

# SENIOR SERIES

## 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		

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* – 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:	
<b>Dental Benefit</b> – Covers 80% of normal, usual and customary charges for Eligible Expenses per year up to VND 20,000,000	
<b>Personal Accident Benefit</b> – Option from VND 1,000,000,000 up to VND 10,000,000,000	