

# Luma

# Long Stay Care

Health Insurance for O-A Long Stay Visa

The Luma logo consists of the word "Luma" in a bold, blue, sans-serif font. To the left of the letter "L" is a small blue square with a white horizontal line through its center. Below the "L" is a small blue square. The logo is positioned in the bottom right corner of the page, partially overlapping a white curved shape that also contains a yellow curved shape.

The health care benefits of Luma Long Stay Care are insured by  
The Navakij Insurance Public Company Limited.



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

# Luma Long Stay Care Overview

## Health insurance for O-A Long Stay Visa



The essential  
coverage for your  
worry-free life in  
Thailand

- Cover for Covid-19 and other medical expenses
- Cashless Inpatient and Outpatient treatments within Navakij Insurance's hospital network
- Affordable premiums and wide deductible range options applying to Inpatient benefits only
- Limit per disability - ensures a more flexible coverage, restoring the benefit limit for each new disease



Easy access to  
health insurance

- Applicants up to 79 years old
- Before 65 years old: no medical check up needed to apply
- After 65 years old: Luma can assist in coordinating your personalised medical health check up in Thailand (fees related to the medical health check up are not included in the insurance policy).
- Renewable until 90 years old



# Luma Long Stay Care Benefits

## 1. INPATIENT BENEFITS (OVER 6 HOURS ADMISSION)

Overall maximum Inpatient benefit payable per disability under the plan (including in 1)	THB 450,000
<b>a. Hospital room and board per day inclusive of nursing care per day (max 60 days per disability)</b>	
Normal Room	THB 2,000
Intensive Care Unit (I.C.U.) (max 30 days per disability)	THB 4,000
<b>b. Hospital general expenses (max per disability)</b>	
Outpatient follow-up treatment within 30 days after hospital's discharge (including in b)	Up to hospital general expenses
Emergency outpatient treatment for accident - 1 <sup>st</sup> visit within 24h of emergency inclusive of follow up treatment within 30 days (including in b)	THB 4,000
Ambulance service per time (including in b)	THB 1,500
Remark: Medical expenses provided for bone marrow transplantation, organ transplant, kidney dialysis (maximum per year) (limit including in b)	THB 20,000
<b>c. Surgeon's fees per disability (per surgical schedule)</b>	
<b>THB 50,000</b>	
<b>d. Inpatient physician's fee for doctor visit (max 1 visit per day and 60 days per disability)</b>	
<b>THB 1,000</b>	
<b>e. Specialist consultation fee per disability</b>	
Specialist consultation fee in case of non-surgical (including in b)	THB 3,000
Specialist consultation fee in case of surgical (including in c)	THB 4,000
<b>f. Major medical expenses: Major medical pays 90% in excess of the basic inpatient benefits (excluding hospital room &amp; board per day inclusive of nursing care, ambulance fee)</b>	
<b>90%</b>	
<b>Deductible for Inpatient Benefits (per disability)</b> The first fixed amount of eligible medical expenses per disability for which the covered person is responsible for paying as stated in the policy schedule	No deductible THB 20,000 THB 40,000 THB 60,000 THB 80,000 THB 100,000 THB 200,000

## 2. OUTPATIENT BENEFITS

Overall maximum Outpatient benefit payable per year under the plan	THB 45,000
Pays 100% for doctor's consultation fee, medicine, X-Ray , lab test, etc. Max limit per visit	1,500 with max 1 visit per day and 30 visits per year

## 3. PERSONAL ACCIDENT

Loss of life, dismemberment, loss of sight, hearing, speech or permanent including driving or riding as a passenger on motorcycles	Up to THB 100,000
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## 4. TABLE OF PREMIUM (IN THB)

Age	No deductible	THB 20,000 deductible	THB 40,000 deductible	THB 60,000 deductible	THB 80,000 deductible	THB 100,000 deductible	THB 200,000 deductible
		Deductibles applied to Inpatient Benefits only (per disability)					
6-10	39,135	27,490	19,728	17,786	15,846	13,905	11,965
11-15	30,001	21,097	15,162	13,677	12,192	10,709	9,224
16-20	26,577	18,699	13,448	12,135	10,822	9,511	8,197
21-25	27,200	20,297	14,590	13,163	11,735	10,309	8,882
26-30	24,700	19,499	14,020	12,648	11,278	9,909	8,539
31-35	24,190	19,499	14,020	12,648	11,278	9,909	8,539
36-40	25,580	21,897	15,733	14,192	12,650	11,109	9,567
41-45	28,360	22,695	16,303	14,705	13,107	11,509	9,911
46-50	31,230	28,290	20,299	18,301	16,303	14,305	12,307
51-55	34,510	29,888	21,441	19,328	17,216	15,103	12,992
56-60	39,465	37,880	27,148	24,465	21,782	19,099	16,416
61-65	55,148	38,708	27,750	25,008	22,269	19,529	16,790
66-70	60,946	42,795	30,693	27,668	24,642	21,617	18,591
71-75	79,932	56,130	40,262	36,294	32,326	28,360	24,392
76-80	93,192	65,450	46,956	42,333	37,709	33,086	28,462

All prices are in THB and inclusive of taxes.

# Frequently Asked Questions

This health insurance policy meets all the requirements to apply and renew O-A Long Stay Visas in Thailand. Insurance policy holders will receive an Insurance Certificate to support their visa applications.

## 1. Who can apply as a planholder?

Individuals between 18 and 79 years old can apply to this health insurance policy. We calculate the insurance premium based on the age of the applicant upon application date.

## 2. What is the area of coverage of this health insurance policy?

This health insurance covers only in Thailand.

## 3. Is a health medical check up compulsory to apply? Can Luma assist in coordinating this medical check up?

Before 65 years old, no medical check up is needed to apply to this health insurance.

After 65 years old, a medical check up is needed to apply to this health insurance. Please refer to your health insurance consultant to know the detailed list of medical tests required.

Luma can assist in coordinating this medical check up in Thailand. Please note, fees related to the medical health check up are not included in the insurance policy.

## 4. Can I add more people to the policy?

Yes. You may add:

- Spouse of the Insured who is less than 79 years old.
- Legal children of the Insured or of the spouse from the age of 6 years but not over 20 years who is not yet married and is still attending school.

## 5. When does my coverage begin? Are there any waiting periods?

In the first year of the policy, the insured must pay the premium before or on the effective date. The coverage will commence from the effective date stated in the policy schedule.

There is a 30 days waiting period starting from the policy start date for any sickness, except for injuries following an accident.

A 120 days waiting period applies for the following diseases:

- Benign or malignant tumor or cancer or cystic mass
- Hemorrhoids
- Hernias
- Pterygium, pinguecula, cataract
- Tonsillectomy or adenoidectomy
- Stones
- Varicose Veins
- Endometriosis

## 6. 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.

## 7. Can I renew my policy?

Yes, our plans can be renewed until 90 years old. The insurer reserves the right to adjust the insurance renewal premium according to your personal claim experience and increasing age.

## 8. Can I visit a hospital of my choosing?

Yes, you are free to choose any licensed medical or surgical provider in Thailand excluding any traditional medicine or alternative medicine provider.

## 9. 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.

## 10. If I receive continuous treatments related to a previously covered injury or sickness, will the treatment costs be counted within the same disability limit?

These treatments will be counted within the same disability limit, unless such treatments occur more than 90 days after the last related treatment date in case of a hospitalisation, or more than 14 days for outpatient treatments.

## 11. What is the currency of this policy? What are the payment options?

This policy is under Thai Baht (THB), applicable to both benefits and reimbursements. You may pay the full annual premium by bank transfer, debit card or credit card.



Brighter Health.



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