



United Health Lumina

New Health Plan for New times

OPD Health Plans



SECTION 1

WHAT MAKES UNITED HEALTH LUMINA MEMBERSHIP AMAZING



a. Managed care: 24x7 personalised healthcare

In sickness and in health! United Health Lumina doctors create your unique health profile and design specialised programs to improve your health and reduce the chances of hospitalisation.



b. Cover for OPD: 10 lakh a year

Get unlimited consultations with United Health Lumina doctors and free United Health Lumina approved lab tests and consultations at recommended facilities and doctor's practices.

c. Claims Process: Cashless/Reimbursement

Using a United Health Lumina service comes with cashless benefits. Call us when you need consultations and tests. We will recommend facilities where you can use cashless services. Where we cannot make a service cashless, we will reimburse you.

d. Waiting period: No

Your United Health Lumina membership starts from Day 1 after activation, except for tests for pre-existing diseases/specific exclusions.

e. Co-pay: 0

No co-pay is levied except 50% in case of tests and scans done outside our network/serviceable areas.



f. Free look-up period: 15 days (after activation)

Changed your mind about us? No problem. Get a full refund if you let us know within this period. Just remember, if you use any service during this time, we won't be able to give you a full refund.

SECTION 2

GENERAL TERMS OF UNITED HEALTH LUMINA MEMBERSHIP

a. Age Limit

1 month to 65 years (inclusive)

18+

b. Territorial Validity of Membership

Anywhere in India



c. Serviceability

For tests & scans, check here



e. Payment Schedule

Pay in EMI or make an upfront payment



d. Plan Duration

12 months



f. Cancellations and Refunds

You can cancel your United Health Lumina membership and our health policy partner's group policy at any time. If you would like to cancel your membership within 15 days of receiving your certificate of health policy, you will be eligible for a full refund (provided you or any family member have not claimed or used our services).

If you or any family member have never used any United Health Lumina service (in your Care, Lite, Essential, or Plus plan), we will refund you the amount on a pro-rata basis based on the table below. If you or any family member have used only OPD services, we will refund the OPD part of your plan on a pro-rata basis based on the table below.

Refunds for OPD plans are only applicable (and pro-rata as per the table) if no group health policy services have been used. The table below indicates refunds after the 15-day free-look period.

Days since the initial 15 day period	Refundable fees
7	Up to 90.00%
30	Up to 75.00%
60	Up to 65.00%
90	Up to 50.00%
120	Up to 40.00%
180	Up to 25.00%
240	Up to 15.00%
Exceeding 240	Nil

g. Reasonable & Customary charges

United Health Lumina plan will cover Reasonable and Customary Charges towards any service used. These are the usual costs for services or supplies, similar to what others charge in the area, based on the type of illness or injury. This is a standard practice to prevent fraudulent claims and inflated medical bills.



h. Fraud/Non-disclosure/liability

United Health Lumina plan will cover Reasonable and Customary Charges towards any service used. These are the usual costs for services or supplies, similar to what others charge in the area, based on the type of illness or injury. This is a standard practice to prevent fraudulent claims and inflated medical bills.



SECTION 3

WHAT UHL PLAN COVERS

What's Included?	What does UHL mean?
<ul style="list-style-type: none">• Managed care	United Health Lumina doctors create your unique health profile and design specialised programs to manage your health risks and wellness goals with in-house specialists.
<ul style="list-style-type: none">• Free health check-up	You get a standardised preventative health check-up on activation of your membership. Health check-ups are available on reimbursement and capped at 1500 in non-serviceable areas.
<ul style="list-style-type: none">• Teleconsultations	Get the best of healthcare from the comfort of your couch. You get unlimited teleconsultations with our in-house doctors and specialists like nutritionists, psychologists, physiotherapists and more.
<ul style="list-style-type: none">• Doctor consultations (external)	In-person consultations/visits with your preferred doctor of a speciality recommended by the United Health Lumina doctor are covered. We just ask that you speak to us first before such visits
<ul style="list-style-type: none">• Diagnostics	Getting better begins with getting to the root of the problem You can get any United Health Lumina-approved lab test (X-ray, blood tests, MRI, etc.) at a medical facility recommended by your United Health Lumina Care team.
<ul style="list-style-type: none">• Sexually transmitted infections & diseases	If the tests can be done at home, we will arrange for a lab partner to visit you. Please see Section 5 on how to get cashless tests and scans. Consultations and tests (except screening tests) for STIs and STDs are covered when recommended by United Health Lumina doctors.

SECTION 4

WHAT UNITED HEALTH LUMINA PLAN DOES NOT COVERS

What's Excluded?	What does that UHL mean?
<ul style="list-style-type: none">• Hospitalization	<p>Checking into a hospital and any overnight hospitalisations are not covered.</p>
<ul style="list-style-type: none">• Day-care procedures	<p>Day care procedures are not covered</p>
<ul style="list-style-type: none">• Accidents & emergencies	<p>Emergency means a serious medical condition or symptom resulting from injury or sickness which arises suddenly and requires immediate care and treatment to avoid jeopardy to the life or serious damage to the health of a Person. The emergency continues until the condition of the Person stabilizes and the continuing medical condition or symptoms are not considered an Emergency anymore.</p> <p>With this plan, you are not covered for any emergency visits to a doctor or hospital whether leading to in-patient hospitalisation or not.</p>
<ul style="list-style-type: none">• Ambulance	<p>With this plan, any ambulance use and charges will not be covered.</p>
<ul style="list-style-type: none">• Maternity care	<p>Consultations and/or any tests, medical treatment or any expenses related to pregnancy, ante-natal/post-natal checkups, childbirth or its complications or any expenses towards lawful termination of pregnancy are not covered.</p>
<ul style="list-style-type: none">• Dental procedures	<p>Any diagnostics or treatment related to teeth or structures supporting teeth, including examinations, cleanings, implants, fillings (where appropriate), crowns, extractions and surgery are not covered.</p>
<ul style="list-style-type: none">• Eyewear and surgeries	<p>Eyewear (contact lenses/spectacles/sunglasses) or any surgeries or procedures that correct eyesight are not covered.</p>
<ul style="list-style-type: none">• Medications & consumables	<p>Pharmacy purchases (drugs, consumables etc) are not covered.</p>

What's Excluded?	What does that UHL mean?
<ul style="list-style-type: none"> • Covid-19 care 	<p>We've got your back through challenging times. You get free tele-consultations from in-house doctors and United Health Lumina-approved tests to treat your condition.</p>
<ul style="list-style-type: none"> • Nutrition 	<p>Get the best of health with the best in nutrition. You have unlimited e-sessions with our in-house nutritionists to guide you with a diet that suits your goals and your lifestyle.</p>
<ul style="list-style-type: none"> • Mental health 	<p>Your mind matters. You have unlimited one-on-one online sessions with our in-house psychologists exclusively. You can also visit our United Health Lumina HQ in Bengaluru to have an in-person session.</p>
<ul style="list-style-type: none"> • Physiotherapy 	<p>One consultation and/or session per family per year (max limit: 1500/session) with external psychologists/psychiatrists is covered. Enjoy unlimited online, e-sessions with United Health Lumina physiotherapists.</p>
<ul style="list-style-type: none"> • Ayush treatment 	<p>You also get 12 yearly in-person sessions per family. You can use these for an in-person session with a United Health Lumina physiotherapist where available or a physiotherapist of your choice (with a cap of 1500/session on a reimbursement basis). Remember, in-person consultations count as sessions. Alternative therapy such as cupping and needling is not covered. Your progress will be evaluated after five sessions, and physiotherapy will cease if ADL (Activities of Daily Living) goals are met. Consultations under Ayurveda, Yoga and Naturopathy. Unani, Siddha and Homeopathy systems are covered up to 4 consultations per family per year with a cap of 1500/consultation at a government-recognised medical facility.</p>
<ul style="list-style-type: none"> • Dental consultations & examinations 	<p>Consultations with a general dentist and dental X-rays are covered.</p>
<ul style="list-style-type: none"> • Eye care 	<p>Examinations and diagnostics are covered.</p>
<ul style="list-style-type: none"> • Dermatology 	<p>You have unlimited online consultations with in-house dermatologists. External dermatologist sessions that are medical (and not cosmetic) in nature are covered. Examples of conditions cosmetic in nature include hair fall/hair loss, chemical peels, botox, microdermabrasion, fillers, tattoo removal, acne etc.</p>

What's Excluded?	What does that UHL mean?
<ul style="list-style-type: none"> • Cosmetic treatments & plastic surgeries 	<p>These are treatments undergone purely for cosmetic or psychological reasons to improve appearance. Any consultation/diagnostics/examinations/investigations cosmetic in nature are excluded. Surgeries or procedures or any related expenses made before or after these surgeries or procedures are not covered.</p>
<ul style="list-style-type: none"> • Prosthetics & devices 	<p>Prosthetics of any kind are not covered. Examples include a walking aid, hearing aid, spectacles etc.</p>
<ul style="list-style-type: none"> • Sexual disorders, erectile dysfunction, sterility, fertility & IVF 	<p>Consultations, diagnostics, or treatment of sexual disorder including impotence (irrespective of the cause) and anything related to sterility. fertility or sterilisation is not covered.</p>
<ul style="list-style-type: none"> • Sleep disorders and sleep problems 	<p>Any treatment directly or indirectly related to sleep disorders and sleep problems, such as snoring, insomnia or sleep apnoea will not be covered. Any devices bought for such disorders will not be covered.</p>
<ul style="list-style-type: none"> • Hazardous or adventure sports 	<p>Treatment for injuries arising from adventure sports as a professional will not be covered.</p>
<ul style="list-style-type: none"> • Unproven or experimental treatment 	<p>These are surgeries and treatments that change, restore, or enhance physical appearance. These surgeries or procedures or any related expenses made before or after these surgeries or procedures are not covered.</p>
<ul style="list-style-type: none"> • Genetic testing 	<p>Tests performed to identify variations in genes that can cause or increase the risk of a genetic disorder, or tests to establish ancestry/parenthood are not covered.</p>
<ul style="list-style-type: none"> • Occupational therapy 	<p>This kind of therapy is required for patients with either traumatic injury and illnesses or birth defects to help them perform daily activities such as eating, bathing, using the bathroom, etc. This therapy is not covered.</p>

What's Excluded?	What does that UHL mean?
<ul style="list-style-type: none"> • Congenital diseases (Internal & External) 	<p>Medical conditions that are present at or before birth are not covered. These conditions are sometimes clearly visible (external), and other times, not easily visible (internal).</p> <p>Some examples of congenital ailments include Atrial Septal Defect, Haemophilia, Cerebral Palsy, Cleft Lip, etc.</p>
<ul style="list-style-type: none"> • Pre-anaesthesia checkup (PAC) 	<p>Clinical assessment done before the delivery of anaesthesia for surgical and non-surgical procedures will not be covered.</p>
<ul style="list-style-type: none"> • Administrative charges 	<p>Non-medical expenses such as registration charges/ administrative charges and expenses are not covered. Additional charges for special OPD services such as Executive, Special, NRI, Fastrack, and Evening OPD are also excluded.</p>
<ul style="list-style-type: none"> • Vaccination 	<p>Vaccinations of any kind for any age group are not covered.</p>
<ul style="list-style-type: none"> • OPD procedures 	<p>All OP procedures and surgeries are excluded from the plan. For a tentative, non-exhaustive list, please see the end of this document.</p>
<ul style="list-style-type: none"> • Mental health 	<p>Family and couples' therapy is not covered.</p>

SECTION 5

HOW DO I USE UNITED HEALTH LUMINA?

Consultations and lab tests (OPD)– Step-by-Step Process

Step 1

Book a Consultation

Schedule a consultation with our preferred network hospital, clinic, or doctor. Alternatively, you can consult with our in-house panel doctor anytime you need.



Step 2

Payment & Reimbursement

For pre-approved network hospitals/clinics/doctors: No payment required—simply submit the required documents.
For non-network hospitals/clinics/doctors: Pay for the consultation and collect authenticated bills, payment receipts, and consultation proof for reimbursement.



Step 3

Document Submission

Upload the required documents on our portal/app for approval and processing. Our team will verify the documents, and a relationship manager will assist you throughout the process.



Step 4

Payment Processing

Upon successful verification, the payment will be processed and credited as per the applicable terms.



We will levy a 50% co-pay if you get a test or scan in a facility other than the one recommended by us or if you are in a non-serviceable area.

Of course, co-pay is not levied in case of an emergency or technical issues on the app.

In general, if you do not speak to our doctors and/or get tests not prescribed/approved by us, or in case of misuse of the payment scanner, we will not cover you.

SECTION 5

OP PROCEDURES

S. No.	Item	S. No.	Item
1.	Manometry	25.	EP study
2.	Mirena insertion	26.	Image guided therapy
3.	Nasal Endoscopy	27.	Image guided biopsy
4.	Oesophago-Gastro-Duodenoscopy (OGD)	28.	Pathology excision
5.	PICC line flush	29.	Excision biopsy
6.	Tru-cut Biopsy, Breast	30.	Skin grafting
7.	Upper GI Endoscopy	31.	Central line insertion
8.	USD guidance fee	32.	Abscess exploration and drainage
9.	Upper Gastrointestinal Endoscopy (Esophagogastroduodenoscopy, EGD)	33.	Ryles tube insertion
10.	USG guided LVP therapeutic	34.	Incisional biopsy
11.	USG guided diagnostic tapping grade 1	35.	DJ stent removal
12.	USG guided fnac-grade i	36.	Dressing-LA
13.	USG guided LVP therapeutic	37.	Suturing-LA
14.	Colonoscopy	38.	Diagnostic laparoscopy
15.	Flexible Sigmoidoscopy	39.	Excision of sebaceous cyst
16.	Capsule Endoscopy	40.	Sclerotherapy
17.	Bronchoscopy	41.	Duodenoscopy
18.	Cystoscopy	42.	Dilatation and curettage diagnostic
19.	Laryngoscopy	43.	Endometrial biopsy
20.	ENT Endoscopy	44.	Chemo port removal- LA
21.	Endoscopic Retrograde Cholangiopancreatography (ERCP)	45.	Medical termination of pregnancy - before 20 weeks
22.	Gastrointestinal Endoscopic Ultrasound	46.	POP casting
23.	Double-Balloon Endoscopy	47.	USG guided fnac
24.	Therapeutic Endoscopy		