



*The strength behind your insurance*

## M A S T E R   S E R I E S



## MASTER SERIES

**Master Series** is designed for discerning people who want full service medical plans at an affordable price and worldwide coverage in times of need. Master Series has many optional benefits so you can tailor the coverage to your requirements and budget. Our goal is to give you peace of mind from the financial burden of future medical costs.



### Two Lifestyle Upgrades

Options cover Dental, Personal accident, Medical Check-up, Vaccination and vitamins



**Comprehensive**



### Free Travel Benefits

For people with Out-patient coverage



**Worldwide Coverage**

## SCHEDULE OF BENEFITS (in VND)

### Maximum Benefit For Any ONE Disability and Sequelae

Covers normal, usual and customary charges, per disability per lifetime for:

#### Treatment Area

**INPATIENT BENEFITS** – Covers normal, usual and customary charges for:

#### Room and Board (standard room)

**Parent Accommodation** – An extra bed in the same room for a parent accompanying an insured child under 18 years old

#### Intensive Care Unit, Coronary Care Unit, and Operating Room

**Surgeon's Fee** – Includes pre-surgical assessment and normal post-surgical care for each operation

#### Anaesthetist's Fee

**Pre and Post Hospitalization (including Rehabilitation)** – Within 30 days before admission and 90 days after discharge up to

**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.

**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

**Home Nursing** – Immediately after hospitalization and certified to be medically necessary by the attending physician for up to 30 days per disability per year

**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)

**Hospice Care** – For terminal illnesses with lifetime limit of

**Psychiatric and Mental Disorders** – Hospital charges of VND50,000,000 (applicable to M1+ and M2) or VND100,000,000 (applicable to M3) per year with lifetime limit of

**Maternity Benefit** – Maximum limit per pregnancy after a 12-month waiting period (90 days for miscarriage and therapeutic abortion) up to Limit per pregnancy

- Delivery
- Miscarriage and therapeutic abortion

When both husband and wife are insured, the limit shall be increased by 50%

**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

**Mortal Remains** – Repatriation to Home Country or Country of Residence

## EMERGENCY BENEFITS

**Accidental Damage to Teeth** – Emergency treatment for up to 7 days following accidental loss or damage caused to sound natural teeth

### M1+

### M2

### M3

5,000,000,000

10,000,000,000

20,000,000,000

Worldwide

Worldwide

Worldwide

Private in Vietnam, Semi-Private in other countries

Private in ASEAN countries, Semi-Private in other countries

Semi-Private in E.U/ HK/ N. America/ Switzerland. Private in other countries

As Charged

As Charged

600,000,000 per operation (1,000,000,000 upgrade)

As Charged

Up to 35% of eligible Surgeon's Fee

As Charged

30,000,000 per disability per year

40,000,000 per disability per year

50,000,000 per disability per year

500,000,000

1,000,000,000

4,000,000,000

500,000,000

1,000,000,000

2,000,000,000

As Charged

As Charged

100,000,000

100,000,000

200,000,000

100,000,000

150,000,000

200,000,000

40,000,000  
20,000,000

60,000,000  
30,000,000

100,000,000

Included

As Charged

As Charged

	M1+	M2	M3
<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		
<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			
<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 BENEFIT (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. Children (0-18 ages) only have 10% Personal Accident Sum Insured of their parents	

<b>Lifestyle Upgrade 1</b>	- <b>Medical Check-up:</b> VND2,600,000	<b>Lifestyle Upgrade 2</b>	- <b>Medical Check-up:</b> VND4,000,000
	- <b>Vaccination:</b> VND1,000,000		- <b>Vaccination:</b> VND2,000,000
	- <b>Dental Benefit:</b> VND5,000,000 (you pay 20% and we pay 80% of eligible expenses)		- <b>Dental Benefit:</b> VND10,000,000 (you pay 20% and we pay 80% of eligible expenses)
	- <b>Personal Accident:</b> VND200,000,000 (the benefit of Child (0-18 ages) is VND20,000,000 only)		- <b>Personal Accident:</b> VND500,000,000 (the benefit of Child (0-18 ages) is VND50,000,000 only)

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

AGE GROUP	PLAN				OPTIONAL BENEFITS			
	M1+	Upgrade Benefit: VND 1,000,000,000 Surgeon's Fee	M2	M3	Dental Benefit	Personal Accident Benefit	Lifestyle Upgrade 1	Lifestyle Upgrade 2
0 - 5	26,583	1,376	27,578	31,576	3,150	for Class 1 Occupation: VND28,350 per VND20,000,000	4,494	7,035
6 - 18	26,086	1,350	27,063	30,986	5,775			
19 - 25	37,007	1,655	44,071	55,780	5,775			
26 - 30	39,809	1,808	47,376	59,758	5,775			
31 - 35	42,671	1,961	50,681	63,791	5,775			
36 - 40	45,612	2,114	54,180	67,781	5,775			
41 - 45	48,607	2,241	56,902	73,092	5,775			
46 - 50	54,489	2,369	64,379	77,185	5,775			
51 - 55	60,486	2,623	72,171	88,779	5,775			
56 - 60	74,493	2,776	88,834	99,900	5,775			
61 - 65	89,398	3,056	106,601	138,144	5,775			
66 - 70*	134,127		159,883	186,503	5,775			
71 - 75*	185,110		220,672	261,905	5,775			
76 - 80*	255,418		304,546	364,316	5,775			
81 - 85*	352,453		420,279		5,775			
86 - 90*	486,363		579,961		5,775			

\* Renew Only

**DISCOUNTS** are not applicable to Optional Benefits and Discount for Outpatient Exclusion is not applicable to Upgrade Benefit.

Discount Option **“VND50,000,000 Inpatient Benefits Deductible”** is only available if a client takes Inpatient Benefits only. In this case, they can choose between two discount options – “VND50,000,000 Inpatient Benefits Deductible” or “20% Co-payment”.

<b>Outpatient Exclusion</b>	30%
<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>20% Co-payment:</b> you pay 20% and we pay 80% of eligible expenses.	25%
<b>VND50,000,000 Inpatient Benefits Deductible:</b> you pay the first VND50,000,000 of eligible Inpatient treatment expenses in each policy year.	20%

NUMBER OF LIVES	
<b>3 – 4 Insured Persons</b>	5%
<b>5 – 10 Insured Persons</b>	10%
<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.

- *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.*



**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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