

Luma



**INTERNATIONAL HEALTH INSURANCE
UP TO 50 MILLION THB COVER**

PROTECT THE TIME OF YOUR LIFE



YOUR COMPANION FOR ALL THINGS HEALTH

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

EASY

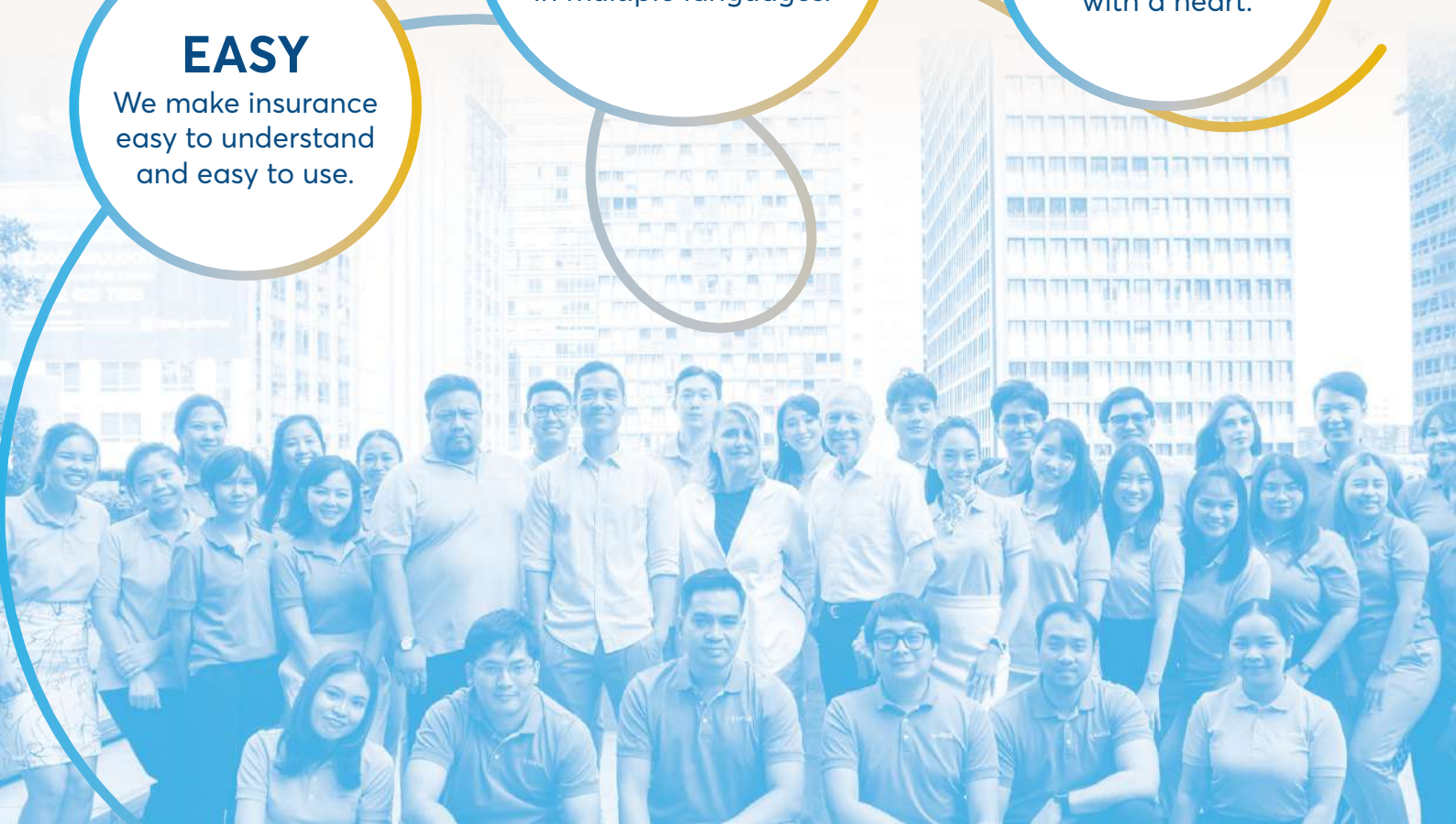
We make insurance easy to understand and easy to use.

ACCESSIBLE

We are reachable anytime, anywhere, in multiple languages.

ETHICAL

Insurance with a heart.



PRODUCT HIGHLIGHTS

SUPERIOR MEDICAL COVERAGE



- 10,000,000 - 50,000,000 THB
- Comprehensive health 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 treatment within 24 hours
- Renewable until your 99th birthday
- Optional coverage available

EXTENDED SUPPORT



- Bespoke and Boutique Customer Service
- 24/7 Hotline
- Second Medical Opinion
- Luma Member Privilege
- Access at your fingertips with Luma Care Mobile Application

EXCELLENT COVERAGE IN THAILAND AND BEYOND



- Effortless experience with Direct Billing within Luma's preferred international medical network
- All access at top private hospitals in Thailand
- Worldwide coverage for accidents outside the Zone of Coverage

PAY YOUR WAY



- Pay by bank transfer, PromptPay/QR code or credit card with no surcharge
- Enjoy 0% interest with our 6 month credit card installment payment option
- No credit card surcharge



PREVENTION

Protect the time of your life

List of common events throughout a lifetime that can be prevented or minimized.

- Congenital Abnormalities
- Blood disease cancer (Leukemia)
- Domestic accidents
- Appendicitis



0-17

18-35



- Accidents
- Sport injuries
- Cervix Cancer (women)

- Breast cancer (women)
- Cardiovascular problems (hypertension, hyperlipidemia, obesity)



35-50

50+



- Solid cancer (often related to lifestyle), GI cancer, ENT cancer, lung cancer
- Tumors
- Osteoporosis



Not every event is completely preventable and avoidable. However, being proactive early can minimize if not prevent from happening in the first place.

Dr. Gerard Lalande,
Chief Medical Officer at Luma

HOW DO WE HELP WITH PREVENTION?

Boutique medical assistance from experienced in-house doctors with over 25 years of experience, who are on hand to recommend and analyze appropriate check-ups and treatments. We are here to cover your tracks throughout your journey, every step of the way.

*The content of this brochure is to offer general information on health care and medical issues that may arise. Although we have tried our best to provide accurate information with regards to the various topics presented, we give no warranties with respect to the accuracy, the up-to-date or the completeness of the information. Please note that any information found in this medical guide is not an appropriate source for any medical advice or recommendation. By providing you this information we are not giving any form of advice or recommendation on any health care-related decision. Nothing in the content should be considered, or used as a substitute for medical advice, diagnosis or treatment. None of the information provided represents or warrants that any particular advice or recommendation is safe, appropriate or effective for you. For any medical condition, health concern, diagnosis or treatment, we advise readers to seek the advice of a physician or other qualified health care professional.

TABLE OF BENEFITS

	PLAN 1	PLAN 2	PLAN 3
ANNUAL LIMIT PER PERSON	THB 10,000,000	THB 30,000,000	THB 50,000,000

HOSPITALIZATION BENEFITS

Section 1	Room and board fees including hospital service charges (Inpatient)	THB 12,000 per Day Standard Room Paid in Full within PRIME Network*	THB 15,000 per Day Standard Room Paid in Full within PRIME Network*	THB 20,000 per Day Standard Room Paid in Full within PRIME Network*
	Intensive Care Inpatient Room (ICU) Room and board including hospital service charges (Inpatient)	Paid in Full	Paid in Full	Paid in Full
Section 2	Medical service fees for diagnosis or treatment, blood transfusion service & blood component fees, nursing service fees, drug fees, parenteral nutrition fees and medical supply fees per policy year	Paid in Full	Paid in Full	Paid in Full
	2.1 Medical service fees for diagnosis			
	2.2 Medical service fees for treatment, blood transfusion service & blood component, nursing service			
	2.3 Drug fees, parenteral nutrition fees and medical supply fees			
2.4 Home medication fees and home medical supply fees (medical supplies 1)				
Section 3	Attending medical professional fee (Doctor) per policy year	Paid in Full	Paid in Full	Paid in Full
Section 4	Medical expenses for surgery and surgical procedures per policy year	Paid in Full	Paid in Full	Paid in Full
	4.1 Operating room fees and operating procedure room fees			
	4.2 Medication expenses, parenteral nutrition expenses, medical supplies expenses and equipment expenses for surgery and surgical procedures			
	4.3 Medical professional fees for surgery or surgical procedures including Surgical Assistant Doctor (Doctor fee)			
	4.4 Anesthesiologist Fees (Doctor fee)			
4.5 Medical expenses for organ transplant				
Section 5	Major surgery that does not require an inpatient stay (day surgery)	Paid in Full	Paid in Full	Paid in Full

*The PRIME Network is an additional service provided by LUMA for the sole benefit of LUMA members who benefit from a PRIME health insurance policy. The list of medical facilities of PRIME Network can be found on LUMA website at lumahealth.com/prime-health-insurance/prime-network/. The terms and conditions of the PRIME Network can be subject to change without prior notice. The availability of the network does not guarantee full payment for standard room coverage; terms and conditions of the policy apply.

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.

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

TABLE OF BENEFITS

	PLAN 1	PLAN 2	PLAN 3
ANNUAL LIMIT PER PERSON	THB 10,000,000	THB 30,000,000	THB 50,000,000



BENEFITS IN CASE NO HOSPITALIZATION IS REQUIRED

Section 6	Medical expenses for diagnostic examinations before and after a directly related inpatient stay or medical fees for outpatient follow-up treatments after discharge from a directly related inpatient stay per policy year	6.1 Medical expenses for diagnostic examinations before and after a directly related inpatient stay, within 45 days 6.2 Medical expenses for outpatient follow-up treatments after discharge from a directly related inpatient stay, within 45 days (not including diagnostic examinations)	THB 30,000 per policy year	THB 50,000 per policy year	THB 100,000 per policy year
Section 7	Outpatient medical expenses in case of injury , within 24 hours from an accident (per event)		Paid in Full	Paid in Full	Paid in Full
Section 8	Rehabilitation expenses after an inpatient stay , per policy year		Paid in Full /10 days per policy year	Paid in Full /30 days per policy year	Paid in Full /30 days per policy year
Section 9	Medical expenses for the treatment of chronic kidney disease by kidney dialysis , per policy year		THB 200,000 per policy year	THB 1,500,000 per policy year	THB 2,000,000 per policy year
Section 10	Medical expenses for the treatment of cancer & tumor by radiotherapy, interventional radiology and nuclear medicine, per policy year		Paid in Full	Paid in Full	Paid in Full
Section 11	Medical expenses for cancer treatment by chemotherapy, per policy year		Paid in Full	Paid in Full	Paid in Full
Section 12	Emergency ambulance service fees		Paid in Full	Paid in Full	Paid in Full
Section 13	Medical Expenses for minor surgery		Paid in Full	Paid in Full	Paid in Full

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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.

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TABLE OF BENEFITS

	PLAN 1	PLAN 2	PLAN 3
ANNUAL LIMIT PER PERSON	THB 10,000,000	THB 30,000,000	THB 50,000,000



EXTENDED CLAUSES

Parent Accommodation with Covered Person age under 18 years old	THB 1,500 per Day Max 30 Days	THB 1,500 per Day Max 30 Days	THB 1,500 per Day Max 30 Days
Costs of medical equipment and supplies (IPD)	Paid in Full	Paid in Full	Paid in Full
Reconstructive surgery following accident (IPD)	Paid in Full	Paid in Full	Paid in Full
Psychiatric Treatment in hospital as an Inpatient (10 months waiting period)	Not covered	Paid in full up to 15 Days per policy year	Paid in full up to 20 Days per policy year
Fees for physical artificial equipment and surgery to insert artificial equipment into the body (IPD)	Paid in Full	Paid in Full	Paid in Full
Nursing care at home or inpatient rehabilitation facility	THB 15,000 per policy year	THB 30,000 per policy year	THB 30,000 per policy year
Local ambulance service fee (IPD)	Paid in Full	Paid in Full	Paid in Full
Expenses associated with medical treatments not requiring an overnight hospital stay (Day Care Treatment)	Paid in Full	Paid in Full	Paid in Full
Cancer treatment not requiring an overnight hospital stay (Day Care Treatment) or Outpatient cases	Paid in Full	Paid in Full	Paid in Full
Treatment of infectious diseases (HIV) and immunodeficiency (AIDS) in case of inpatient or outpatient (Maximum 5 years) (10 months waiting period)	THB 100,000 per policy year	THB 500,000 per policy year	THB 500,000 per policy year
Treatment of conditions resulting from congenital abnormalities or congenital incomplete body organ formation systems or genetic diseases or developmental disorders of the body that appears after the date of policy inception and appears before the insured reaches the age of 16 years (10 months waiting period)	THB 100,000 per policy year	THB 300,000 per policy year	THB 600,000 per policy year
Wheelchair equipment or crutches in case of inpatient or in case of treatment that has not stayed overnight in the hospital (Day Care Treatment)	THB 10,000 per policy year	THB 30,000 per policy year	THB 50,000 per policy year
Limit of Loss of Life, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability from accident	THB 100,000	THB 100,000	THB 100,000
Worldwide coverage in case of accident or unforeseen medical emergencies outside the area of coverage.	THB 2,500,000 per policy year (up to 90 days per trip, maximum 180 days per policy year)	THB 7,500,000 per policy year (up to 90 days per trip, maximum 180 days per policy year)	THB 8,000,000 per policy year (up to 90 days per trip, maximum 180 days per policy year)


Paid in full: Coverage up to Overall Annual Limit per person

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TABLE OF BENEFITS



		OUTPATIENT OPTION 1	OUTPATIENT OPTION 2
 OUTPATIENT BENEFITS (OPTIONAL)			
OUTPATIENT ANNUAL LIMIT PER PERSON		THB 40,000	THB 200,000
COPAYMENT		50%	0%
1	General Practitioner fees	Paid in Full	Paid in Full
2	Specialist fees (Other than the treating doctor)	THB 8,000 per day	THB 8,000 per day
3	Medical expenses for minor surgery that exceeds the limit of Section. 13 Medical expenses for minor surgery.	Paid in Full	Paid in Full
4	Lab test, X-rays, Diagnostic & Pathology Test	Paid in Full	Paid in Full
5	Prescribed Medicine	Paid in Full	Paid in Full
6	Prescribed Physiotherapy (Up to the annual limit per policy year)	Not covered	THB 2,000 per visit Maximum 15 visits per policy year
7	Prescribed Hearing Aids and Orthopedic Appliances	Not covered	THB 20,000 per policy year
Ex 1	Vaccination	Not covered	THB 10,000 per policy year
Ex 2	General Health Check-ups for primary health screening including annual Ultrasound, Mammogram, Pap Test or Thin-prep, Prostate Cancer Screening.	Not covered	THB 10,000 per policy year

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



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.

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TABLE OF BENEFITS

 DENTAL BENEFITS (OPTIONAL)		DENTAL OPTION 1	DENTAL OPTION 2	DENTAL OPTION 3
COPAYMENT		10%	10%	10%
1	Dental Treatment	THB 20,000	THB 60,000	THB 100,000
2	Artificial Dental Treatment  Waiting Period: Artificial dental treatment: 9 months Orthodontics (for insured below 18 years old): 24 months			
	<ol style="list-style-type: none"> Dental scaling Fillings Dental examination or oral health checkup Tooth X-Ray Tooth extraction Root canal treatment (excluding crowns/bridges) Wisdom teeth extraction Flouride coating Enamel Dental prostheses 			
	<ol style="list-style-type: none"> Crowns Implants Orthodontics 			

 MATERNITY BENEFITS (OPTIONAL)		MATERNITY OPTION 2	MATERNITY OPTION 3
1	Maternity Benefits Waiting Period: 10 months 	THB 200,000	THB 300,000
2		THB 20,000	THB 30,000
3		THB 1,000,000	THB 1,000,000
	Pregnancy and normal childbirth		
	Neonatal care within 25 days of birth		
	Complications from pregnancy and childbirth		

 VISION BENEFITS (OPTIONAL)		VISION OPTION
1	Vision Benefits  Waiting Period: 9 months	THB 10,000
	<ol style="list-style-type: none"> Eyesight examination Glasses, frames, lenses Contact lenses Laser treatment 	

ELIGIBILITY



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



PRIME is available to applicants aged up to 70 years old.
Children under 6 years old must apply with at least one parent.



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

AREA OF COVERAGE



PRIME covers you everywhere for medical emergencies, up to 90 days per trip (180 days max per year and up to 8,000,000 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.

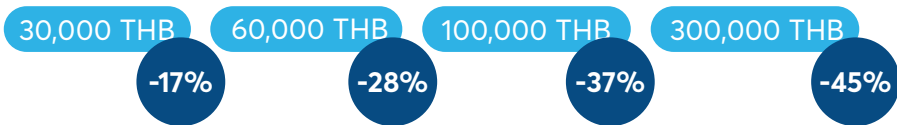
This brochure is for informational purposes only and is not an insurance contract. "PRIME" is the marketing name for plans under the Health and Accident Insurance Luma Asia Care Personal Policy. Full details of coverage and exclusions are specified in the insurance Policy Wording.

PREMIUMS

Add a deductible and get up to 45% discount on your premium

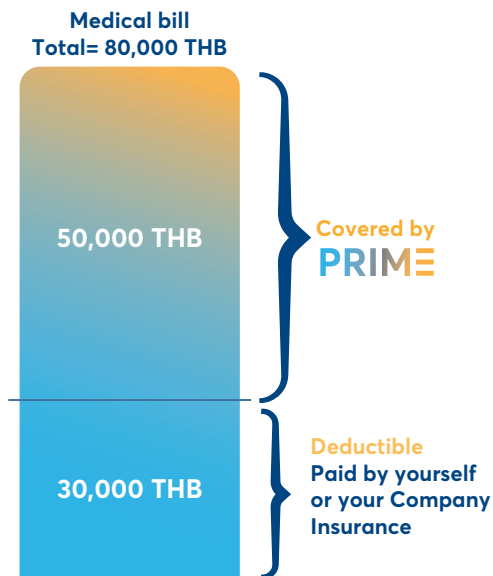
A deductible is the amount you are required to pay for healthcare services before your insurance starts to pay.

DEDUCTIBLES OPTIONS:



HOW TO USE A DEDUCTIBLE?

- Reduce your annual premium
- Use this health insurance as a top-up to your current coverage (from social security or insurance provided by your employer)



CAN I GET DISCOUNTS?

Luma offers discounts starting from 2 persons only.



PAY IN SEVERAL TIMES

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

Inpatient Plan starting from

Age	Plan 1
0-5	54,589
6-17	39,016
18-24	28,053
25	29,467
26	30,880
27	32,293
28	33,690
29	34,565
30	35,427
31	37,555
32	39,278
33	40,245
34	41,212
35	42,178
36	43,145
37	44,112
38	45,829
39	47,545
40	49,262
41	50,979
42	52,695
43	54,896
44	56,876
45	59,076
46	61,276
47	63,697
48	66,870
49	70,043
50	73,216

- Indicative Gross Premiums are exclusive of Stamp Duty Taxes.
- Product subject to Full Medical Underwriting.
- This pricing table is for indicative purposes only.
- Full details of coverage and exclusions are specified in the insurance policy wording.

Premiums for other age brackets available upon request.

ADVANTAGES OF BEING A LUMA MEMBER



How do we protect your Prime ?

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 personalized medical referral services to guide you in the right direction.

INTERNATIONAL MEDICAL NETWORK

Our medical network of 400+ hospitals provides a helping hand across Thailand, Asia, and beyond./ 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 PRIVILEGE

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

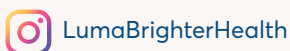


Brighter Health.

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"PRIME" is the marketing name for the health insurance policy.
Full details of coverage and exclusions are specified in the insurance policy wording.

lumahealth.com