

Summary of comparison Medi Plus & Luma Asia Car Plus:		Medi Plus	Luma Asia Care Plus
<b>Total coverage amount</b>			
Coverage option Inpatient coverage		\$750,000	\$1m - \$1.6m
Out-patient maximum		\$4,500	\$6,000 (plan 3-6)
Personal accident		Up to any amount (Optional plan)	Not cover
<b>Highlights of the plans overall</b>			
Geographic Coverage (options)		Lao & SEA, Worldwide	
Emergency coverage		Worldwide	
Emergency Medical Evacuation (insured person) including return home country		Air/Ground Ambulance Full cover	
Entry age		<70	15 days – lifetime
Individual package		2 family members (single person can join other sibling & family of the sibling)	Minimum 4 family member and must be direct family line. Children =<18 year old
Family discount		<ul style="list-style-type: none"> <li>• 2 members = 5%</li> <li>• 3-5 members = 10%</li> <li>• =&gt;6 members = 20%</li> </ul>	<ul style="list-style-type: none"> <li>• =&gt;4 member = 20%</li> </ul>
Renewal policy & rate		<ul style="list-style-type: none"> <li>• Any renewal date. The insurer must notify the Policy holder of the change at least 30 days before the insurer makes the change or</li> <li>• At any time the demographics or geographic location</li> <li>• To adjust the premium in accordance with the age and risk profile of the Covered Person(s)</li> </ul>	<ul style="list-style-type: none"> <li>• Policy is renewable automatically regardless of Covered Person's age or state of health.</li> <li>• To adjust the premium in accordance with the age and risk profile of the Covered Person(s) based on community claim ratio.</li> <li>• To adjust any term and conditions, coverage as necessary</li> <li>• Global inflation is 8-10% is applied to all renewal policies despite</li> </ul>
Eligible person/group		Lao citizen & Foreigners who are mainly based in the selected regions	

### Highlights of the plans (IPD: Inpatient treatment)

1	Emergency Medical Evacuation	Full cover	
2	Emergency Medical Evacuation (accompany *1)	Economy – class air tickets \$150 per night – up to 12 night per year	Full cover
3	Standard private room (inpatient hospitalization)	\$150/day Full covered for intensive care	\$170/day and up to full cover (depend on the plan)
4	Illness accompanied for under 18 insured person	Not cover	Parent accommodation with an insured child under 18 \$40 per day – max 30 days
5	Treatment including chronic conditions, catastrophic illnesses (not preexisting)	Full covered	
6	Congenital conditions/birth anomalies	\$10,000	Not cover
7	Pregnancy complication	Full covered	Not cover
8	Mental health	Yes (IPD)	Not cover
9	Hospice and palliative care	45 days for inpatient & \$7,000 for outpatient	Up to \$50,000
10	Emergency dental	\$800	Full cover
11	Home nursing	Covered up to 100 days	\$1,000
12	Rehabilitation	<ul style="list-style-type: none"> <li>• Therapy including physiotherapy, chiropractic, vocational therapy, speech and occupational therapy \$600</li> <li>• Acupuncture &amp; homeopathy \$100 per visit/20 visit</li> </ul>	<ul style="list-style-type: none"> <li>• Paid in full for 30 days per medical condition</li> <li>• Acupuncture \$250/15 visit per year (mention in OPD)</li> <li>• Physiotherapy \$50/session/10 visit per year</li> </ul>
13	Emergency Dental care	\$800	\$200-500/year
14	Emergency vision care	Not covered in base plan	

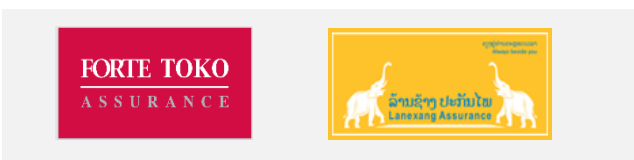
Highlights of the plans (OPD: Outpatient treatment)

		Medi Plus	Luma Asia Care Plus
1	Out-patient maximum	\$4,500	\$6,000
2	General Practitioner fee	Full cover	
3	Specialist fee	Full cover	\$250/visit
4	Vaccination	\$200 (mention in IPD)	\$200
5	Prescribe medication aids (hearing aids & orthopedic appliances)	Not cover	\$250/year
6	Routine health check- up	\$250 (in optimal benefit plan)	up to \$200 per year

Optional Benefits			
1	Maternity benefit	-Up to \$15,000/pregnancy -\$5,500 for infant care -Prenatal care (including routine pregnancy check-up) -Buy with spouse & must be same plan -12 month Waiting period -IPD & OPD plans only	-Up to \$4,000 -Prenatal care (including routine pregnancy check-up) -10 month Waiting period - Complication of pregnancy and delivery -Buy with spouse & must be same plan
2	Dental Treatment	\$320	Up to \$1,000-2,500/year
3	Vison care	Not cover	Up to \$200-500/year
Key Term & Conditions			
1	Preexisting condition	Subjected to underwriter's approval limited coverage can be offered	
2	Waiting period	Immediate effective for general treatment	
3	Pre-authorization requirement	Average 5 business days and up to case by case except emergency case	

This comparison is based on key benefits and T&C, more detail of policy benefits and conditions please refer to Medi Plus & Luma Asia Care Policy wording and Policy Benefit Tables. Premium rate varies and mainly based on age, gender, region and plan of coverage.

Brought to Laos & Distributed by:



Registered Broker for Forte Took & Lanxang Assurance by



Insurance

