

Asia Care Plus Benefits

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Annual Limit per Year & per person	\$1,000,000	\$1,000,000	\$1,000,000	\$1,600,000	\$1,600,000
Inpatient Benefits					
Staying in hospital overnight or as a day case	Private room up to \$170 per day	Private room up to \$170 per day	Private room up to \$170 per day	Paid in full (standard private room)	Paid in full (standard private room)
Parent accommodation with an insured child under 18 years old	\$40 per day max. 30 days	\$40 per day max. 30 days	\$40 per day max. 30 days	\$40 per day max. 30 days	\$40 per day max. 30 days
Day care treatment*	●	●	●	●	●
Nursing Care	●	●	●	●	●
Operating room, medicine & surgical dressing	●	●	●	●	●
Prescription drugs and materials	●	●	●	●	●
MRI, PET & CT-PET Scans	●	●	●	●	●
Intensive care, 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	●	●	●	●	●
Hospice and palliative care	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Psychiatric treatment ^(WP) Waiting period 10 months	● for 20 days	● for 20 days	● for 20 days	● for 20 days	● for 20 days
Prosthetic implants & appliances	●	●	●	●	●
Rehabilitation	● for 30 days per medical condition	● for 30 days per medical condition	● for 30 days per medical condition	● for 30 days per medical condition	● for 30 days per medical condition
Nursing at home or in a convalescent home	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Emergency dental treatment following an accident	●	●	●	●	●

* 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

(WP) WAITING PERIODS APPLIES.

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

● Paid in full ■ Not covered

The amounts in USD shown above are for indicative purpose only, The currency of the policy is the Vietnamese Dong (VND), and benefits covered by the policy are in VND, using a fix exchange rate of USD / VND = 22,700

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Local road ambulance service	●	●	●	●	●
Pre-operative consultation & diagnostic procedure**	\$2,000 per year, within 30 days from the admission & post hospitalization	\$2,000 per year, within 30 days from the admission & post hospitalization	\$2,000 per year, within 30 days from the admission & post hospitalization	Paid in full within 60 days from the admission & post hospitalization	Paid in full within 60 days from the admission & post hospitalization
Cancer treatment					
Both inpatient and outpatient	●	●	●	●	●
Treatment for HIV and Aids					
Both inpatient and outpatient. ^(WP) Maximum coverage: 5 years. Waiting period 24 months	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
Congenital anomalies					
Treatment for congenital anomalies which manifests themselves after the day of entry ^(WP) Waiting period 45 days for children aged 0 to 6 years old	\$10,000	\$10,000	\$10,000	\$20,000	\$20,000
Personal Accident					
Loss of Life, Dismemberment, Loss of Sight, Hearing, Speech or Permanent Disability including driving or riding as a passenger on motorcycles	\$20,000	\$20,000	\$20,000	\$50,000	\$50,000
Outpatient Benefits					
Annual limit per person	■	\$6,000	\$6,000	\$6,000	●
General Practitioner fees	■	●	●	●	●
Specialist fees	■	\$250 per visit	\$250 per visit	\$250 per visit	\$250 per visit
Prescribed Medicine***	■	●	●	●	●
Minor surgery	■	●	●	●	●
Lab test, Xrays, Diagnostic & Pathology test	■	●	●	●	●
Vaccinations	■	\$200	\$200	\$200	Up to \$800
Chiropractic, osteopathy, homeopathy, acupuncture treatment, traditional Chinese medicine***	■	\$250 / 15 sessions per year	\$250 / 15 sessions per year	\$250 / 15 sessions per year	Up to \$300 (20 sessions per year)
Prescribed physiotherapy***	■	10 visits / \$50 per session	10 visits / \$50 per session	10 visits / \$50 per session	Up to \$1,000 / year

** Medical practitioners fees, specialist fees, diagnostic test & prescribed drugs & dressing: pre-operative consultation & diagnostic procedure within 30 or 60 days from the admission & post-hospitalisation

*** By a recognized medical practitioner

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Benefits

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Prescribed medical aids (hearing aids & orthopedic appliances)	■	\$250 per year	\$250 per year	\$250 per year	Up to \$250 per year
Routine health checkup including screening for early detection (Full health screen, Mammogram, Papanicolaou (PAP) test, Prostate Cancer Screen)	■	\$200 per year	\$200 per year	\$200 per year	Up to \$500 per year

Dental Treatment

Routine treatments (check up, basic)					
Major restorative treatments including orthodontic, prostheses bridges, implants ^(WP) Waiting period 9 months	■	■	\$1,000 per year	\$2,500 per year	\$2,500 per year
Orthodontic for children less than 18 years old ^(WP) Waiting period 24 months					

Maternity and Childbirth Benefits

Normal pregnancy and delivery costs ^(WP) Waiting period 10 months					
Complications of pregnancy and delivery ^(WP) Waiting period 10 months	■	■	\$2,500	\$4,000	\$8,000
Newborn care within 25 days after birth ^(WP) Waiting period 10 months					

Vision care

Including glasses, frames, contact lenses, laser treatment ^(WP) Waiting period 9 months	■	■	\$200 per year	\$500 per year	\$500 per year
Medical Evacuation	Included	Included	Included	Included	Included
Deductibles (Optional)	nil, \$500, \$1,000, \$6,000				
Co-payment (Optional)	0, 10%, 20%				

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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 accident or illness in the country of residence

Evacuation 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 accident or illness outside of the country of residence

Evacuation to the nearest place where appropriate services are available in case of accident / illness requiring immediate inpatient treatment, if 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 outside the country of residence

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



 Paid in full



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).

