

# **Luma Asia Care Pro** Vietnam

Exclusive international  
health insurance  
with access to premium care

**Luma**

# Exclusive international health insurance

## Highest medical cover

- ✓ Up to 500,000 USD for inpatient treatments per year.
- ✓ Up to 5,000 USD for outpatient benefits per year.
- ✓ Optional Dental, Vision, and Maternity benefits.

## Absolute peace of mind

- ✓ Full cover for new chronic conditions and cancers.
- ✓ Fully paid standard room in case of hospitalization.
- ✓ Lifetime renewal guaranteed regardless of age or health condition.

## Direct billing services

- ✓ No cash advance for both inpatient and outpatient treatments within Luma's medical network.
- ✓ More than 60 hospitals and clinics in Vietnam and more than 2,000 medical facilities worldwide.

## International coverage



- ✓ Be covered for accidents and medical emergencies including Covid-19 when traveling abroad.
- ✓ Asia Care Pro plans offer an annual limit that exceeds the minimum travel insurance required by most visited countries.


## Access to the best healthcare, worldwide.

- ✓ Choose among the best hospitals and clinics in Vietnam and worldwide.
- ✓ Affordable options for international treatments for Vietnamese who travel abroad regularly.
- ✓ Access to top specialists to receive the most accurate diagnosis and treatment.
- ✓ Access to Luma's international medical team for medical referral and second medical opinion services.



# Asia Care Pro Benefits

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

 OUTPATIENT BENEFITS	Plan 1	Plan 2
Annual limit for out-patient benefits	\$3,000	\$5,000
General Practitioner fees	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, X-rays, Diagnostic & Pathology tests	Paid in full	Paid in full
Vaccinations	up to \$50 per year	up to \$100 per year
Chiropractic, osteopathy, homeopathy, acupuncture treatment, traditional Chinese medicine	Up to \$200 per year	Up to \$500 per year
Prescribed physiotherapy	Up to \$200 per year	Up to \$500 per year
Prescribed medical aids (hearing aids & orthopedic appliances)	Up to \$100 per year	Up to \$200 per year
Routine health checkup 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 \$500 per year	Up to \$1,000 per year

If anything contained in this Table of Benefits is in contrary to the Policy Wording, the Table of Benefits will supersede.

# Optional Add-Ons

DENTAL BENEFITS		Plan 1	Plan 2
	Routine dental treatment (check up, basic treatments)	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 (24 months waiting period)		

VISION BENEFITS		Plan 1	Plan 2
Ⓜ	Vision Care including glasses, frames, contact lenses, laser treatment (9 months waiting period)	Up to \$200 per year	Up to \$300 per year

MATERNITY BENEFITS		Plan 1	Plan 2
Ⓜ	Normal pregnancy and delivery costs (10 months waiting period)	Up to \$3,000	Up to \$5,000
Ⓜ	New born care within 25 days after birth (10 months waiting period)		

If anything contained in this Table of Benefits is in contrary to the Policy Wording, the Table of Benefits will supersede.

## Choose your zone of coverage

Plan your medical treatments where the best specialists are, whether it is in Vietnam, Singapore or any country included in your zone of coverage.

Asia Care Pro offers a choice of 3 zones.

**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



# Asia Care Pro Indicative Premiums

AGE	INPATIENT + OUTPATIENT						INPATIENT + OUTPATIENT						INPATIENT + OUTPATIENT					
	-						DENTAL + VISION						DENTAL + VISION + MATERNITY					
	ZONE A		ZONE B		ZONE C		ZONE A		ZONE B		ZONE C		ZONE A		ZONE B		ZONE C	
	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2	PLAN 1	PLAN 2
18 - 24 years old	\$903	\$988	\$867	\$948	\$722	\$790	\$1,240	\$1,377	\$1,191	\$1,322	\$992	\$1,102	\$1,979	\$2,190	\$1,900	\$2,102	\$1,583	\$1,752
25 - 29 years old	\$1,194	\$1,304	\$1,146	\$1,252	\$955	\$1,044	\$1,631	\$1,808	\$1,566	\$1,736	\$1,305	\$1,447	\$2,587	\$2,860	\$2,484	\$2,746	\$2,070	\$2,288
30 - 34 years old	\$1,330	\$1,452	\$1,277	\$1,394	\$1,064	\$1,161	\$1,815	\$2,011	\$1,742	\$1,931	\$1,452	\$1,609	\$2,877	\$3,179	\$2,761	\$3,052	\$2,301	\$2,543
35 - 39 years old	\$1,581	\$1,726	\$1,518	\$1,656	\$1,265	\$1,380	\$2,155	\$2,388	\$2,069	\$2,292	\$1,724	\$1,910	\$3,411	\$3,769	\$3,275	\$3,618	\$2,729	\$3,015
40 - 44 years old	\$1,872	\$2,041	\$1,797	\$1,959	\$1,497	\$1,633	\$2,545	\$2,818	\$2,443	\$2,705	\$2,036	\$2,254	\$4,018	\$4,438	\$3,857	\$4,261	\$3,215	\$3,551

- Indicative Gross Premiums are in USD.
- 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.



# About Asia Care Pro

## Who can apply?

Individuals between 18 and 70 years of age.

Children age 0 – 17 must apply with at least one parent.

To be eligible for Asia Care Pro, you must reside in one or more of those countries 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.

All applicants must fill out a medical questionnaire. In some cases, we may request additional medical information.

Please note: some professions may be excluded such as medical professionals, high risk professions, professional athletes, politicians, soldiers, police, etc.

## 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.

## 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.

## 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 is not covered?

There are some medical events that we do not cover such as: Hospice and palliative care, Nursing at home or in a convalescent home, Treatment for HIV and Aids, Congenital anomalies, Loss of Life, Dismemberment, Loss of Sight or Permanent Disability caused by accident. 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.

## What is covered under Complications of pregnancy and delivery from natural conception (10 months waiting period)?

The Company will pay Medically Necessary, Customary and Reasonable Medical Charges, for Treatment of prenatal and postnatal complications sustained by the Covered Person, not including costs of delivery of any child whether such delivery is by normal, by caesarean section or by any other assisted means.

## What is covered under Maternity benefits? (10 months waiting period)

- Normal pregnancy and delivery costs including costs of delivery of any child whether such delivery is by medically necessary caesarean section or by any other assisted means.
- Newborn care within 25 days after birth.

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

You may pay for your insurance premiums by bank transfer annually, semi-annually or quarterly. A payment installment fee may apply for payment installments.

**For more information, please contact your insurance consultant.**



The health care benefits of Luma Asia Care Pro are insured by  
Bao Long Insurance



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

**Brighter Health.**



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