

# Asia Care Plus Thailand

International health insurance  
for individuals and families



 **Luma**

# 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.

**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	
Inpatient	●	Inpatient	●	Inpatient	●	Inpatient	●
Cancer	●	Cancer	●	Cancer	●	Cancer	●
		Outpatient	●	Outpatient+	●	Outpatient++	●
				Healthcheckup	●	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, Cambodia, East Timor, India, Indonesia, Laos, Malaysia, Maldives, Myanmar, Nepal, Pakistan, Philippines, Sri Lanka, Thailand, Vietnam.

## 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
Annual Limit per Year & per person	32,000,000	32,000,000	32,000,000	32,000,000
<b>Inpatient Benefits (Hospital Services)</b>				
Standard single room	Private room up to 5,440 per day			
Nursing Care and Board	●	●	●	●
Parent accommodation with an insured child under 18 years old	1,280 per day max. 30 days	1,280 per day max. 30 day	1,280 per day max. 30 day	1,280 per day max. 30 day
Day care treatment or surgery*	●	●	●	●
Operating room, medicine & surgical dressing	●	●	●	●
Prescription drugs and materials	●	●	●	●
MRI, PET & CT-PET Scans	●	●	●	●
Intensive care, intensive therapy, coronary care, dependency unit	●	●	●	●
Surgical fees including anesthesia	●	●	●	●
Reconstructive surgery following accident/eligible medical condition	●	●	●	●
Specialist's consultations fees	●	●	●	●
Diagnostic Test - Pathology Xrays	●	●	●	●
Organ and bone marrow transplant services	●	●	●	●
Cancer treatment (both Inpatient and Outpatient)	●	●	●	●
Hospice and palliative care	1,600,000	1,600,000	1,600,000	1,600,000
Psychiatric treatment <sup>(WP)</sup> Waiting period 10 months	● max. 20 days	● max. 20 days	● max. 20 days	● max. 20 days
Prosthetic implants & appliances	●	●	●	●
Rehabilitation	● for 30 days per medical condition			
Nursing at home or in a convalescent home	32,000	32,000	32,000	32,000

\* 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

Currency: THB

<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
Emergency dental treatment following an accident	●	●	●	●
Local road ambulance service	●	●	●	●
Pre-operative consultation & diagnostic procedure within 15 days from the admission & post-hospitalisation**	64,000	64,000	64,000	64,000

## Outpatient Benefits

Annual limit per person		32,000	192,000	192,000
General Practitioner fees & drugs	■	●	●	●
Specialist fees	■	Up to 8,000 per visit	Up to 8,000 per visit	Up to 8,000 per visit
Minor surgery	■	●	●	●
Lab test, Xrays, Diagnostic & Pathology test	■	●	●	●
Vaccinations	■	■	Up to 6,400 per year	Up to 6,400 per year
Prescribed Medicine***	■	●	●	●
Chiropractic, osteopathy, homeopathy, acupuncture treatment, traditional Chinese medicine by a recognized practitioner	■	■	Up to 8,000 & 15 sessions per year	Up to 8,000 & 15 sessions per year
Prescribed physiotherapy	■	10 visits / year, 1,600 /session	10 visits / year, 1,600 /session	10 visits / year, 1,600 /session
Prescribed medical aids (hearing aids & orthopaedic appliances)	■	Up to 8,000 per year	Up to 8,000 per year	Up to 8,000 per year
Routine health check up including screening for early detection (Full health screen, Mammogram, Papanicolaou (PAP) test, Prostate Cancer Screen)	■	■	Up to 6,400 per year	Up to 6,400 per year

## Treatment for HIV and Aids

Both inpatient and outpatient. <sup>(WP)</sup> Maximum coverage: 5 years. Waiting period 24 months	480,000	480,000	480,000	480,000
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## Congenital anomalies

Treatment for congenital anomalies which manifests themselves after the day of entry	320,000	320,000	320,000	320,000
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\*\* Medical practitioners fees, specialist fees, diagnostic test & prescribed drugs & dressing: pre-operative consultation & diagnostic procedure within 15 days from the admission & post-hospitalisation

Currency: THB

\*\*\* 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

## Vision care

Including glasses, frames, contact lenses, laser treatment <sup>(WP)</sup> Waiting period 9 months	■	■	■	Up to 6,400 per year
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## Maternity and Childbirth Benefits

Normal pregnancy and delivery costs <sup>(WP)</sup> Waiting period 10 months	■	■	■	80,000
Complications of pregnancy and childbirth <sup>(WP)</sup> Waiting period 10 months				
Newborn care <sup>(WP)</sup> Waiting period 10 months				

## Dental Treatment

Routine dental treatment (check up, basic treatments)	■	■	■	32,000 per year
Major restorative dental treatment including orthodontic, prostheses bridges, implants <sup>(WP)</sup> Waiting period 9 months				
Orthodontic for children less than 18 years old <sup>(WP)</sup> Waiting period 24 months				

## Personal Accident

Loss of Life, Dismemberment, Loss of Sight, Hearing, Speech or Permanent Disability including driving or riding as a passenger on motorcycles	Up to 100,000	Up to 100,000	Up to 100,000	Up to 100,000
<b>Medical Evacuation</b>	Included	Included	Included	Included

Currency: THB

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

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

● Paid in full

■ Not covered



# Medical Evacuation

24/7 services for LUMA members. With just one phone call, we will be right by your side in the shortest time.

## In case of accidents or illnesses in the country of residence

Transportation to the nearest place where appropriate services are available in case of accident / illness requiring immediate inpatient treatment, if there is no suitable / adequate medical facility nearby



Transportation to return to country of residence after treatment



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



## In case of accidents or illnesses outside of the country of residence

Transportation to the nearest place where appropriate services are available in case of accident / illness requiring immediate inpatient treatment, if there is no suitable / adequate medical facility nearby



Transportation to return to country of residence after treatment



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



## In case of death of the insured

Transportation of mortal remains to country of nationality / country of residence



 Paid in full



# 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.

## What are the payment options & can I pay in installments?

You may pay for your insurance premiums by bank transfer or credit card. 4, 6 or 10 months installment payment options are available via credit card 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 Thai Baht (THB).

## 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** are insured  
by **The Navakij Insurance Public Company Limited**.

Policy Issued by



**Brighter Health.**

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