



Hi5

High cover Health Insurance
with **5,000,000 THB** protection

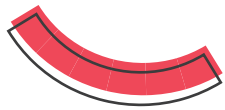
Your health in safe hands

Luma



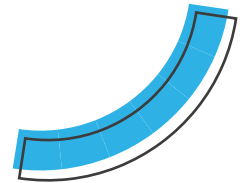
Your companion for all things health

- 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.



accessible

We are reachable anytime, anywhere, in multiple languages.



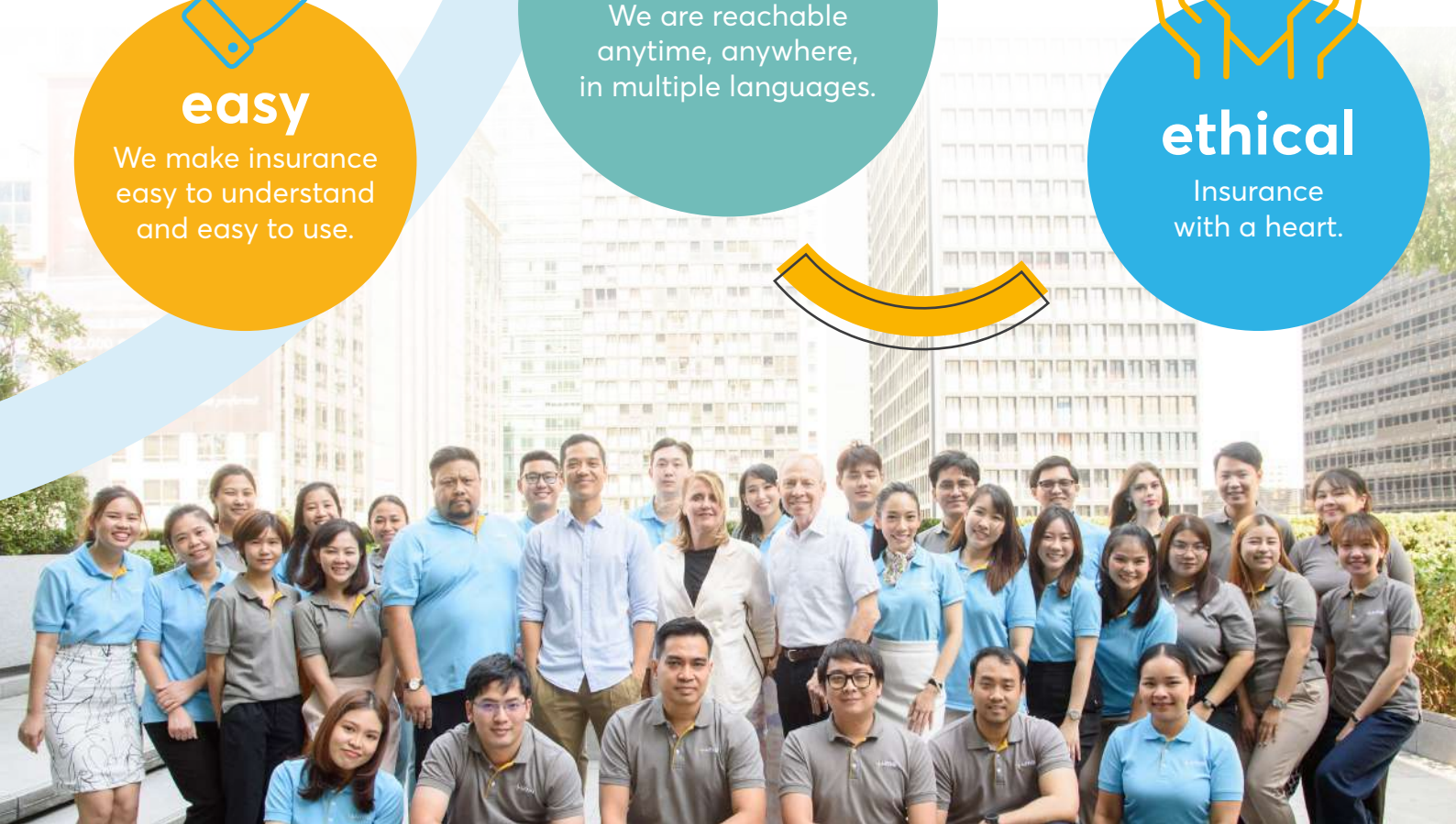
easy

We make insurance easy to understand and easy to use.



ethical

Insurance with a heart.



Hi5 at a glance

HIGH ANNUAL LIMIT WITH 5,000,000 THB MEDICAL COVERAGE

- 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
- International Medical Emergencies and Evacuation*
- Renewable until 99 years old
- Optional coverage available



Outpatient



Dental



Maternity





Vision



Elective treatments

PRIVILEGED ACCESS TO TOP HOSPITALS

- Guaranteed access to top private hospitals such as  **สมิติเวช SAMITIVEJ** and  **BNH HOSPITAL SINCE 1898**
- 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

EASY TO PAY

- 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

Table of Benefits

PLAN 1

PLAN 2

ANNUAL LIMIT PER PERSON

5,000,000 THB

5,000,000 THB



HOSPITALIZATION BENEFITS

		THB 5,000 per day	THB 8,000 per day
Section 1	Room and board fees including hospital service charges (Inpatient).		
	Intensive Care Inpatient Room (ICU) Room and board including hospital service charges (Inpatient).	✓ 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.		
	2.1 Medical service fees for diagnosis	✓ Paid in Full	✓ Paid in Full
	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
Section 4	Medical expenses for surgery and surgical procedures per policy year.		
	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	✓ Paid in Full	✓ Paid in Full
	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: 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.

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ANNUAL LIMIT PER PERSON

5,000,000 THB

5,000,000 THB



BENEFITS IN CASE NO HOSPITALIZATION IS REQUIRED

Section 6	Medical expenses for diagnostic examinations before and after a directly related inpatient stay or outpatient follow-up treatments after discharge from a directly related inpatient stay per policy year.	<p>6.1 Medical expenses for diagnostic examinations before and after a directly related inpatient stay, within 45 days</p> <p>6.2 Medical expenses for outpatient follow-up treatments after discharge from a directly related inpatient stay, within 45 days (not including diagnostic examinations).</p>	THB 15,000 per policy year	THB 15,000 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
Section 8	Rehabilitation expenses after an inpatient stay, per policy year.		Paid in Full 10 days per policy year	Paid in Full 10 days per policy year
Section 9	Medical expenses for the treatment of chronic kidney disease by kidney dialysis, per policy year.		THB 10,000 per policy year	THB 10,000 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
Section 11	Medical expenses for cancer treatment by chemotherapy, per policy year.		☑ Paid in Full	☑ Paid in Full
Section 12	Emergency ambulance service fees.		☑ Paid in Full	☑ Paid in Full
Section 13	Medical Expenses for minor surgery.		☑ Paid in Full	☑ Paid in Full

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.

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ANNUAL LIMIT PER PERSON

5,000,000 THB

5,000,000 THB



ADDITIONAL BENEFITS

Costs of medical equipment and supplies (IPD)	✓ Paid in Full	✓ Paid in Full
Reconstructive surgery following accident (IPD)	✓ Paid in Full	✓ Paid in Full
Fees for physical artificial equipment and surgery to insert artificial equipment into the body (IPD)	✓ Paid in Full	✓ Paid in Full
Local ambulance service fee (IPD)	✓ 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
Cancer treatment not requiring an overnight hospital stay (Day Care Treatment) or Outpatient cases	✓ Paid in Full	✓ Paid in Full
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 25,000 per policy year	THB 25,000 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 5,000 per policy year	THB 5,000 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
Worldwide coverage in case of accident or unforeseen medical emergencies outside the area of coverage.	THB 1,250,000 per policy year (up to 90 days per trip, maximum 180 days per policy year)	THB 1,250,000 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.

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.

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Optional Benefits



OUTPATIENT BENEFITS (OPTIONAL)

OPTION 1

OPTION 2

OUTPATIENT ANNUAL LIMIT PER PERSON

40,000 THB

200,000 THB

COPAYMENT

50%

NO COPAYMENT



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	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
Extended Clauses	Vaccination	Not covered	THB 10,000 per policy year
	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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Optional Benefits

 DENTAL BENEFITS (OPTIONAL)		DENTAL OPTION 1	DENTAL OPTION 2	DENTAL OPTION 3
DENTAL ANNUAL LIMIT PER PERSON		20,000 THB	60,000 THB	100,000 THB
COPAYMENT		10%	10%	10%
1	Dental Treatment: 1. Dental scaling 2. Fillings 3. Dental examination or oral health checkup 4. Tooth X-Ray 5. Tooth extraction 6. Root canal treatment (excluding crowns/bridges) 7. Wisdom teeth extraction 8. Flouride coating 9. Enamel 10. Dental prostheses	THB 20,000	THB 60,000	THB 100,000
2 	Artificial Dental Treatment: 1. Crowns 2. Implants 3. Orthodontics Waiting Period: Artificial dental treatment: 9 months Orthodontics (for insured below 18 years old): 24 months			

 MATERNITY BENEFITS (OPTIONAL)		MATERNITY OPTION 1	MATERNITY OPTION 2	MATERNITY OPTION 3
MATERNITY ANNUAL LIMIT PER PERSON		100,000 THB	200,000 THB	300,000 THB
1 	Pregnancy and normal childbirth Waiting Period: 10 months	THB 100,000	THB 200,000	THB 300,000
2 	Neonatal care within 25 days of birth Waiting Period: 10 months	THB 10,000	THB 20,000	THB 30,000
3 	Complications from pregnancy and childbirth Waiting Period: 10 months	THB 500,000	THB 1,000,000	THB 1,000,000

 VISION BENEFITS (OPTIONAL)		VISION OPTION
VISION ANNUAL LIMIT PER PERSON		10,000 THB
1 	Vision Treatment: 1. Eyesight examination 2. Glasses, frames, lenses 3. Contact lenses 4. Laser treatment Waiting Period: 9 months	THB 10,000

Paid in Full: Coverage up to Dental, Vision or Maternity Annual Limit per person.

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Eligibility



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



Hi5 is available to applicants aged up to 70 years old.
Applicants under 20 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 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.

Premiums

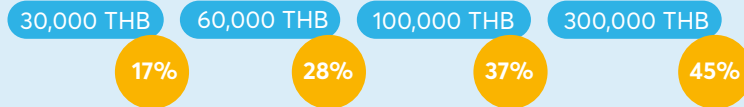
How can I save on my annual premium?

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.

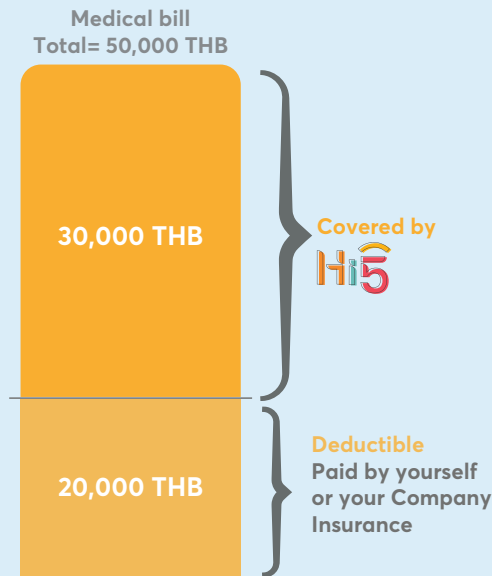
Deductibles Options:

(Indicative discount percentages for Inpatient Plans only)



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.



Age

Plan 1

Plan 2

(Indicative premium for Inpatient Plans only)

0-5	THB 38,827	THB 43,022
6-17	THB 27,774	THB 30,766
18-24	THB 19,993	THB 22,139
25	THB 20,997	THB 23,251
26	THB 22,000	THB 24,363
27	THB 23,003	THB 25,476
28	THB 23,994	THB 26,575
29	THB 24,615	THB 27,263
30	THB 25,227	THB 27,942
31	THB 26,737	THB 29,616
32	THB 27,960	THB 30,972
33	THB 28,646	THB 31,733
34	THB 29,332	THB 32,494
35	THB 30,018	THB 33,255
36	THB 30,704	THB 34,016
37	THB 31,391	THB 34,777
38	THB 32,609	THB 36,128
39	THB 33,827	THB 37,479
40	THB 35,046	THB 38,830
41	THB 36,264	THB 40,180
42	THB 37,482	THB 41,531
43	THB 39,044	THB 43,263
44	THB 40,449	THB 44,821
45	THB 42,011	THB 46,553
46	THB 43,573	THB 48,285
47	THB 45,290	THB 50,189
48	THB 47,542	THB 52,686
49	THB 49,794	THB 55,183
50	THB 52,046	THB 57,680

- Indicative Gross Premiums are exclusive of Stamp Duty and 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

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.

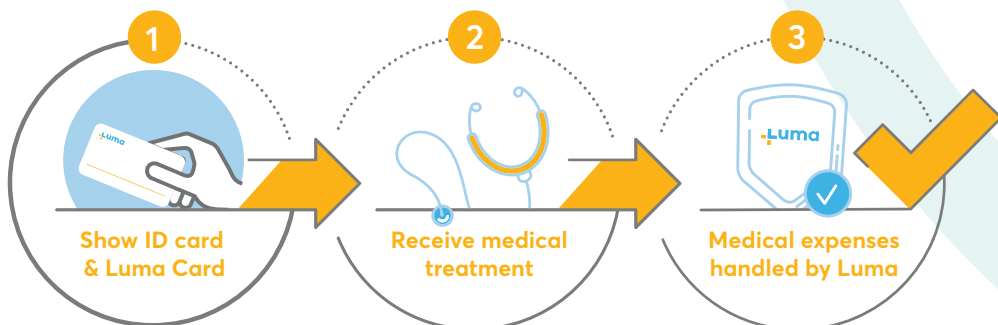
Situations where we recommend you to get in touch with our team to get a second opinion:

- 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 8,000 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



Facebook Luma Health Insurance

Worldwide Emergency Assistance & Evacuation

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.	Paid in Full
Transportation to return to country of residence after treatment.	Paid in Full
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.	Paid in Full

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.	Paid in Full
Transportation to return to country of residence after treatment.	Paid in Full
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.	Paid in Full

In case of death of the insured

Transportation of mortal remains to country of nationality / country of residence.	Paid in Full
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Brighter Health.



Contact Luma

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Luma Health Insurance



Luma Health Insurance



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