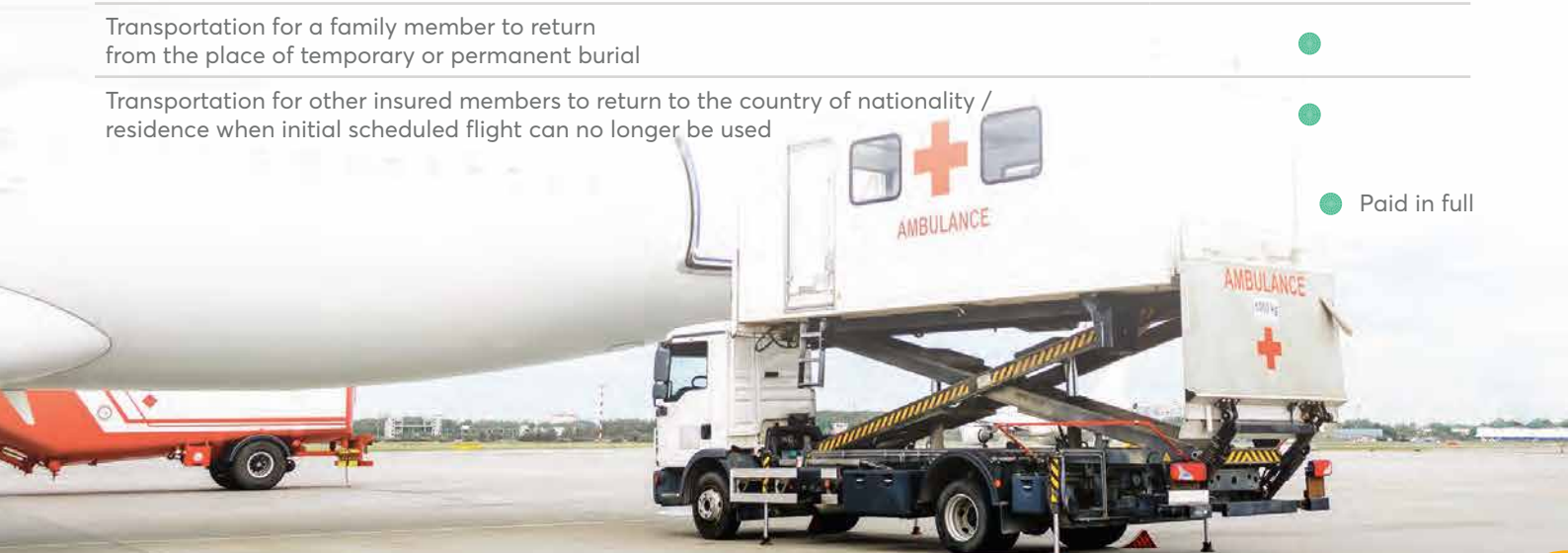
In case of life-threatening accident, serious illnesses, death encountered by his/her family member...

Transportation to travel to the affected person's country of nationality / residence	●
Transportation to return from the affected person's country of nationality / residence	●

In case of death encountered by the member...

Transportation of body to country of nationality / residence including a simple coffin	● + simple coffin, max. \$777 incl. VAT
Transportation of body to country of nationality / residence after temporary burial	●
Transportation for a family member to attend the place of temporary or permanent burial	●
Transportation for a family member to return from the place of temporary or permanent burial	●
Transportation for other insured members to return to the country of nationality / residence when initial scheduled flight can no longer be used	●

● Paid in full



FAQ?

Who can apply?

Individuals between 18 and 64 years of age

All applicants must fill out a medical questionnaire. In some cases, we may request additional medical information.

What is the condition of residence?

Applicants must reside in one or more of the countries listed in the primary area of coverage for at least 180 days per year.

Can I visit a hospital of my choosing?

Yes, you are free to choose any medical provider. However, the establishment must be licensed as a medical or surgical hospital under the laws of the country where it operates.

Do I need to pay upfront for my medical expenses?

No, in most cases if you visit a hospital in our vast direct billing network, we will settle the bill with the hospital directly. In the event that you visit a hospital outside our network, you will need to submit us your claims, which are typically processed within 5 working days.

Are people with pre-existing conditions covered?

Those who are aware of pre-existing medical conditions may apply - but pre-existing conditions may be excluded from coverage.

Can I renew my policy?

Yes, all our plans guarantee renewability regardless of your age or state of health.

What are the payment options & can I pay in installments?

You may pay for your insurance premiums by bank transfer or credit card. 4, 6 or 10 months installment payment options are available via credit card at participating banks. Please contact us for more details.

When does my coverage begin?

Your coverage begins on the date you are accepted into our insurance. This means your benefits can apply immediately after we have approved your application and received your payment.

After membership acceptance, waiting periods, as listed in the table of benefits, may be applied if you do not previously hold a similar insurance. This means that, for a period of time, there will be no coverage for particular benefits.

What is the currency of the policy?

The currency of this policy is Thai Baht (THB).

Can I add more people to the policy?

Yes. You may add:

1. **Spouse** - must be legally married, in civil partnership or permanently living in a similar relationship with the eligible member.
2. **Dependent children** - including the eligible member's own children, legally adopted children, step-children, foster-children and any other child who depends on the sole support of the eligible member. Eligible dependent children must also live with the eligible member in a customary parent-child relationship.

Conditions of age for all dependent children:

- Children under the age of 18 must be unmarried.
- Children between the age of 18 and 24 must be unmarried, in full time education, and depend solely upon the eligible member's expatriate's support.
- Newborn children must be enrolled within 25 days after the date of birth.

What we don't cover

There are some medical events that we do not cover. We believe they do not diminish the benefits of our plans and by excluding them we can make the plans more affordable for everyone.

*By excluding unnecessary risks (e.g. consequences of alcohol consumption) or expenses which are incurred due to personal preferences (e.g cosmetic treatment) - medical costs can be minimized; thus ensuring the long term stability and affordability of our plan for all our members.

Excluded profession

Some professions may be excluded such as medical professionals, high risk professions, professional athletes, politicians, soldiers, police, etc.

If you have questions about your professions, please contact us consult@lumahealth.com

For more information, please contact your insurance consultant

Renewal of the Policy

The insurance policy is renewable automatically regardless of Covered person's age or state of health. The Company will inform the insured with all the important information including any change in the Policy terms and conditions, exclusions, or coverage 30 days prior to the Renewal Date. If the insured is satisfied with their Policy, the insured may take no actions as it will renew automatically. The Company reserves the right:

- To adjust the premium in accordance with the age and risk profile of the Covered person(s).
- To adjust any term and conditions such as deductibles and copayments in coverage as necessary.



Partners with leading insurers worldwide.

The health care benefits of **Asia Care** are insured by



Brighter Health.

