



High Maternity Cover Health Insurance

Your health in safe hands





Your companion for all things health

- Caring for over **200,000 members**
- Embracing **diversity** with **multicultural teams**
- Servicing more than **70 different nationalities**
- Guiding members from **5 offices** around the globe
- **Brighter Health** with **Easy, Accessible, and Ethical** insurance.



easy

We make insurance easy to understand and easy to use.



accessible

We are reachable anytime, anywhere, in multiple languages.



ethical

Insurance with a heart.



Hi5 Maternity

at a glance



EXCLUSIVE MATERNITY COVER



Short waiting period of only 10 months, apply and claim within the same year



Includes newborn care within 25 days after birth



Includes high coverage for complications from pregnancy and childbirth





UP TO 5,000,000 THB INPATIENT COVERAGE PER YEAR

- Comprehensive coverage including all types of cancer, critical illnesses and Covid-19
- Minor and major surgeries (no need to stay overnight at the hospital)
- Accidental outpatient treatments within 24hrs
- Renewable until your 99th birthday



PRIVILEGED ACCESS TO TOP HOSPITALS

- Guaranteed access to top private hospitals such as  and 
- Direct Billing within Luma's preferred network with no cash advance at 400+ hospitals and clinics in the region



PREMIUM MADE AFFORDABLE

- Family discounts starting from 2 people
- Lower your premium with a wide range of deductibles
- Pay by bank transfer, PromptPay/QR code or credit card
- Enjoy 0% interest with our 6 month credit card installment payment option
- No credit card surcharge



MORE THAN JUST AN INSURANCE



Second Medical
Opinion

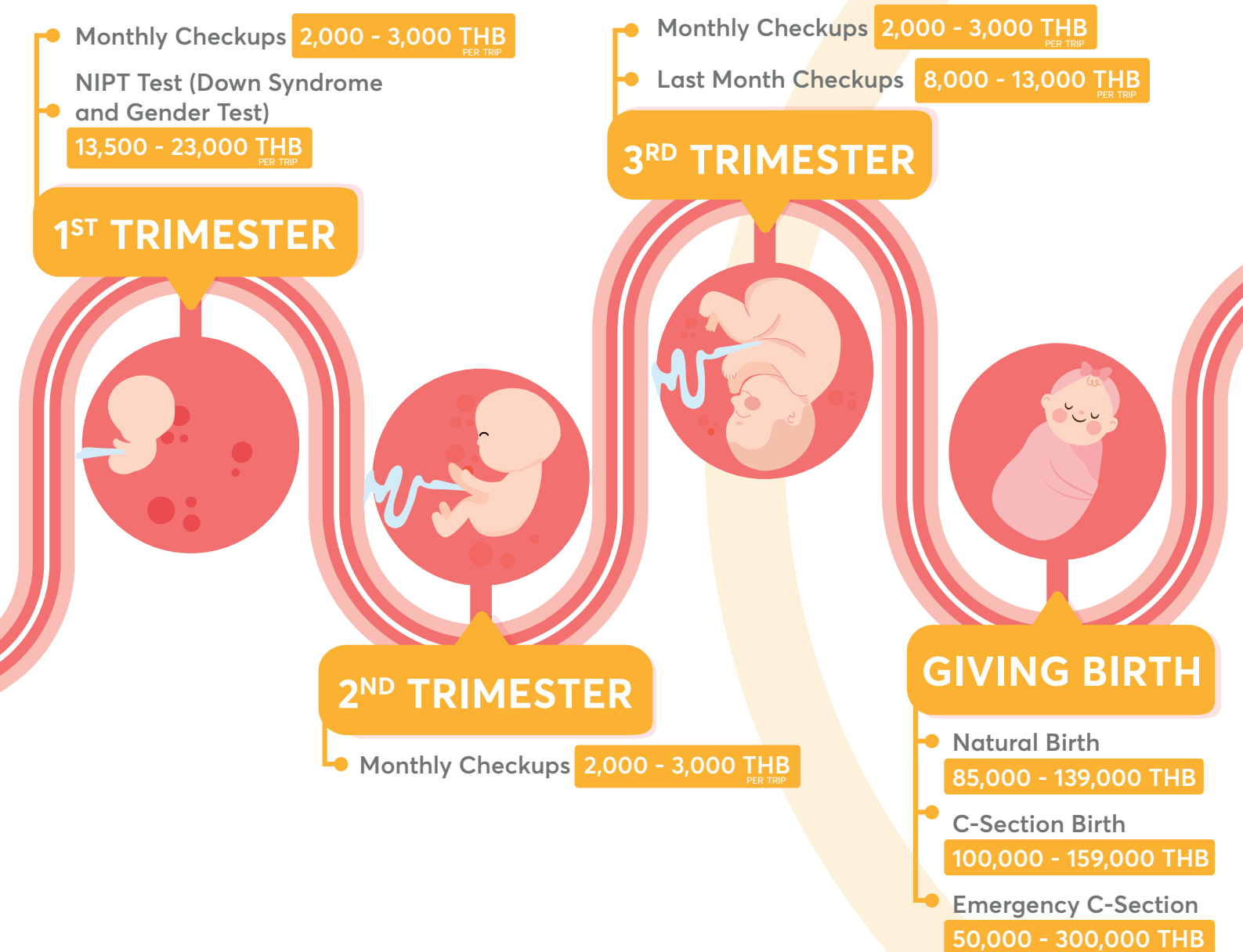


Luma Care Mobile
Application



Luma Member
Privilege Program

HOW MUCH DOES A PREGNANCY COST?*



ESTIMATED COSTS FOR A SINGLE CHILD PREGNANCY AND DELIVERY

Total Estimating = 178,500 - 528,000++ THB

INPATIENT ANNUAL LIMIT PER PERSON				THB 5,000,000
INPATIENT BENEFITS	CORE INPATIENT BENEFITS	1	Room and board fees including hospital service charges (Inpatient).	THB 5,000 PER DAY
			Intensive Care Inpatient Room (ICU) Room.	☑ PAID IN FULL
		2	Medical service fees.	☑ PAID IN FULL
		3	Attending medical professional fee (Doctor) per policy year.	☑ PAID IN FULL
		4	Medical expenses for surgery and surgical procedures per policy year.	☑ PAID IN FULL
		5	Major surgery that does not require an inpatient stay (day surgery).	☑ PAID IN FULL
		6	Medical expenses for diagnostic examinations before and after inpatient stay.	THB 15,000 PER POLICY YEAR
		7	Outpatient medical expenses in case of injury, within 24 hours from an accident (per event).	☑ PAID IN FULL
		8	Rehabilitation expenses after an inpatient stay, per policy year.	PAID IN FULL UP TO 10 DAYS PER POLICY YEAR
		9	Medical expenses for the treatment of chronic kidney disease by kidney dialysis.	THB 10,000 PER POLICY YEAR
		10	Medical expenses for the treatment of cancer & tumor.	☑ PAID IN FULL
		11	Medical expenses for cancer treatment by chemotherapy, per policy year.	☑ PAID IN FULL
		12	Emergency ambulance service fees.	☑ PAID IN FULL
		13	Medical Expenses for minor surgery.	☑ PAID IN FULL
	ADDITIONAL INPATIENT BENEFITS	1	Costs of medical equipment and supplies (IPD).	☑ PAID IN FULL
		2	Reconstructive surgery following accident (IPD).	☑ PAID IN FULL
		3	Physical artificial equipment and surgery to insert artificial equipment into the body (IPD).	☑ PAID IN FULL
		4	Local ambulance service fee (IPD).	☑ PAID IN FULL
		5	Expenses associated with medical treatments not requiring an overnight hospital stay.	☑ PAID IN FULL
		6	Cancer treatment not requiring an overnight hospital stay.	☑ PAID IN FULL
		7	Treatment of congenital abnormalities.	THB 25,000 PER POLICY YEAR
		8	Wheelchair equipment or crutches in case of inpatient.	THB 5,000 PER POLICY YEAR
		9	Limit of Loss of Life, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability from accident.	THB 100,000
		10	Worldwide coverage in case of accident (up to 90 days per trip, maximum 180 days per policy year).	THB 1,250,000 PER POLICY YEAR
OUTPATIENT ANNUAL LIMIT PER PERSON				THB 40,000 WITH 50% COPAY
OUTPATIENT BENEFITS	1	General Practitioner fees.	AS CHARGED WITH 50% COPAY	
	2	Specialist fees (other than the treating doctor).	THB 8,000 PER DAY	
	3	Medical expenses for minor surgery.	AS CHARGED WITH 50% COPAY	
	4	Lab test, X-rays, Diagnostic & Pathology Test.	AS CHARGED WITH 50% COPAY	
	5	Prescribed Medicine.	AS CHARGED WITH 50% COPAY	

Paid in Full: Coverage up to Overall Annual Limit per person.

Admission for treatment as an inpatient refers to an admission for treatment as in inpatient or major surgery without requiring an inpatient admission (day surgery) in the Medical Facility per time; and includes an admission for treatment as in inpatient or Major surgery without requiring an Inpatient admission in the Medical Facility no matter how many times for the same injury or illness, and is not yet cured, including related or continuous complications. Admission within 90 days from the last discharge from the Medical Facility is considered the same admission for treatment.

Emergency refers to a sudden, severe, unforeseen acute medical condition or injury commencing within 48 hours of the Emergency event which requires immediate medical treatment, that without treatment could result in death or serious impairment of bodily function.

When combined with Benefits of Insuring Agreements and other Extended Clauses of health insurance coverage category under this insurance policy, the Company will pay benefits not exceeding Maximum benefit per policy year.

This English version is an indicative translation of the original Thai version. The original Thai version is the only legally binding version.

Choose your Maternity Cover

	1	Pregnancy and normal childbirth	MATERNITY PACKAGE 1 THB 200,000	MATERNITY PACKAGE 2 THB 300,000
	2	Neonatal care with 25 days of birth	THB 20,000	THB 30,000
	3	Complications from pregnancy and childbirth	THB 1,000,000	THB 1,000,000

Indicative Premiums



Deductibles apply on Inpatient Benefits only.

Save on premium and enjoy peace of mind knowing you can use Outpatient and Maternity Benefits without meeting your Deductible.

CORE PLAN (IP+OP) & MATERNITY PACKAGE 1					AGE	CORE PLAN (IP+OP) & MATERNITY PACKAGE 2				
THB 300,000 DEDUCTIBLE	THB 100,000 DEDUCTIBLE	THB 60,000 DEDUCTIBLE	THB 30,000 DEDUCTIBLE	NO DEDUCTIBLE		THB 300,000 DEDUCTIBLE	THB 100,000 DEDUCTIBLE	THB 60,000 DEDUCTIBLE	THB 30,000 DEDUCTIBLE	NO DEDUCTIBLE
THB 120,770	THB 122,617	THB 124,695	THB 127,234	THB 131,159	26	THB 130,783	THB 132,630	THB 134,708	THB 137,247	THB 141,171
THB 121,265	THB 123,196	THB 125,368	THB 128,024	THB 132,127	27	THB 131,278	THB 133,209	THB 135,381	THB 138,036	THB 142,140
THB 122,298	THB 124,312	THB 126,578	THB 129,348	THB 133,628	28	THB 132,310	THB 134,325	THB 136,591	THB 139,361	THB 143,641
THB 123,116	THB 125,183	THB 127,508	THB 130,349	THB 134,740	29	THB 133,129	THB 135,196	THB 137,520	THB 140,362	THB 144,753
THB 123,930	THB 126,048	THB 128,430	THB 131,342	THB 135,843	30	THB 133,942	THB 136,060	THB 138,443	THB 141,355	THB 145,856
THB 109,772	THB 112,017	THB 114,542	THB 117,629	THB 122,399	31	THB 118,206	THB 120,451	THB 122,976	THB 126,062	THB 130,833
THB 110,939	THB 113,286	THB 115,927	THB 119,155	THB 124,143	32	THB 119,372	THB 121,720	THB 124,361	THB 127,588	THB 132,577
THB 111,640	THB 114,045	THB 116,751	THB 120,058	THB 125,169	33	THB 120,074	THB 122,479	THB 125,185	THB 128,492	THB 133,603
THB 112,342	THB 114,805	THB 117,575	THB 120,961	THB 126,195	34	THB 120,775	THB 123,238	THB 126,009	THB 129,395	THB 134,628
THB 113,043	THB 115,564	THB 118,399	THB 121,865	THB 127,220	35	THB 121,477	THB 123,997	THB 126,833	THB 130,298	THB 135,654
THB 68,620	THB 71,198	THB 74,098	THB 77,643	THB 83,121	36	THB 72,383	THB 74,961	THB 77,862	THB 81,406	THB 86,885
THB 69,322	THB 71,957	THB 74,922	THB 78,546	THB 84,147	37	THB 73,085	THB 75,720	THB 78,686	THB 82,310	THB 87,910
THB 70,396	THB 73,134	THB 76,214	THB 79,979	THB 85,797	38	THB 74,159	THB 76,897	THB 79,977	THB 83,742	THB 89,560
THB 71,470	THB 74,310	THB 77,505	THB 81,411	THB 87,447	39	THB 75,233	THB 78,073	THB 81,269	THB 85,174	THB 91,210
THB 72,544	THB 75,486	THB 78,797	THB 82,843	THB 89,096	40	THB 76,307	THB 79,249	THB 82,560	THB 86,606	THB 92,589

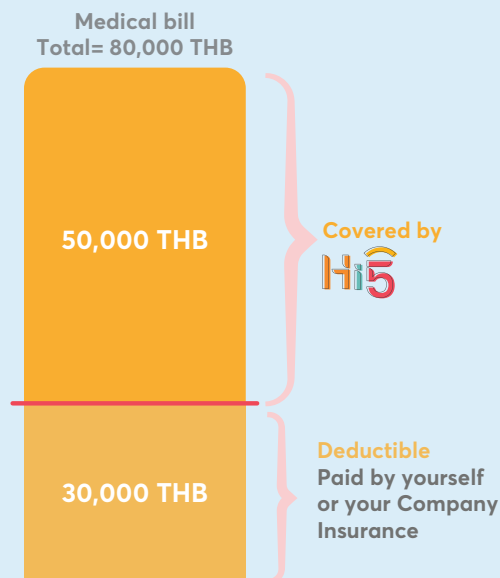
Premiums for other age brackets available upon request. Indicative Gross Premiums in THB and exclusive of Stamp Duty and Taxes.
This pricing table is for indicative purposes only and this product is subject to Full Medical Underwriting.

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Add a deductible

A deductible is the amount you are required to pay out of your own pocket before your insurance starts paying for a covered medical bill.

Deductibles are a great way to reduce your annual premium while protecting you against financial loss in the event of an unexpected major medical expense.



Join with your loved ones and enjoy family discounts

Luma offers discounts **starting from 2 persons only**.



Pay in several times with Luma's payment options

Installment payments made possible with Luma, with no surcharge! Check with your consultant for more details about payment terms.

Payment Frequency



Annual



Split payments
(consecutive 2/3/4 months)



Installment
payments

Payment Method



Bank transfer | Credit Card | QR CODE



Credit Card | QR CODE

0-4 months (all Thai Banks)
6 months (Kasikorn Bank only)

NO SURCHARGE
0%
FEES

Eligibility



Applicants must reside in Thailand for at least 180 days per year.



Hi5 is available to applicants aged up to 70 years old.
Applications for applicants under 20 years old must be signed by a parent.
Applicants under 6 years old must apply with at least one parent.



Some occupations cannot apply for Hi5 such as (but not limited to): medical professionals, professional athletes, policemen and other high-risk professions.

Area of coverage



Hi5 covers you everywhere for medical emergencies, up to 90 days per trip (180 days max per year and up to 1,250,000 THB per policy year).



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

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.

Terms and conditions



Pre-existing conditions are not covered unless declared and accepted by the Insurer.



All applicants must fill out a medical questionnaire, some additional medical information may be requested.



Policies can be renewed until Insured is 99 years old.



Waiting periods apply to certain benefits and medical conditions. Please refer to the Table of Benefits and Policy.

General Exclusions:

(This is a non exhaustive list, please refer to the original Policy Wording for full list of exclusions).



1. Injuries sustained during the commitment of a serious crime or while being arrested or evading capture.
2. Injuries that occur while engaging in motor racing, boat racing, horse racing, ski racing (including Jet skis), skating competition, boxing, parachuting/skydiving, using or racing with a paramotor, gliding, boarding or descending or travelling in a hot air balloon, bungee jumping, diving with air tanks and underwater breathing equipment.
3. War, invasion, acts on foreign enemies, war-like acts whether declared or not, civil war, revolution, insurrection, civil commotion, population rising against the government, riot, strike, coup, declaration of martial law; or any event which led to the declaration or upholding of martial law.
4. Terrorism.
5. Radiation or radioactive transmission from nuclear fuels or from any nuclear waste due to the combustion of nuclear fuel and from any form of nuclear disintegration.
6. Injuries resulting from consequences of being under the influence of drugs or alcohol.



Applicants should study the terms and conditions of the insurance policy before purchasing.
This brochure is for informational purposes only and is not an insurance contract. "Hi5" is the marketing name for plans under the Health and Accident Insurance Luma Asia Care Personal Policy.
Full details of coverage and exclusions are specified in the insurance Policy Wording.

Advantages of being a Luma Member

Join the Brighter Side

EXPERT SECOND MEDICAL OPINION

Simply put, a Second Medical Opinion is when you consult two doctors over one specific illness or set of symptoms.

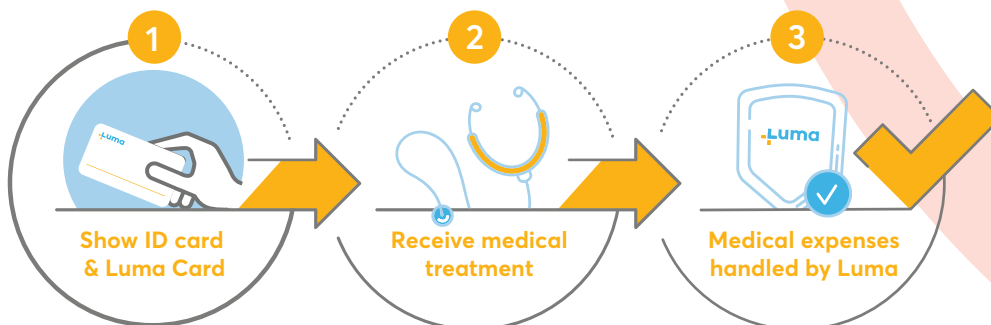
Situations where we recommend you to get in touch with our team to get a second opinion:

- When a diagnosis is ambiguous or when the results you got are simply unclear
- When the diagnosis is serious
- When the doctor is recommending a controversial treatment
- When the current treatment is ineffective
- You lack confidence in your current doctor

Our in-house team of international doctors with 25+ years of experience provides Second Medical Opinion with additional expertise to guide you in the right direction.

400+ HOSPITALS AND CLINICS WITHIN LUMA'S PREFERRED MEDICAL NETWORK

Enjoy cashless checkouts with no out-of-pocket expenses when visiting a hospital within our medical network across Thailand, Asia, and beyond.



EASY CLAIMS MANAGEMENT

Manage your claims at your fingertips. Submit your claims without any paperwork for outpatient claims under 10,000 THB.



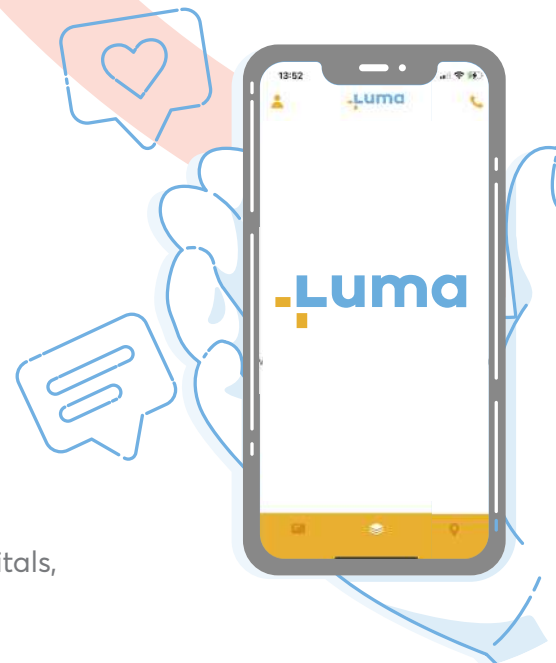
Online Web Portal



Luma Care Mobile Application

EXCLUSIVE MEMBER PRIVILEGES

Enjoy a wide range of exclusive privileges including world-class hospitals, wellness brands, and many more.



Got a question?
Ask our teams!
hello@lumahealth.com



LINE @luma



f Luma Health Insurance

Brighter Health.



Contact Luma

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Luma Health Insurance



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Luma Care Co., Ltd is licensed by the Office of Insurance Commission (OIC)
Non-life insurance broker licence: ๓00008/2555

This brochure is for informational purposes only and is not an insurance contract.
"Hi5" is the marketing name for plans under the Health and Accident Insurance Luma Asia Care Personal Policy, which benefits are insured with The Navakij Insurance Public Company Limited.
Full details of coverage and exclusions are specified in the insurance policy wording.

lumahealth.com