



*The strength behind your insurance*

## S E N I O R   P L A N S



## 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



**Geographic Cover**



**Emergency Assistance**



Consideration for declared **pre-existing conditions**

### SCHEDULE OF BENEFITS (in VND)

<b>Maximum Benefit For Any ONE Disability and Sequelae</b> - Covers normal, usual and customary charges, per disability per lifetime for:	1,500,000,000	2,000,000,000	5,000,000,000
<b>Treatment Area</b>	Worldwide		
INPATIENT BENEFITS – Covers normal, usual and customary charges for:			
<b>Room and Board</b> (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
<b>Intensive Care Unit, Coronary Care Unit, and Operating Room</b>	As Charged		
<b>Surgeon's Fee</b> – Includes pre-surgical assessment and normal post-surgical care for each operation	400,000,000 per operation	As Charged	
<b>Anaesthetist's Fee</b>	Up to 30% of eligible Surgeon's Fee	As Charged	
<b>Pre and Post Hospitalization (including Rehabilitation)</b> – 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
<b>Organ Transplant</b> – 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
<b>HIV/AIDS</b> – 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
<b>Home Nursing</b> – Immediately after hospitalization and certified to be medically necessary by the attending physician for up to 30 days per disability per year	As Charged		
<b>Miscellaneous Inpatient Charges</b> – 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		
<b>Hospice Care</b> – For terminal illnesses with lifetime limit of	100,000,000	100,000,000	200,000,000
<b>Psychiatric and Mental Disorders</b> – Hospital charges of VND50,000,000 (applicable to SM1 and SM2) or VND100,000,000 (applicable to SM3) per year with lifetime limit of	100,000,000	150,000,000	200,000,000
<b>Free New Born cover</b> – 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		
<b>Mortal Remains</b> – Repatriation to Home Country or Country of Residence	As Charged		
EMERGENCY BENEFITS			
<b>Accidental Damage to Teeth</b> – Emergency treatment for up to 7 days following accidental loss or damage caused to sound natural teeth	As Charged		
<b>Accidental Emergency Outpatient Treatment</b> - 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		

	SM1	SM2	SM3
<b>Emergency Local Ambulance Service</b>	As Charged		
<b>24-Hour Emergency Assistance Services and Emergency Medical Evacuation Service</b>	Included		
<b>Additional Travel Expenses</b> (following Evacuation) – One economy class airline ticket to return an Insured Person to the Country of Residence	Included		
OUTPATIENT BENEFITS			
<b>Outpatient Benefit</b> – 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		
<b>Alternative Medicines</b> – 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 (is included if Outpatient Benefit is selected) - Covers the following eligible expenses worldwide when travelling outside the Insured’s country of residence on trips lasting up to 90 days			
<b>Curtailment of Trip or Cancellation Charges</b>	50,000,000		
<b>Baggage &amp; Travel Documents</b>	15,000,000		
<b>Travel Delay</b>	13,000,000		
<b>Hospital Cash Income</b>	12,000,000		
<b>Personal Money</b>	10,000,000		
<b>Baggage Delay</b>	2,500,000		
OPTIONAL BENEFITS			
<b>Dental Benefit</b> – Covers 80% of normal, usual and customary charges for Eligible Expenses per year up to VND20,000,000			
<b>Personal Accident Benefit</b> – Option from VND1,000,000,000 up to VND10,000,000,000			

**PREMIUM RATES (UNIT: VND1,000)**

AGE GROUP	SM1		SM2		SM3		OPTIONAL BENEFITS	
	New	Take-over	New	Take-over	New	Take-over	Dental Benefit	Personal Accident Benefit
66 - 70	148,980	124,192	191,899	159,883	241,374	186,503	5,775	for Class 1 Occupation: VND28,350 per VND20,000,000
71 - 75	205,628	171,398	264,822	220,672	337,326	261,905		
76 - 80	283,790	236,498	365,450	304,546	471,457	364,316		
81 - 85	398,116	326,345	512,726	420,279	On request			
86 - 90	552,086	450,337	707,567	579,961	On request			

DISCOUNT (Discount Options are not applicable to Optional Benefits)			
<b>Treatment Area Limit (TAL):</b> 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 policy itself).	25%	<b>3 – 4 Insured Persons</b>	5%
<b>20% Co-payment:</b> you pay 20% and we pay 80% of eligible expenses.	25%	<b>5 – 10 Insured Persons</b>	10%
<b>Outpatient Exclusion</b>	30%	<b>11 – 20 Insured Persons</b>	15%
		<b>21 Insured Persons and above</b>	20%

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.
- <i>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.</i>



**PACIFIC  
CROSS**  
V I E T N A M

**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!**

Provided by:  
**HUNG VUONG  
ASSURANCE CORPORATION**



**BẢO HIỂM  
HÙNG VƯƠNG**



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