



GLOBAL CARE

INTERNATIONAL HEALTH INSURANCE

for discerning global residents



 **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.



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.



Worry-free health insurance.



Comprehensive Cover

- ✓ High coverage for hospitalizations.
- ✓ Covers for chronic conditions.
- ✓ Outpatient coverage included in all plans.
- ✓ Immediate coverage from the first day of your plan.



Flexible Plan Design

- ✓ Get optional coverage for Dental, Vision and Maternity.
- ✓ Wide range of deductibles to make your plan even more affordable.
- ✓ Upgrade your Zone of Coverage with our International Coverage Options.



24/7 Emergency Hotline



International Emergency Medical Assistance

Peace of mind, worldwide.

Access to the best healthcare locally and beyond.



International Coverage made Affordable

- ✓ Designed to offer a worldwide coverage for a reasonable premium.
- ✓ Medical emergencies covered, even beyond your zone of coverage.



Easy Access to your Preferred Medical Provider

Direct billing - No cash advance required within our preferred medical network of 400+ hospitals and clinics in South East Asia.

Designed by LUMA for an effortless experience.



Easy Claims

- ✓ Manage your claims at your fingertips online or via **LUMA Care mobile application**.
- ✓ Submit your claims without any paperwork for claims under 10,000 USD.




LUMA at your service

- ✓ We're an international team at your service, and we're in the same time zone as you!
- ✓ Internal and International Medical team for Second Medical Opinion services.





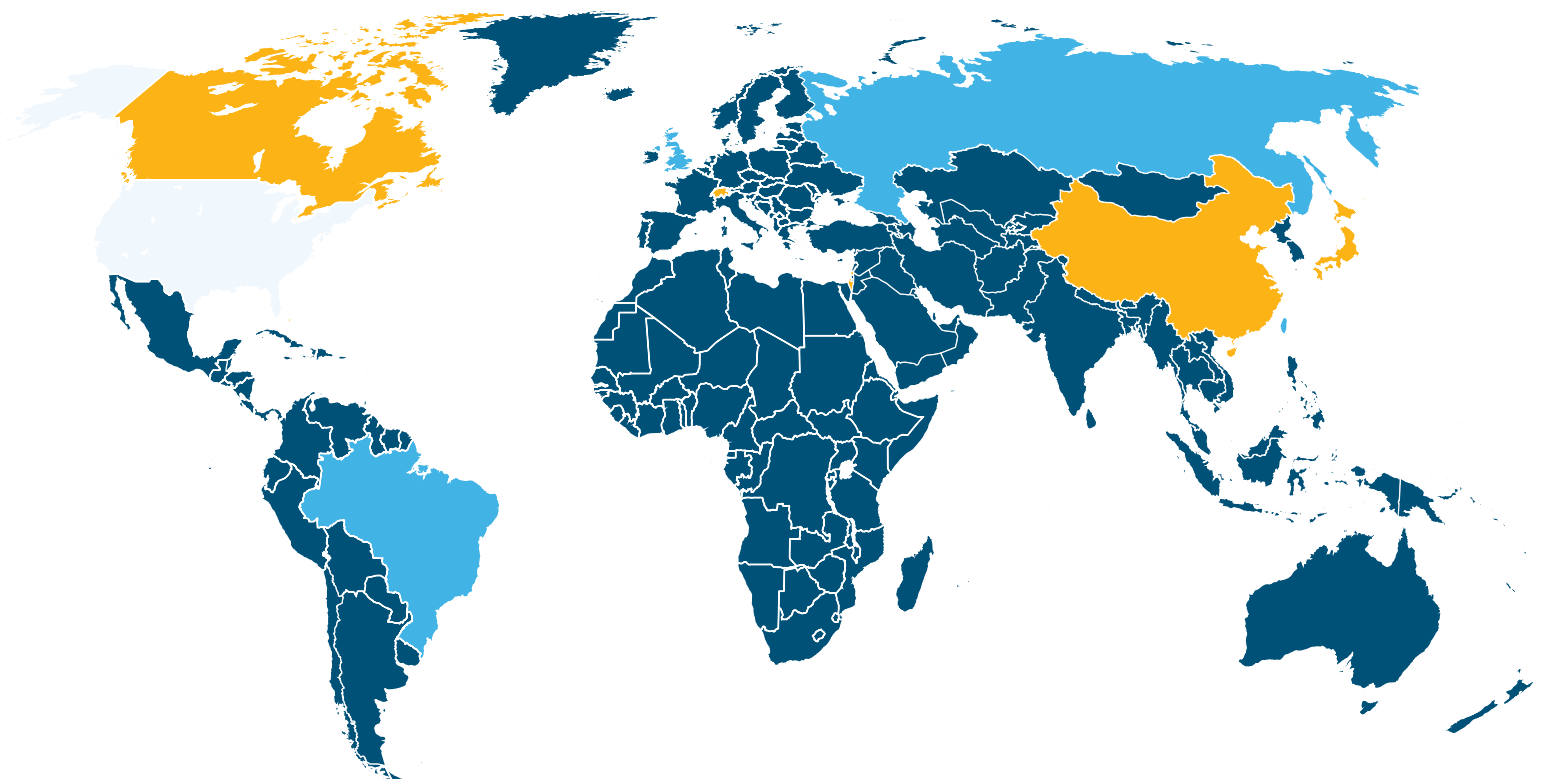
GLOBAL CARE Benefits

	Premier Plan	Pro 1 Plan	Pro 2 Plan
INPATIENT BENEFITS			
Overall Annual Limit per person	\$100,000	\$300,000	\$500,000
Standard private room	Paid in full	Paid in full	Paid in full
Parent accommodation with an insured child under 18	\$20 per day (30 days max)	\$30 per day (30 days max)	\$30 per day (30 days max)
Day care treatment	Paid in full	Paid in full	Paid in full
Nursing Care	Paid in full	Paid in full	Paid in full
Operating room, medicine & surgical dressing	Paid in full	Paid in full	Paid in full
Prescription drugs and materials	Paid in full	Paid in full	Paid in full
MRI, PET & CT-PET Scans	Paid in full	Paid in full	Paid in full
Intensive care, coronary care, dependency unit	Paid in full	Paid in full	Paid in full
Surgical fees including anesthesia	Paid in full	Paid in full	Paid in full
Reconstructive surgery following accident/eligible medical condition	Paid in full	Paid in full	Paid in full
Specialist's consultations fees	Paid in full	Paid in full	Paid in full
Diagnostic Test - Pathology Xrays	Paid in full	Paid in full	Paid in full
Organ and bone marrow transplant services	Paid in full	Paid in full	Paid in full
Prosthetic implants & appliances	Paid in full	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	Paid in full for 30 days per medical condition
Emergency dental treatment following an accident	Paid in full	Paid in full	Paid in full
Local road ambulance service	Paid in full	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)	Up to \$500 per year (within 30 days from the admission & post hospitalization)
Cancer treatment (in & out patient)	Paid in full	Paid in full	Paid in full
IEMA - International Emergency Medical Assistance	Paid in full	Paid in full	Paid in full
 Complications of pregnancy and delivery from natural conception (10 months waiting period)	Paid in full	Paid in full	Paid in full
OUTPATIENT BENEFITS			
Annual limit for out-patient benefits	\$2,000	\$3,000	\$5,000
General Practitioner fees Specialist fees Prescribed Medicine Minor Surgery Lab tests, X-rays, Diagnostic & Pathology tests	\$200 per visit	Paid in full	Paid in full
Vaccinations	Up to \$30 per year	Up to \$50 per year	Up to \$100 per year
Chiropractic, osteopathy, homeopathy, acupuncture treatment, traditional Chinese medicine	Up to \$100 per year	Up to \$200 per year	Up to \$500 per year
Prescribed physiotherapy	Up to \$100 per year	Up to \$200 per year	Up to \$500 per year
Prescribed medical aids (hearing aids & orthopedic appliances)	Not covered	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)	Not covered	Up to \$100 per year	Up to \$200 per year
Out-patient psychiatric treatment	Up to \$200 per year	Up to \$500 per year	Up to \$1,000 per year

GLOBAL CARE Optional Add-Ons

	Premier Plan	Pro 1 Plan	Pro 2 Plan
DENTAL BENEFITS			
Routine dental treatment (check up, basic treatments)			
<div>WP</div> Major restorative dental treatment including orthodontic, prostheses bridges, implants (9 months waiting period)	Up to \$200 per year	Up to \$300 per year	Up to \$500 per year
<div>WP</div> Orthodontic for children less than 18 (24 months waiting period)			
VISION BENEFITS			
<div>WP</div> Vision Care including glasses, frames, contact lenses, laser treatment (9 months waiting period)	Up to \$100 per year	Up to \$200 per year	Up to \$300 per year
MATERNITY BENEFITS			
<div>WP</div> Normal pregnancy and delivery costs (10 months waiting period)	Up to \$2,000	Up to \$3,000	Up to \$5,000
<div>WP</div> New born care within 25 days after birth (10 months waiting period)			

Choose your Zone of Coverage



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.

*Note that only Zone C is available for Premier Plan.

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 Global Care, you must reside in one or more of those countries for at least 185 days per year: Bangladesh, Bhutan, Brunei, East Timor, India, Indonesia, Malaysia, Maldives, Nepal, Pakistan, Philippines, Sri Lanka.

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.

Brighter Health.



Contact LUMA

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Luma Health Insurance



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