



expat essential

Smart access to
quality and
responsible care

International Health Insurance



Expat Essential is a range of international health insurance plans designed for expats living across Southeast Asia, built for lasting value and long-term peace of mind. It is built around one core idea: long-term sustainability through responsible healthcare.

It is designed for people who want reliable international-standard coverage at premiums that stay manageable year after year, so the plan can continue to support you as your life in Southeast Asia evolves.

The smarter way to stay covered

Expat Essential is built around one sustainable idea. A defined list of designated hospitals carries a copayment on covered expenses, while the rest of the network does not, so the choice of where to go, and how any cost is shared, is always yours. What never changes is the standard of your care: you receive the medical treatment your condition needs, delivered to international healthcare standards.

This is what keeps your premium manageable through every renewal, not only at the point of sale. The result is a plan built to hold up over the long term; with the quality of care you expect kept fully intact.

Here's what you can count on

You get reliable international-standard coverage from Day 1 for new illnesses and accidents, and guaranteed renewal every year regardless of age or change in health, even after a serious diagnosis or claim. Alongside your cover, a team of medical experts is there to guide you toward the right care and help you make confident healthcare decisions.

The promise is simple: quality care you can count on, and coverage designed to hold up year after year.



WHAT MAKES EXPAT ESSENTIAL DIFFERENT

The cover that matters, designed to last.

A closer look at what Expat Essential gives you, and why members choose to stay for the long term.



Premiums that stay manageable

Thoughtful plan design addresses the main drivers of medical cost inflation, so your premium remains manageable through every renewal, not only at the point of sale.



Protection from Day 1

New illnesses and accidents are covered the moment your policy begins, so you are protected from the very start.*

* Certain benefits are subject to waiting periods as detailed in the policy terms.



Guaranteed renewal, for the long term

Your policy can be renewed every year regardless of age or change in health, even after a serious diagnosis or a claim. The cover you secure today stays with you exactly when it becomes most valuable.



Direct access to leading hospitals

Direct billing across one of the largest hospital networks in Southeast Asia, with over 450 hospitals, so eligible expenses are settled directly with the provider wherever you live, work, or travel in the region.



Expert guidance when you need it

Medipro, a team of international doctors, is on hand to help you choose the right hospital, understand a diagnosis, and arrange a second opinion, so you can make confident decisions about your care.



MORE THAN A POLICY, A HEALTHCARE PARTNER

The support behind every Expat Essential plan.

Expat Essential brings together the cover, the access, and the guidance that matter most through the realities of life abroad, so you are supported at every step of your care.



Medipro, your healthcare navigator

Navigating healthcare in a new country is not always straightforward. Medipro is a team of international doctors who help you make informed decisions about your care, from choosing the right provider for your condition to understanding a diagnosis or arranging a second opinion before treatment. It is guidance shaped entirely around what your health needs.



The Essential Network, care in the right place

At the heart of Expat Essential is the Essential Network, one of the largest hospital networks in Southeast Asia, with direct billing across over 450 hospitals wherever you live, work, or travel in the region. A defined list of designated hospitals carries a copayment on covered expenses, and the choice of where to go is always yours. This is what keeps premiums sustainable renewal after renewal, with the quality of care available to you kept fully intact. When a condition genuinely requires care that is not available locally, Medipro arranges medical evacuation and repatriation through Europ Assistance to the facility best placed to treat you.



The LUMA Care app, everything in one place

The LUMA Care app gives you a single place to view your benefits, submit claims, browse the medical network, and access your digital member card. Alongside it, a multilingual member team is on hand in the languages our members use every day, so important conversations always stay clear.



WHAT'S INCLUDED

What's included in Expat Essential Everything your plan gives you.

Expat Essential brings together the cover, the access, and the support that matter most through the realities of life abroad. Below is what is included in every Expat Essential plan.



Comprehensive medical care.

Cover for hospitalization, surgery, and serious diagnoses, with annual limits sized for the realities of expatriate care in the region.



Medical evacuation and repatriation.

When local facilities cannot deliver the care your condition requires, we arrange transport to the facility best placed to treat you, including internationally recognized centers of excellence. The choice is guided by medical need.



Protection from Day 1.

New illnesses and accidents are covered the moment your policy begins.*



Guaranteed renewal.

Your policy can be renewed each year regardless of age or change in health, even after a serious diagnosis or claim.

* Certain benefits are subject to waiting periods as detailed in the policy terms.

Your access to leading hospitals and specialists

Expat Essential gives you direct billing across one of the largest hospital networks in Southeast Asia, alongside partnerships with leading academic and research hospitals around the world. Eligible medical expenses are paid directly to the provider, and our team is on hand before any visit to arrange pre-authorization, confirm direct billing at your chosen hospital, and check what your plan covers, so there are no surprises when you arrive.



Scan for the
Membership Guide



To support long-term premium stability, designated hospitals within the Essential Network operate with a copayment. The list is reviewed annually, and any additions take effect in January with members notified at least two months in advance.

Your support

medipro

Medipro

A team of medical professionals who help you make informed decisions about your care, from choosing the right provider to clarifying a treatment plan or arranging a second medical opinion.



Multilingual member team

Support in the languages our members use every day, so important conversations stay clear.



The LUMA Care app

A single place to view your benefits, submit claims, and access your digital member card.

Expat Essential Table of Benefits

Copayments apply at designated hospitals under these plans.

Covered eligible expenses at listed hospitals will be subject to the applicable copayment.

	Plan 1	Plan 2	Plan 3
INPATIENT BENEFITS			
Annual Limit Per Year & Per Person	\$100,000	\$300,000	\$500,000
Standard private room	Up to \$156 per day	Up to \$250 per day	Up to \$312 per day
Parent accommodation with an insured child under 18	\$20 per day (max 30 days)	\$30 per day (max 30 days)	\$30 per day (max 30 days)
Day care treatment	Paid in full	Paid in full	Paid in full
Nursing Care	Paid in full	Paid in full	Paid in full
Operating room, medicine & surgical dressing	Paid in full	Paid in full	Paid in full
Prescription drugs and materials	Paid in full	Paid in full	Paid in full
MRI, PET & CT-PET Scans	Paid in full	Paid in full	Paid in full
Intensive care, coronary care, dependency unit	Paid in full	Paid in full	Paid in full
Surgical fees including anesthesia	Paid in full	Paid in full	Paid in full
Reconstructive surgery following accident/eligible medical condition	Paid in full	Paid in full	Paid in full
Specialist's consultation fees	Paid in full	Paid in full	Paid in full
Diagnostic Test - Pathology Xrays	Paid in full	Paid in full	Paid in full
Organ and bone marrow transplant services	Paid in full	Paid in full	Paid in full
Prosthetic implants & appliances	Paid in full	Paid in full	Paid in full
Rehabilitation	Paid in full for 30 days per medical condition	Paid in full for 30 days per medical condition	Paid in full for 30 days per medical condition
Emergency dental treatment following an accident	Paid in full	Paid in full	Paid in full
Local road ambulance service	Paid in full	Paid in full	Paid in full
Pre-operative consultation & diagnostic procedure	\$500 / year, within 30 days from admission & post hospitalization	\$500 / year, within 30 days from admission & post hospitalization	\$500 / year, within 30 days from admission & post hospitalization
Complications of pregnancy and delivery from natural conception 10 months waiting period	Paid in full	Paid in full	Paid in full
International Emergency Medical Assistance (IEMA)	Paid in full	Paid in full	Paid in full

	Plan 1	Plan 2	Plan 3
Cancer treatment			
Both in- and out-patient 6 months waiting period	Paid in full up to annual limit - or - Up to \$31,250 per year	Paid in full up to annual limit - or - Up to \$62,500 per year	Paid in full up to annual limit - or - Up to \$93,750 per year

For the current Hospital Copayment List, please scan
Members will be notified of any updates
to the Hospital Copayment List.



This document is for informational purposes only and is not an insurance contract. "Expat Essential" is the marketing name for plans under the Health Insurance Policy which benefits are insured with Bao Long Insurance Corporation. Full details of coverage and exclusions are specified in the insurance policy wording.

Expat Essential Table of Benefits

Copayments apply at designated hospitals under these plans.

Covered eligible expenses at listed hospitals will be subject to the applicable copayment.

	Plan 1	Plan 2	Plan 3
OUTPATIENT BENEFITS			
Outpatient Annual Limit	\$2,000	\$3,000	\$5,000
General Practitioner fees	Up to \$200 per visit	Paid in full	Paid in full
Specialist fees		Paid in full	Paid in full
Prescribed Medicine		Paid in full	Paid in full
Minor Surgery		Paid in full	Paid in full
Lab tests, Xrays, Diagnostic & Pathology tests		Paid in full	Paid in full
Vaccinations	Up to \$30 per year	Up to \$50 per year	Up to \$100 per year
Chiropractic, osteopathy, homeopathy, acupuncture treatment, traditional Chinese medicine	Up to \$100 per year	Up to \$200 per year	Up to \$500 per year
Prescribed physiotherapy	Up to \$100 per year	Up to \$200 per year	Up to \$500 per year
Prescribed medical aids (hearing aids & orthopaedic appliances)	-	Up to \$100 per year	Up to \$200 per year
Routine health check up including screening for early detection (Full health screen, Mammogram, Papanicolaou (PAP) test, Prostate Cancer Screen)	-	Up to \$100 per year	Up to \$200 per year
Out-patient psychiatric treatment	Up to \$200 per year	Up to \$500 per year	Up to \$1,000 per year

	Plan 1	Plan 2	Plan 3
DENTAL – VISION BENEFITS			
Dental Treatment			
Routine dental treatment (check up, basic treatments)	Up to \$200 per year	Up to \$300 per year	Up to \$500 per year
Major restorative dental treatment including orthodontic, prostheses, bridges, implants 9 months waiting period			
Orthodontic for children less than 18 years old 24 months waiting period			
Vision care			
Including glasses, frames, contact lenses, laser treatment 9 months waiting period	Up to \$100 per year	Up to \$200 per year	Up to \$300 per year

	Plan 1	Plan 2	Plan 3
MATERNITY BENEFITS			
Maternity and childbirth benefits			
Normal pregnancy and delivery costs 10 months waiting period	Up to \$2,000 per year	Up to \$3,000 per year	Up to \$5,000 per year
New born care within 25 days after birth 10 months waiting period			

For the current Hospital Copayment List, please scan
Members will be notified of any updates
to the Hospital Copayment List.



This document is for informational purposes only and is not an insurance contract. "Expat Essential" is the marketing name for plans under the Health Insurance Policy which benefits are insured with Bao Long Insurance Corporation. Full details of coverage and exclusions are specified in the insurance policy wording.

Expat Essential Table of Benefits

Copayments apply at designated hospitals under these plans.

Covered eligible expenses at listed hospitals will be subject to the applicable copayment.

	Plan 1	Plan 2	Plan 3
MEDICAL EVACUATION (WORLDWIDE COVERAGE)			
In case of accident / illness in the country of residence			
Evacuation to the nearest place where appropriate services are available in case of accident / illness requiring immediate in-patient treatment, if there is no suitable / adequate medical facility nearby	Paid in full	Paid in full	Paid in full
Transportation to return to country of residence after treatment	Paid in full	Paid in full	Paid in full
Transportation and accommodation for a family member to accompany a member <18 years old, or ≥ 18 years old if the medical condition makes it appropriate	Paid in full	Paid in full	Paid in full
In case of accident / illness outside country of residence			
Evacuation to the nearest place where appropriate services are available in case of accident / illness requiring immediate in-patient treatment, if there is no suitable / adequate medical facility nearby	Paid in full	Paid in full	Paid in full
Transportation to return to country of residence after treatment	Paid in full	Paid in full	Paid in full
Transportation and accommodation for a family member to accompany a member <18 years old, or ≥ 18 years old if the medical condition makes it appropriate	Paid in full	Paid in full	Paid in full
In case of death outside the country of residence			
Transportation of mortal remains to country of nationality / country of residence	Paid in full	Paid in full	Paid in full

For the current Hospital Copayment List, please scan
Members will be notified of any updates
to the Hospital Copayment List.



Eligibility:

- Applicants must reside in one or more of those countries for at least 185 days per year: Bangladesh, Bhutan, Brunei, East Timor, India, Indonesia, Malaysia, Maldives, Nepal, Pakistan, Philippines, Thailand or Sri Lanka.
- These insurance plans are not available to individuals seeking coverage while residing in their home country.
- These insurance plans are available to applicants aged up to 70 years old.
Children under 18 years old must apply with at least one parent.
- Applicants aged 60 years old and above will require a medical checkup to apply.
- Subject to Full Medical Underwriting and acceptance of the application by the Insurer.

Area of Coverage for elective treatments:

Elective treatments are planned, non-emergency medical care.

- Zone A: worldwide excluding USA
- Zone B: worldwide excluding USA, Canada, Switzerland, Israel, Japan, Hong Kong, Bahamas, China
- Zone C: worldwide excluding USA, Canada, Switzerland, Israel, Japan, Hong Kong, Bahamas, China, Russia, United Kingdom, Singapore, Taiwan, Brazil

Worldwide emergency cover:

Worldwide coverage in case of accident or unforeseen medical emergency for trips of less than 60 consecutive days and in total does not exceed 180 days per year, out of the area of coverage, and in the limit of 25% of the overall annual limit of the policy year.

This document is for informational purposes only and is not an insurance contract. "Expat Essential" is the marketing name for plans under the Health Insurance Policy which benefits are insured with Bao Long Insurance Corporation. Full details of coverage and exclusions are specified in the insurance policy wording.

Protected Wherever You Live & Travel

Choose the zone of coverage for elective treatments in the limit of 175 days per year.



Zone
A

Worldwide
excluding USA

Zone
B

Worldwide
excluding USA,
China, Bahamas,
Canada, Hong Kong,
Israel, Japan, and
Switzerland

Zone
C

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

Worldwide Emergency Cover:

Even outside your chosen zone, you're covered worldwide for accidents and unforeseen medical emergencies during trips (up to 60 consecutive days, not more than 180 days per year, limited to 25% of the overall annual limit of the policy year).

Flexible Options to Fit Your Budget

Choose a deductible to lower your premium

A deductible is the amount you pay before your coverage begins each policy year. The higher the deductible, the lower your premium.

Available
Deductibles:

USD 500

USD 1,000

USD 6,000

USD 10,000

Example:

With a USD 500 deductible, if your medical bill is USD 700, you pay the first USD 500 and your insurance covers the remaining USD 200.

Choose your payment schedule

Pay in the way that works best for you:



Who can apply?

Adults aged 18 to 70 are eligible to apply. Children aged 0–17 may be added but must enroll with at least one parent. All applicants must complete a medical questionnaire — in some cases, additional medical information may be requested. Applicants aged 60 and above are required to undergo a health check-up, and a list of the required tests will be provided for their doctor or hospital.

What currency is used?

All benefits and premiums are listed in U.S. Dollars (USD).

When does my coverage start?

Coverage begins upon acceptance and receipt of your first premium. Waiting periods apply to all new policies. Transfers from a similar insurance plan may be eligible for a waiver of waiting periods, but this is not automatic and is granted at the insurer's discretion following review.

Can I add dependents to my policy?

Yes.

You may add:

- Spouse/partner (legally married or living in a committed relationship)
- Children including biological, adopted, step-children, or those in your care

Child eligibility:

- Under 18: Must be unmarried
- Age 18–24: Must be unmarried, in full-time education, and financially dependent on the main member
- Newborns must be enrolled within 25 days of birth

Can I choose any hospital?

Yes. You are free to choose any licensed medical provider. The facility must be officially recognized as a medical or surgical hospital under local laws.

However, copayments apply at designated hospitals under this plan. Eligible expenses incurred at listed facilities will be subject to the applicable copayment. Coverage at all other facilities is subject to the policy terms, conditions, exclusions, limits, and reasonable and customary charges.

The Hospital Copayment List is reviewed annually. Any additions to the list take effect in January, with members notified at least 2 months in advance. Hospitals may be removed from the list at any time, in which case the copayment will no longer apply at those facilities.

What are the residency requirements?

To be eligible for Expat Essential, applicants must reside in one or more of those countries for at least 185 days per year: Bangladesh, Bhutan, Brunei, East Timor, India, Indonesia, Malaysia, Maldives, Nepal, Pakistan, Philippines, Thailand or Sri Lanka.

These insurance plans are specifically designed for expatriates living outside their country of nationality. They are not available to individuals seeking coverage while residing in their home country. Eligibility is subject to residency status and other applicable terms and conditions.

Are pre-existing conditions covered?

Pre-existing conditions are not covered. However, they may be covered in certain cases if declared and accepted by the insurer. Please declare anything you think could be relevant, even if minor. It is in your interest, so you know exactly what your policy covers.

Can I pay in installments?

Yes. Premiums can be paid quarterly, semi-annually, and annually.

What is not covered?

Our cover is broad, but as with many insurance plans certain exclusions apply. Examples include:

- Treatments related to alcohol abuse
- Cosmetic surgery
- Injuries from professional sports

For a full list, please refer to 'General Exclusions' in your policy.

Need more information?

Speak to your consultant, they'll guide you through every step.





Founded in 2012, LUMA has grown into one of Southeast Asia's most trusted providers of health and travel insurance.

Our mission is simple: to make insurance easy, accessible, and ethical. Delivering clarity and care through a combination of deep regional expertise and international service standards.

With a multicultural team across the region and years of proven experience, LUMA is your dedicated partner for comprehensive health protection in Southeast Asia and beyond.

LUMA, Your Companion for All Things Health.

200,000+
members

trust LUMA for their health
and travel coverage

70+
nationalities

rely on our regional expertise
and personalized service

5
offices

around the globe ensuring
support wherever you are





The health care benefits of LUMA Expat Essential are insured by
Bao Long Insurance.



This brochure is for informational purposes only and is not an insurance contract.
"Expat Essential" is the marketing name for the health insurance policy.
Full details of the coverage and exclusions are specified in the insurance policy wording.

Brighter Health.

Contact LUMA

+66 2 494 3600

hello@lumahealth.com



@luma



LUMA Insurance



LUMA Health Insurance



LumaBrighterHealth