



The strength behind your insurance

SENIOR PLAN HEALTH INSURANCE



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SENIOR PLAN

Senior Plan is designed for people over age 65 who want to be able to access the best medical care available globally. Senior Plan is highly flexible so that customers can choose from inpatient coverage only, dental, personal accident and also geographic location for coverage.

- ▶ Guaranteed renewability regardless of age, medical condition or location;
- ▶ Flexible Geographic Cover;
- ▶ 24/7 Emergency Assistance;
- ▶ Consideration for declared pre-existing conditions;
- ▶ Extensive Direct Billing Network in Vietnam.

Special Features:

SCHEDULE OF BENEFITS (in VND)

| SCHEDULE OF BENEFITS (in VND) | SM1 | SM2 | SM3 |
|--|---|------------------------------------|---|
| Maximum Benefit For Any ONE Disability and Sequelae Covers normal, usual and customary charges, per disability per lifetime for: | 1,500,000,000 | 2,000,000,000 | 5,000,000,000 |
| Treatment Area | Worldwide | Worldwide | Worldwide |
| INPATIENT BENEFITS – Covers normal, usual and customary charges for | | | |
| Room and Board (standard room) | Semi-Private up to 5,000,000/day (Private in Vietnam) | Private up to 8,000,000/day | Semi-Private in EU/HK/N.America/Switzerland. Private in other countries |
| Intensive Care Unit, Coronary Care Unit, and Operating Room | As Charged | | |
| Surgeon’s Fee – Includes pre-surgical assessment and normal post-surgical care for each operation | 400,000,000 per operation | As Charged | |
| Anaesthetist’s Fee | Up to 30% of eligible Surgeon’s Fee | As Charged | |
| Pre and Post Hospitalization (including Rehabilitation) – Within 30 days before admission and 90 days after discharge up to | 30,000,000 per disability per year | 40,000,000 per disability per year | 50,000,000 per disability per year |
| Organ Transplant – Fees for kidney, heart, lung, liver and bone marrow transplants (up to 50% for donor and the remaining percentages for recipient, at the option of the Insured Person) to a total of This benefit is a lump sum maximum per organ per lifetime and no other policy benefits are payable in respect of Organ Transplant. | 500,000,000 | 1,000,000,000 | 2,000,000,000 |
| HIV/AIDS – Coverage will apply when HIV and/or its related illnesses present for the first time after 5 years continuous coverage under the Policy and any renewal thereof, with lifetime limit of | 500,000,000 | 1,000,000,000 | 2,000,000,000 |
| Home Nursing – Immediately after hospitalization and certified to be medically necessary by the attending physician for up to 30 days per disability per year | As Charged | | |
| Miscellaneous Inpatient Charges – For required diagnostic laboratory tests, x-rays, prescribed medicines; professional fees; blood and plasma; wheel chair rentals; outpatient surgery; surgical appliances and devices; and intra-operative standard prosthetics (as approved by the Company) | As Charged | | |
| Hospice Care – For terminal illnesses with lifetime limit of | 100,000,000 | 100,000,000 | 200,000,000 |
| Psychiatric and Mental Disorders – Hospital charges of VND 50,000,000 (applicable to SM1 and SM2) or VND 100,000,000 (applicable to SM3) per year with lifetime limit of | 100,000,000 | 150,000,000 | 200,000,000 |
| Free New Born cover – A child of an Insured Person is eligible for the same medical plan as the Insured Person 15 days after the date of birth, or the date of discharge on submission of application to the Company whichever is the later until the insured person’s next renewal for free. | Included | | |
| Mortal Remains – Repatriation to Home Country or Country of Residence | As Charged | | |
| EMERGENCY BENEFITS | | | |
| Accidental Damage to Teeth – Emergency treatment for up to 7 days following accidental loss or damage caused to sound natural teeth | As Charged | | |
| Accidental Emergency Outpatient Treatment - For covered accident which has been treated within 24 hours of the accident by the outpatient department of hospital, clinic, doctor’s office | As Charged | | |
| Emergency Local Ambulance Service | As Charged | | |
| 24-Hour Emergency Assistance Services and Emergency Medical Evacuation Service | Included | | |
| Additional Travel Expenses (following Evacuation) – One economy class airline ticket to return an Insured Person to the Country of Residence | Included | | |

| | SM1 | SM2 | SM3 |
|---|------------|------------|------------|
| OUTPATIENT BENEFITS: | | | |
| Outpatient Benefit – Physician and specialists’ fees for office visits, physiotherapist, and chiropractor when referred by the attending physician; and, for required diagnostic laboratory tests, x-rays and prescribed medicines | As Charged | | |
| Alternative Medicines – Fees for visits to homeopath, osteopath, acupuncturist, bonesetter, herbalist and Chinese medicine practitioner; and prescribed herbs up to an annual limit of | 5,000,000 | 10,000,000 | 20,000,000 |

| | |
|--|------------|
| TRAVEL BENEFITS* – Covers the following eligible expenses worldwide when travelling outside the Insured’s country of residence on trips lasting up to 90 days | |
| Baggage & Travel Documents | 15,000,000 |
| Baggage Delay | 2,500,000 |
| Personal Money | 10,000,000 |
| Hospital Cash Income | 12,000,000 |
| Travel Delay | 13,000,000 |
| Curtailment of Trip or Cancellation Charges | 50,000,000 |

| | |
|---|--|
| OPTIONAL BENEFITS: | |
| Dental Benefit – Covers 80% of normal, usual and customary charges for Eligible Expenses per year up to VND 20,000,000 | |
| Personal Accident Benefit – Option from VND 1,000,000,000 up to VND 10,000,000,000 | |

PREMIUM RATES (UNIT: 1,000 VND)

| AGE GROUP | | 66 - 70 | 71 - 75 | 76 - 80 | 81 - 85 | 86 - 90 |
|-----------|-----------|---------|---------|---------|------------|---------|
| SM1 | New | 141,887 | 195,837 | 270,276 | 379,158 | 525,797 |
| | Take-over | 118,278 | 163,236 | 225,237 | 310,805 | 428,892 |
| SM2 | New | 182,762 | 252,212 | 348,048 | 488,311 | 673,873 |
| | Take-over | 152,270 | 210,164 | 290,044 | 400,265 | 552,344 |
| SM3 | New | 229,880 | 321,263 | 449,006 | On request | |
| | Take-over | 177,622 | 249,434 | 346,968 | | |

| | |
|----------------------------------|---|
| OPTIONAL BENEFITS | |
| Dental Benefit | 5,775 |
| Personal Accident Benefit | for Class 1 Occupation: VND 28,350 per VND 20,000,000 |

NOTE

- Smoker has 15% loading.
- These medical plans are available for residents of Vietnam only. Residents in other countries will be subject to individual consideration.
- This brochure is not a contract. For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself.

(*) **Travel Benefit** is included if Outpatient Benefit is selected.

(**) **Treatment Area Limit (TAL)** option limits coverage to 30 cumulative days of cover per policy year in North America, Japan and Hong Kong to emergency inpatient treatment only (please refer to the policy itself).

DISCOUNT *(Discount Options are not applicable to Optional Benefits)*

| | |
|---|-----|
| ▶ Treatment Area Limit (TAL)** | 25% |
| ▶ 20% Co-payment - you pay 20% and we pay 80% of eligible expenses | 25% |
| ▶ Outpatient Exclusion | 30% |
| ▶ Number of Lives: | |
| 3 – 4 Insured Persons | 5% |
| 5 – 10 Insured Persons | 10% |
| 11 – 20 Insured Persons | 15% |
| 21 Insured Persons and above | 20% |

PACIFIC CROSS VIETNAM is a part of an international group managing and designing travel and medical insurance benefits for people living and working in Asia. Pacific Cross Vietnam is a professional Third Party Administrator (TPA) and is **the strength behind your insurance.**

Please contact us for a free consultation!



Head Office of Blue Cross Philippines

Provided by:
HUNG VUONG ASSURANCE CORPORATION



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