



Hi5
Maternity

High Maternity Cover Health Insurance

Your health in safe hands

Luma



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.



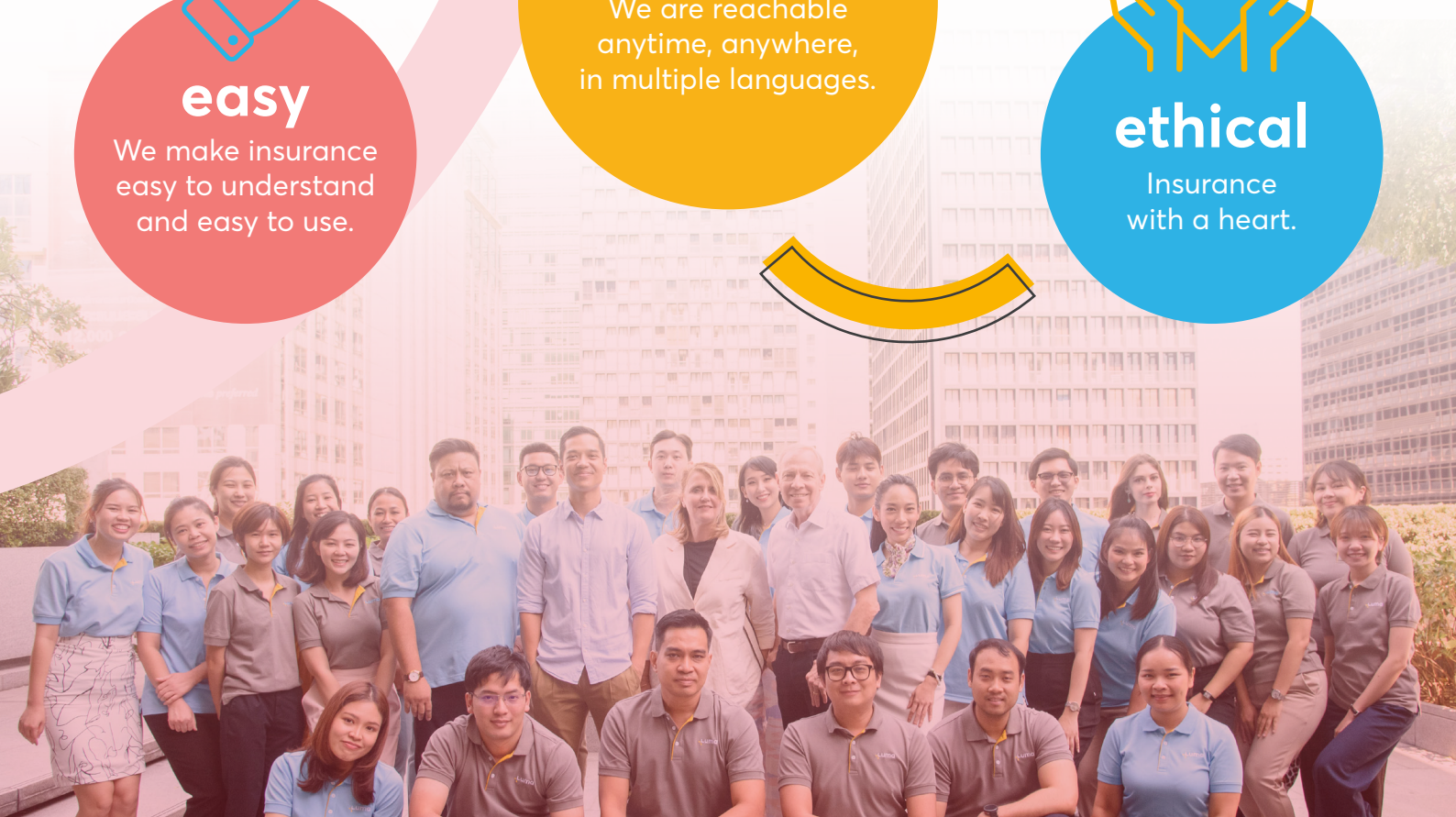
accessible

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

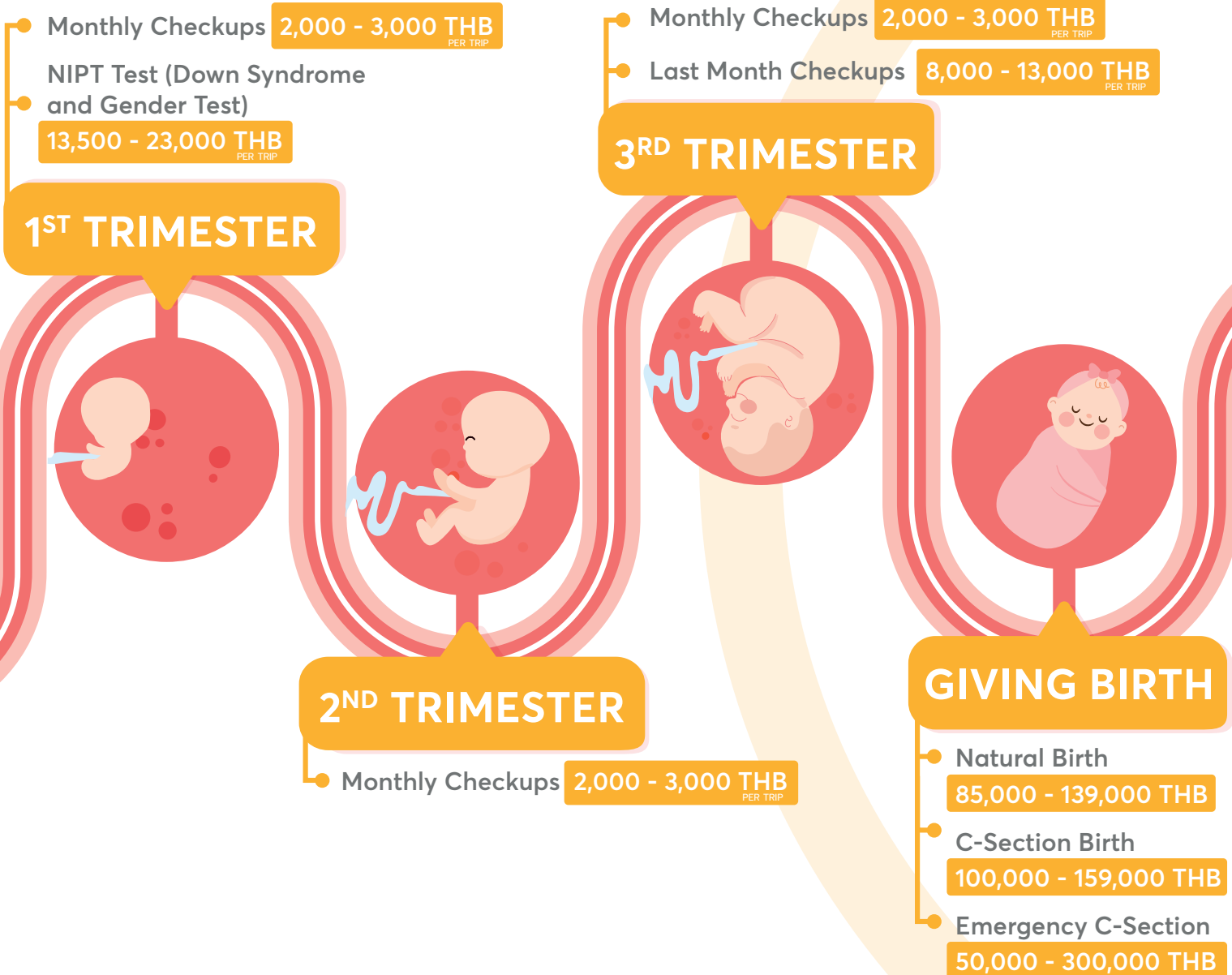


Luma Care Mobile
Application



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

* Indication of costs in 2023 from top tier hospitals in Thailand.

INPATIENT ANNUAL LIMIT PER PERSON		THB 5,000,000	
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 115,027	THB 116,787	THB 118,767	THB 121,187	THB 124,927	26	THB 124,563	THB 126,323	THB 128,303	THB 130,723	THB 134,463
THB 115,498	THB 117,338	THB 119,408	THB 121,939	THB 125,849	27	THB 125,034	THB 126,874	THB 128,944	THB 131,475	THB 135,385
THB 116,481	THB 118,401	THB 120,560	THB 123,200	THB 127,279	28	THB 126,017	THB 127,937	THB 130,096	THB 132,736	THB 136,815
THB 117,261	THB 119,230	THB 121,446	THB 124,153	THB 128,338	29	THB 126,797	THB 128,766	THB 130,982	THB 133,689	THB 137,874
THB 118,036	THB 120,054	THB 122,324	THB 125,099	THB 129,388	30	THB 127,572	THB 129,590	THB 131,860	THB 134,635	THB 138,924
THB 104,553	THB 106,691	THB 109,098	THB 112,039	THB 116,584	31	THB 112,585	THB 114,723	THB 117,130	THB 120,071	THB 124,616
THB 105,663	THB 107,900	THB 110,417	THB 113,492	THB 118,245	32	THB 113,695	THB 115,932	THB 118,449	THB 121,524	THB 126,277
THB 106,332	THB 108,623	THB 111,201	THB 114,352	THB 119,222	33	THB 114,364	THB 116,655	THB 119,233	THB 122,384	THB 127,254
THB 107,000	THB 109,346	THB 111,986	THB 115,213	THB 120,199	34	THB 115,032	THB 117,378	THB 120,018	THB 123,245	THB 128,231
THB 107,668	THB 110,069	THB 112,771	THB 116,073	THB 121,176	35	THB 115,700	THB 118,101	THB 120,803	THB 124,105	THB 129,208
THB 65,360	THB 67,816	THB 70,580	THB 73,957	THB 79,177	36	THB 68,944	THB 71,400	THB 74,164	THB 77,541	THB 82,761
THB 66,028	THB 68,539	THB 71,364	THB 74,817	THB 80,154	37	THB 69,612	THB 72,123	THB 74,948	THB 78,401	THB 83,738
THB 67,051	THB 69,660	THB 72,594	THB 76,181	THB 81,725	38	THB 70,635	THB 73,244	THB 76,178	THB 79,765	THB 85,309
THB 68,074	THB 70,780	THB 73,824	THB 77,545	THB 83,296	39	THB 71,658	THB 74,364	THB 77,408	THB 81,129	THB 86,880
THB 69,097	THB 71,900	THB 75,054	THB 78,909	THB 84,867	40	THB 72,681	THB 75,484	THB 78,638	THB 82,493	THB 88,451

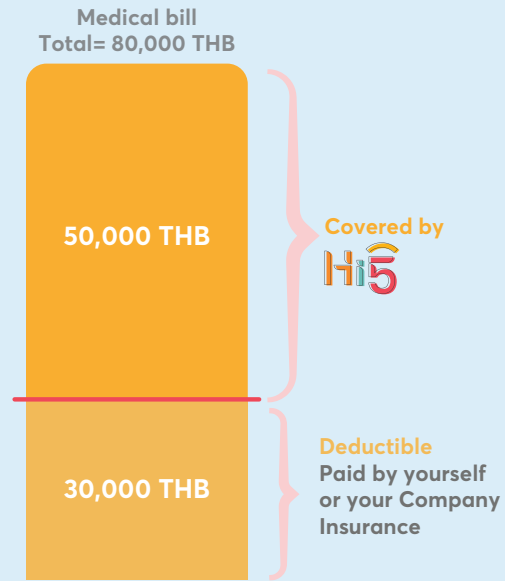
Premiums for other age brackets available upon request. Indicative Gross Premiums in THB and exclusive of Stamp Duty and Taxes. This pricing table is for indicative purposes only and this product is subject to Full Medical Underwriting.

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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	Payment Method
Annual	Bank transfer Credit Card QR CODE
Split payments (consecutive 2/3/4 months)	Credit Card QR CODE
Installment payments	0-4 months (all Thai Banks) 6 months (Kasikorn Bank only)





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:

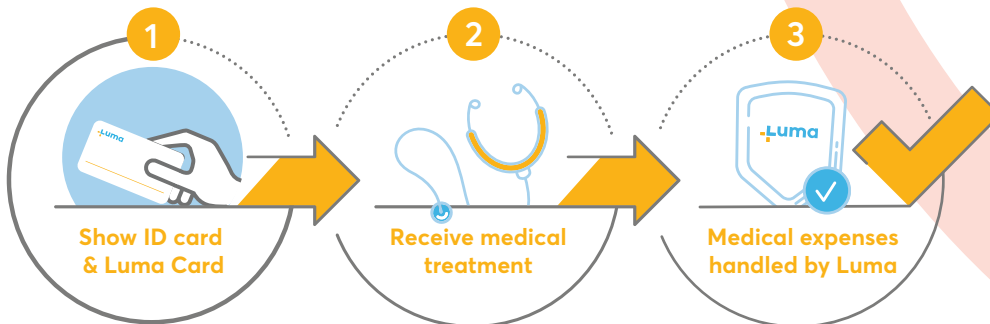
- When a diagnosis is ambiguous or when the results you got are simply unclear
- When the diagnosis is serious
- When the doctor is recommending a controversial treatment
- When the current treatment is ineffective
- You lack confidence in your current doctor



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.



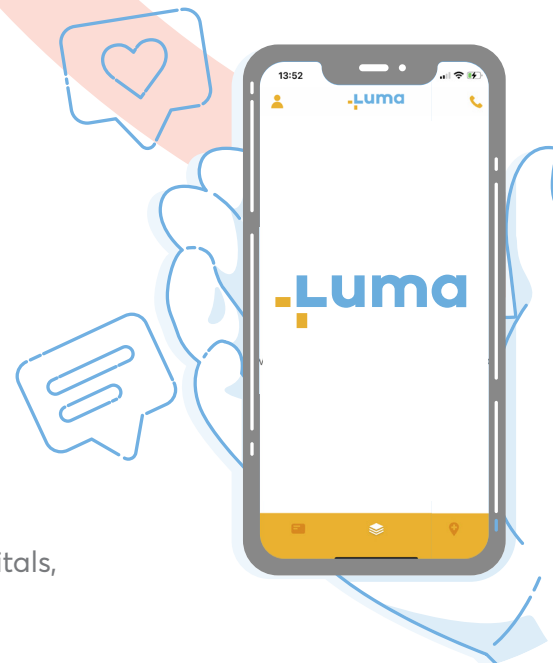
Online Web Portal



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

+66 2 494 3600

hello@lumahealth.com



@luma



Luma Health Insurance



Luma Health Insurance



LumaBrighterHealth

57 Park Ventures Ecoplex 9th Floor, Unit 912
Wireless Road, Lumpini, Pathumwan
Bangkok 10330 Thailand

Luma Care Co., Ltd is licensed by the Office of Insurance Commission (OIC)
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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