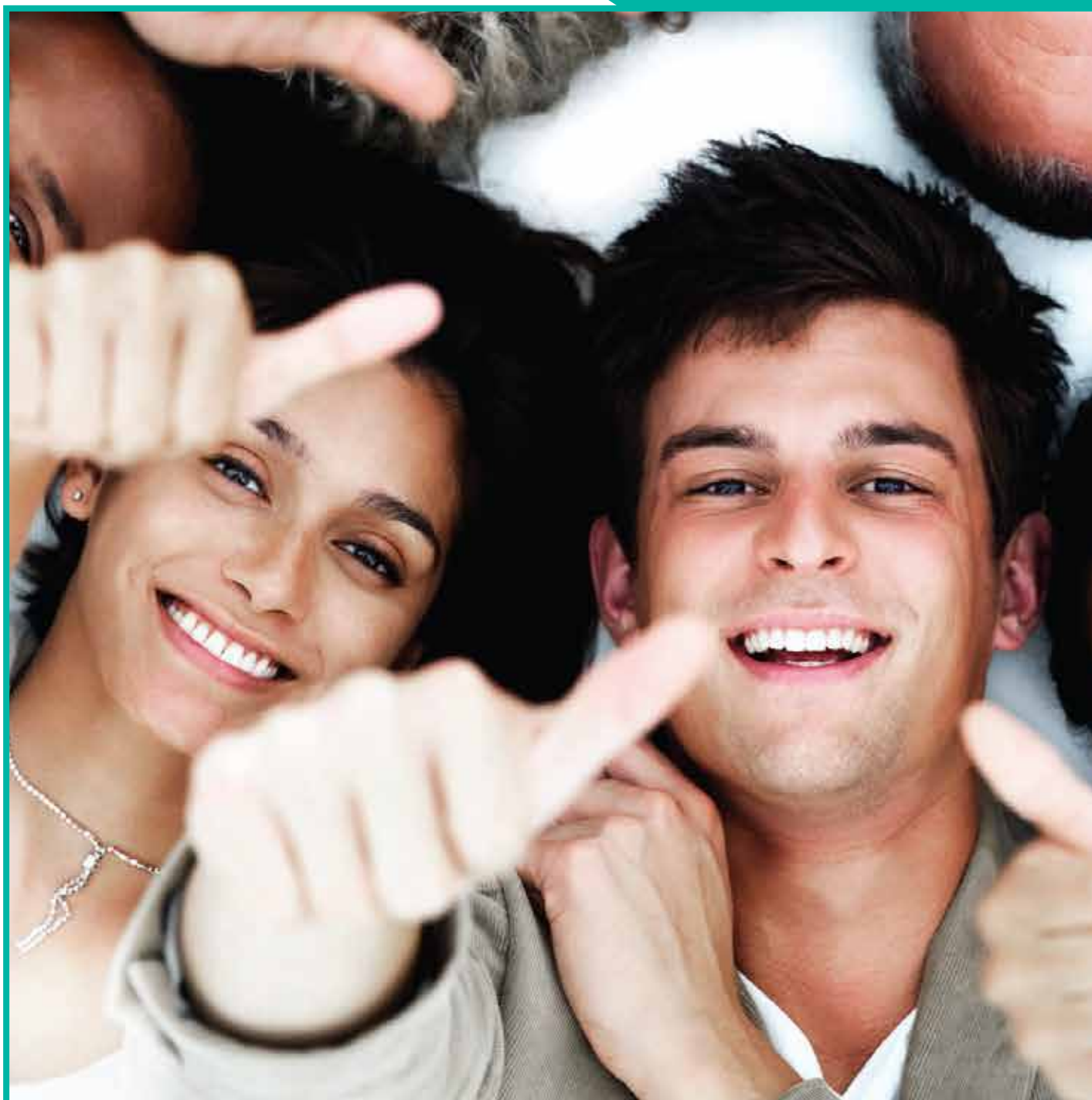




A member of the Pacific Cross Group of Companies

EMERGENCY MEDICAL PLAN HEALTH INSURANCE



The strength behind your insurance

EMERGENCY MEDICAL PLAN

Emergency Medical Plan is designed for people who desire the medical plans for major illness and accident treatment at an affordable price and worldwide coverage in times of need. Emergency Medical Plan is perfect for the cost conscious consumer who needs a robust, trustworthy and powerful insurance plan in case of major illness or accidents.

Special Features:

- ▶ Deductible choices to lower the premium;
- ▶ Many options are available to customize your coverage;
- ▶ Affordable for treatment worldwide;
- ▶ Flexible Geographic Cover;
- ▶ 24/7 Emergency Assistance;
- ▶ Extensive Direct Billing network in Vietnam.

SCHEDULE OF BENEFITS (in VND)

Maximum Benefit For Any ONE Disability and Sequelae Covers normal, usual and customary charges for:	5,000,000,000 (20,000,000,000 upgrade)
DEDUCTIBLE (per person per year)	20,000,000 (50,000,000 & 100,000,000 option)
Treatment Area	Worldwide
INPATIENT BENEFITS – Covers normal, usual and customary charges for:	
Room and Board (standard room)	Semi-Private up to 7,000,000 per day (Upgrade up to 20,000,000 per day) (Private in Indonesia, Malaysia, Philippines & Vietnam)
Parent Accommodation – An extra bed in the same room for a parent accompanying an insured child under 18 years old	As Charged
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	600,000,000 (1,000,000,000 upgrade)
Anaesthetist's Fee	Up to 35% of eligible Surgeon's Fee
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
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 and no other policy benefits are payable in respect of Organ Transplant.	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	2,000,000,000
Home Nursing – Immediately after hospitalization and certified to be medically necessary by the attending physician for up to 30 days	As Charged
Rehabilitation – When certified necessary by the attending physician for up to 45 days of inpatient, day case or outpatient treatment starting within 14 days of hospitalization	As Charged
Hospice Care – For terminal illnesses with lifetime limit of	200,000,000
Psychiatric and Mental Disorders – Hospital charges with lifetime limit of	100,000,000
Follow-up Care – For up to 90 days of normal care immediately after hospitalization. Outpatient physician and physiotherapist when certified medically necessary by the attending physician; and, for required diagnostic laboratory tests, x-rays and prescribed medicines	50,000,000
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
Emergency Room Outpatient Treatment (for covered accident which has been treated within 24 hours of the accident by the outpatient department of hospital, 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

OPTIONAL BENEFITS:

Dental Benefit – Covers 80% of normal, usual and customary charges for Eligible Expenses per year up to	20,000,000
Personal Accident Benefit – Children (0-18 ages) only have 10% Personal Accident Sum Insured of their parents.	(1,000,000,000 to 10,000,000,000 option)
Travel Benefit – Covers the following eligible expenses worldwide when travelling outside the Insured's country of residence on trips lasting up to 90 days:	
Emergency Medical Expenses – Covers illness or injury including “Emergency Evacuation” - (up to VND 500,000,000) with a maximum of VND 6,000,000 per day for hospital room and board which is doubled when the room fee includes medical service costs and tripled when the room fee also includes all professional services; and “Get You Home Benefit” - covers the additional cost of your own travel and accommodation necessarily incurred as a result of a covered disability to get you back home.	700,000,000
Baggage & Travel Documents – Covers loss and damage of baggage and personal items; and loss of travel documents up to	15,000,000
Baggage Delay – Covers purchase of essential clothing and toiletries if your checked baggage is delayed on arrival at your destination for over 12 hours up to	2,500,000
Personal Money – Covers theft, burglary and robbery of cash, bank notes and traveller's checks up to	10,000,000
Hospital Cash Income – Pays VND 1,000,000 per day for each day you are hospitalized over 24 hours up to	12,000,000
Travel Delay – Covers transportation expenses incurred as a direct consequence of travel delay resulting from serious weather conditions, industrial action, hijack, mechanical derangement if an Insured Person has to re-route his trip due to cancellation of a prior confirmed booking; or “Cash Allowance” – pays VND 500,000 for each full 12 hours delay up to a maximum of VND 2,000,000	13,000,000
Curtailment of Trip & Cancellation Charges – Covers irrecoverable prepaid travel arrangement deposits or any increased cost of travel in the event of death, serious injury or illness of the Insured Person, immediate family members or close business partner of the Insured Person, witness summons, jury service, compulsory quarantine; natural disasters at the planned destination or complete destruction of an Insured Person's principal residence	50,000,000
Optional Rental Car Protection – Covers loss and damage occurs to a rental car result directly from fire, theft, collision or vandalism. Deductible: VND 5,000,000	(200,000,000 option)

PREMIUM RATES (UNIT: 1,000 VND)

AGE GROUP	0-3	4-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65*
EMERGENCY MEDICAL PLAN	14,222	14,222	17,794	19,625	21,477	23,373	25,402	27,276	31,752	34,023	36,713
Upgrade Benefits:											
▶ VND 20,000,000,000 Benefit	5,513	5,513	5,513	5,513	5,513	5,513	5,513	5,513	5,513	5,513	5,513
▶ Additional Room & Board (per VND 1,000,000 increase)	662	662	662	662	662	662	662	882	882	882	1,103
▶ VND 1,000,000,000 Surgeon's Fee	1,169	1,169	1,433	1,566	1,698	1,830	1,940	2,051	2,271	2,403	2,646

OPTIONAL BENEFITS:

Dental Benefit	3,150	5,775	5,775	5,775	5,775	5,775	5,775	5,775	5,775	5,775	5,775
Personal Accident Benefit	Class 1: VND 28,350 per VND 20,000,000										
Travel Benefit	1,785										
Rental Car Protection	Not available below age 23			1,575 for ages 23 to 75							

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.
- VND 20,000,000,000 benefit upgrade can be renewed up to age 75 and is subject to availability.
- Medical premiums for age over 65 are available on request.
- 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.

(*) For Renewal Only

() Treatment Area Limit (TAL)**, limits coverage in North America (Canada, USA, Mexico, and Caribbean), Japan, and Hong Kong as follows: Coverage will be given for emergency In-Patient treatment only, provided the Insured person has travelled not more than a total of 30 days per policy year (combining all trips) to these countries.

DISCOUNT OPTIONS

(Discount Options are not applicable to Optional Benefits and Discount for Deductible Options are not applicable to Upgrade Benefits)

▶ VND 50,000,000 Deductible Option (you pay the first VND 50,000,000 of eligible expenses)	25%
▶ VND 100,000,000 Deductible Option (you pay the first VND 100,000,000 of eligible expenses)	35%
▶ Treatment Area Limit (TAL)**	25%
▶ Number of Lives: 3 – 4 Insured Persons	5%
5 – 10 Insured Persons	10%
11 – 20 Insured Persons	15%
21 Insured Persons and above	20%

BLUE CROSS VIETNAM is a part of an international group managing and designing travel and medical insurance benefits for people living and working in Asia. Blue 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:
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