



Luma

# Asia Care Plus Laos

International health insurance  
for individuals and families





# 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.

## 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).



## 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

# Asia Care Plus Benefits

## Benefits

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Annual Limit per Year & per person	\$1,000,000	\$1,600,000	\$1,000,000	\$1,600,000	\$1,000,000	\$1,600,000
<b>In-patient Benefits (Hospital Services)</b>						
Standard private room	up to \$170 per day	●	up to \$170 per day	●	up to \$170 per day	●
Parent accomodation with an insured child under 18	\$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	\$40 per day max 30 days
Day care treatment or Out-patient surgery *	●	●	●	●	●	●
Nursing Care	●	●	●	●	●	●
Operating room, medecine & 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	Up to \$ 50,000	Up to \$ 50,000	Up to \$ 50,000	Up to \$ 50,000	Up to \$ 50,000	Up to \$ 50,000
<div>WP</div> Psychiatric treatment (10 months waiting periods)	Paid in full for 20 days	Paid in full for 20 days	Paid in full for 20 days	Paid in full for 20 days	Paid in full for 20 days	Paid in full for 20 days
Prosthetic implants & appliances	●	●	●	●	●	●
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	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
Nursing at home or in a convalescent home	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Emergency dental treatment following an accident	●	●	●	●	●	●
Local road ambulance service	●	●	●	●	●	●
Pre-operative consultation & diagnostic procedure **	Up to \$2,000 per year, within 30 days from the admission & post hospitalization	Paid in full, within 60 days from the admission & post hospitalization	Up to \$2,000 per year, within 30 days from the admission & post hospitalization	Paid in full, within 60 days from the admission & post hospitalization	Up to \$2,000 per year, within 30 days from the admission & post hospitalization	Paid in full, within 60 days from the admission & post hospitalization
<b>Cancer treatment</b>						
Both in- and out-patient.	●	●	●	●	●	●
<b>Treatment for HIV and Aids</b>						
<div>WP</div> Both in- and out-patient. Maximum coverage: 5 years. (24 months waiting period)	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
<b>Congenital anomalies</b>						
Treatment for congenital anomalies which manifests themselves after the day of entry	Up to \$10,000	Up to \$20,000	Up to \$10,000	Up to \$20,000	Up to \$10,000	Up to \$20,000

\* 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

\*\* Medical practitioners fees, specialists fees, diagnostic test & prescribed drugs & dressing: pre-operative consultation & diagnostic procedure (within 30/60 days from the admission & post-hospitalisation)

\*\*\* By a recognized medical practitioner

WP

**WAITING PERIODS APPLIES.** The benefits will be available after the end of the waiting period.

● Paid in full    ■ Not covered

# Asia Care Plus Benefits

Benefits		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Out-patient Benefits							
Annual Limit per person				6,000\$	6,000\$	6,000\$	6,000\$
General Practioner fees		■	■	●	●	●	●
Specialist fees		■	■	up to \$250 per visit	up to \$250 per visit	up to \$250 per visit	up to \$250 per visit
Prescribed Medecine ***		■	■	●	●	●	●
Minor Surgery		■	■	●	●	●	●
Lab tests, Xrays, Diagnostic & Pathology tests		■	■	●	●	●	●
Vaccinations		■	■	up to \$ 200	up to \$ 200	up to \$ 200	up to \$ 200
Chiropractic, osteopathy, homeopathy, acupuncuture treatment, traditional Chinese medecine ***		■	■	Up to \$250 (15 sessions per year)	Up to \$250 (15 sessions per year)	Up to \$250 (15 sessions per year)	Up to \$250 (15 sessions per year)
Prescribed physiotherapy ***		■	■	Up to 10 visits / \$50 per session	Up to 10 visits / \$50 per session	Up to 10 visits / \$50 per session	Up to 10 visits / \$50 per session
Prescribed medical aids (hearing aids & orthopaedic appliances)		■	■	Up to \$ 250 per year	Up to \$ 250 per year	Up to \$ 250 per year	Up to \$ 250 per year
Routine health check up including screening for early detection (Full health screen, Mammogram, Papanicolaou (PAP) test, Prostate Cancer Screen)		■	■	Up to \$200 per year	Up to \$200 per year	Up to \$200 per year	Up to \$200 per year
Dental Treatment							
Routine dental treatment (check up, basic treatments)		■	■	■	■	Up to \$1,000 per year	Up to \$2,500 per year
WP	Major restorative dental treatment including orthodontic, prostheses brigdes, implants (9 months waiting period) Orthodontic for children less than 18 (24 months waiting period)						
Maternity and childbirth benefits							
WP	Normal pregnancy and delivery costs (10 months waiting period)	■	■	■	■	Up to \$2,500	Up to \$4,000
WP	Complications of pregnancy and delivery (10 months waiting period)						
WP	New born care within 25 days after birth (10 months waiting period)						
Vision care							
WP	including glasses, frames, contact lenses, laser treatment (9 months waiting period)	■	■	■	■	Up to \$ 200 per year	Up to \$ 500 per year

\* 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

\*\* Medical practitioners fees, specialists fees, diagnostic test & prescribed drugs & dressing: pre-operative consultation & diagnostic procedure (within 30/60 days from the admission & post-hospitalisation)

\*\*\* By a recognized medical practitioner

**WP WAITING PERIODS APPLIES.** The benefits will be available after the end of the waiting period.

● Paid in full      ■ Not covered

## Medical Evacuation (Worldwide coverage)

Included under all plans

### In case of accident / illness in the country of residence

Evacuation to the nearest place where appropriate services are available in case of accident / illness requiring immediate in-patient treatment, if there is no suitable / adequate medical facility nearby	100%
Transportation to return to country of residence after treatment	100%
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	100%

### In case of accident / illness outside country of residence

Evacuation to the nearest place where appropriate services are available in case of accident / illness requiring immediate in-patient treatment, if there is no suitable / adequate medical facility nearby	100%
Transportation to return to country of residence after treatment	100%

### In case of death outside the country of residence

Transportation of mortal remains to country of nationality / country of residence	100%
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## 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 annual insurance premiums by bank transfer. Option to split the annual premium payment into 2 consecutive months is available. 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 US Dollar (USD).

### 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, etc.

For more information, please contact your insurance consultant.





Partners with reputable global insurers.

The health care benefits of **Asia Care Plus** are insured  
by **Lanexang Assurance Public Company**

Policy Issued by

