

# Asia Care Plus International

International health insurance  
for individuals and families

A photograph of three people running on a grassy hill at sunset. The person on the left is wearing a red long-sleeved shirt and a grey vest. The person in the middle is wearing a light-colored long-sleeved shirt and jeans. The person on the right is wearing a dark long-sleeved shirt and dark pants, with their arms raised in a celebratory gesture. The background shows a hazy landscape with mountains under a bright, golden sky.

The Luma logo consists of the word "Luma" in a bold, blue, sans-serif font. To the left of the letter "L" is a small blue square, and below the letter "a" is another small blue square.

# Asia Care Plus Overview

## Essential international health insurance plans

**Essential coverage** 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

	Plan 1 Essential care	Plan 2 Balance care	Plan 3 Superior care	Plan 4 Premium care	Plan 5 Platinum care
Inpatient	●	●	●	●	●
Cancer	●	●	●	●	●
Outpatient		●	●	●	●
Healthcheckup		●	●	●	●
Maternity			●	●	●
Dental			●	●	●

● Paid in full    ● Limited cover

# Area Of Coverage

## Area of coverage for elective treatments

Asia Care Plus plans offer a choice of 3 zones: **Zone A**, **Zone B** or **Zone C**.

You may choose to have your planned treatments in any of the countries listed in your chosen zone.

**ZONE  
C**

### Worldwide

excluding :

USA, China,  
Bahamas, Canada,  
Hong-Kong, Israel,  
Japan, Switzerland,  
Russia, Singapore,  
Brazil, Taiwan  
and United Kingdom

**ZONE  
B**

### Worldwide

excluding:

USA, China,  
Bahamas, Canada,  
Hong-Kong, Israel,  
Japan and Switzerland

**ZONE  
A**

### Worldwide

excluding:

USA



To be eligible for Asia Care Plus plans, you must reside in one or more countries listed below for at least 185 days per year.

Bangladesh, Bhutan, Brunei, East Timor, India, Indonesia, Malaysia, Maldives, Nepal, Pakistan, Philippines, Sri Lanka.

## Worldwide Emergency Cover

### OUTSIDE YOUR ZONE OF COVERAGE

Whichever zone you select, you will be covered worldwide for accidents and unforeseen medical emergencies for trips up to 60 days (not more than 180 days per year and in the limit of \$250,000 per year).



# Asia Care Plus Benefits

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Annual Limit per Year & per person	\$1,000,000	\$1,000,000	\$1,000,000	\$1,600,000	\$1,600,000
<b>Inpatient Benefits</b>					
Staying in hospital overnight or as a day case	Private room up to \$170 per day	Private room up to \$170 per day	Private room up to \$170 per day	Paid in full (standard private room)	Paid in full (standard private room)
Parent accommodation with an insured child under 18 years old	\$40 per day max. 30 days	\$40 per day max. 30 days	\$40 per day max. 30 days	\$40 per day max. 30 days	\$40 per day max. 30 days
Day care treatment*	●	●	●	●	●
Nursing Care	●	●	●	●	●
Operating room, medicine & surgical dressing	●	●	●	●	●
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	●	●	●	●	●
Diagnostic Test - Pathology Xrays	●	●	●	●	●
Organ and bone marrow transplant services	●	●	●	●	●
Hospice and palliative care	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Psychiatric treatment <sup>(WP)</sup> Waiting period 10 months	● for 20 days	● for 20 days	● for 20 days	● for 20 days	● for 20 days
Prosthetic implants & appliances	●	●	●	●	●
Rehabilitation	● for 30 days per medical condition	● for 30 days per medical condition	● 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	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Emergency dental treatment following an accident	●	●	●	●	●

\* Day care treatment or Outpatient surgery: treatment cost for a surgical procedure performed in a surgery, hospital, day care facility or outpatient department, as part of an hospitalisation of less than 24 hours

**(WP) WAITING PERIODS APPLIES.**

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

● Paid in full    ■ Not covered

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Local road ambulance service	●	●	●	●	●
Pre-operative consultation & diagnostic procedure**	\$2,000 per year, within 30 days from the admission & post hospitalization	\$2,000 per year, within 30 days from the admission & post hospitalization	\$2,000 per year, within 30 days from the admission & post hospitalization	Paid in full within 60 days from the admission & post hospitalization	Paid in full within 60 days from the admission & post hospitalization
<b>Cancer treatment</b>					
Both inpatient and outpatient	●	●	●	●	●
<b>Treatment for HIV and Aids</b>					
Both inpatient and outpatient. <sup>(WP)</sup> Maximum coverage: 5 years. Waiting period 24 months	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
<b>Congenital anomalies</b>					
Treatment for congenital anomalies which manifests themselves after the day of entry <sup>(WP)</sup> Waiting period 45 days for children aged 0 to 6 years old	\$10,000	\$10,000	\$10,000	\$20,000	\$20,000
<b>Personal Accident</b>					
Loss of Life, Dismemberment, Loss of Sight, Hearing, Speech or Permanent Disability including driving or riding as a passenger on motorcycles	\$20,000	\$20,000	\$20,000	\$50,000	\$50,000
<b>Outpatient Benefits</b>					
Annual limit per person	■	\$6,000	\$6,000	\$6,000	●
General Practitioner fees	■	●	●	●	●
Specialist fees	■	\$250 per visit	\$250 per visit	\$250 per visit	\$250 per visit
Prescribed Medicine***	■	●	●	●	●
Minor surgery	■	●	●	●	●
Lab test, Xrays, Diagnostic & Pathology test	■	●	●	●	●
Vaccinations	■	\$200	\$200	\$200	Up to \$800
Chiropractic, osteopathy, homeopathy, acupuncture treatment, traditional Chinese medicine***	■	\$250 / 15 sessions per year	\$250 / 15 sessions per year	\$250 / 15 sessions per year	Up to \$300 (20 sessions per year)
Prescribed physiotherapy***	■	10 visits / \$50 per session	10 visits / \$50 per session	10 visits / \$50 per session	Up to \$1,000 / year

\*\* Medical practitioners fees, specialist fees, diagnostic test & prescribed drugs & dressing: pre-operative consultation & diagnostic procedure within 30 or 60 days from the admission & post-hospitalisation

\*\*\* By a recognized medical practitioner

<sup>(WP)</sup> WAITING PERIODS APPLIES.

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

● Paid in full    ■ Not covered

## Benefits

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Prescribed medical aids (hearing aids & orthopedic appliances)	■	\$250 per year	\$250 per year	\$250 per year	Up to \$250 per year
Routine health checkup including screening for early detection (Full health screen, Mammogram, Papanicolaou (PAP) test, Prostate Cancer Screen)	■	\$200 per year	\$200 per year	\$200 per year	Up to \$500 per year

## Dental Treatment

Routine treatments (check up, basic)					
Major restorative treatments including orthodontic, prostheses bridges, implants <sup>(WP)</sup> Waiting period 9 months	■	■	\$1,000 per year	\$2,500 per year	\$2,500 per year
Orthodontic for children less than 18 years old <sup>(WP)</sup> Waiting period 24 months					

## Maternity and Childbirth Benefits

Normal pregnancy and delivery costs <sup>(WP)</sup> Waiting period 10 months					
Complications of pregnancy and delivery <sup>(WP)</sup> Waiting period 10 months	■	■	\$2,500	\$4,000	\$8,000
Newborn care within 25 days after birth <sup>(WP)</sup> Waiting period 10 months					

## Vision care

Including glasses, frames, contact lenses, laser treatment <sup>(WP)</sup> Waiting period 9 months	■	■	\$200 per year	\$500 per year	\$500 per year
<b>Medical Evacuation</b>	Included	Included	Included	Included	Included
<b>Deductibles (Optional)</b>	nil, \$500, \$1,000, \$6,000				

<sup>(WP)</sup> **WAITING PERIODS APPLIES.**

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

● Paid in full    ■ Not covered

# International Emergency Medical Assistance

## This benefit covers the following services:

- |    |   |   |
|----|---|---|
| 1. | Evacuation where the local medical facilities are not adequate according to our appointed doctor  | Paid in Full<br>up to annual policy limit |
| 2. | Evacuation will be to the nearest medical facility where treatment is adequate  | Paid in Full<br>up to annual policy limit |
| 3. | Transportation for returning to the principal country of residence following the evacuation   | Paid in Full<br>up to annual policy limit |
| 4. | Cost of one accompanying person above 18 years old while the covered person is being evacuated  | Paid in Full<br>up to annual policy limit |
| 5. | Bringing the body or ashes back to a port or airport in the principal country of residence or home country if the covered person dies abroad as a result of an eligible medical condition | Paid in Full<br>up to annual policy limit |



# FAQ?

## Who can apply?

Individuals between 18 and 70 years of age.  
Children age 0 – 17 must apply with at least one parent.

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 185 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, quarterly (8%) or semi-annually (4%) 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 US Dollar (USD).

## 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](mailto:consult@lumahealth.com)

For more information, please contact your insurance consultant







Partners with leading insurers worldwide.

The health care benefits of **Asia Care Plus** are insured  
by **Bao Long Insurance Corporation**.

Brighter Health.

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