



10 Reasons To Choose Pacific Cross Vietnam For Your School

Pacific Cross Vietnam goes to considerable lengths to ensure the well being of our clients. We are an industry leader due to our personalized attention to customer needs and our focus on customer service.

Why you should choose Pacific Cross Vietnam?

- ▶ **One low level price** for everyone regardless of age; easy administration;
- ▶ Free **Work permit** medical exam for new joining teachers;
- ▶ **\$10,000USD** personal accident free for all insured teachers;
- ▶ **Dependents coverage**, a variety of plans and coverage amounts;
- ▶ **Free travel benefits** for people with outpatient coverage;
- ▶ Supportive and helpful administration – **easy enrolment**;
- ▶ **Discounts** available for students and their families;
- ▶ **Tailor made** plans, flexible benefits specifically for your school;
- ▶ For **students trips**, 25% school discount on all group travel insurance;
- ▶ For **teachers travelling** with the insured students, free Travel insurance.



PACIFIC CROSS VIETNAM is a Medical Insurance Administrator, licensed in Vietnam and is part of the international Pacific Cross group of companies, with over 60 years' experience 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**.

The Pacific Cross Group of companies has been doing business throughout Asia for over 60 years with operations in Indonesia, Hong Kong, Philippines, Thailand, China, and Vietnam since 2004. In Vietnam, we have established close working relationships with several Vietnamese insurance companies, provided coverage for over 50,000 customers and counting, and have played an active role in the development of the health and travel insurance products in this country. We are the future of insurance administration in Vietnam.

PACIFIC CROSS VIETNAM

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Medical Costs In Vietnam

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60% of American bankruptcies are due to medical expenses.”
The American Journal of Medicine, August 2009

“In Asia Pacific the cost of medical care rose 10.2% in 2011.
Towers Watson Global Medical Trends Report 2011

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Treatment cost by Illness (Vietnam):

In Vietnam there are many first rate clinics and hospitals, both International and Local. As with most things in this world the highest price does not always equal the best care. Clinics/hospitals are in business to make profit and will charge what they believe people will pay. More expensive does not always mean better service/quality. The clinic/hospital a client seeks is a personal choice. A client needs to choose a place that matches their preference and budget.

Cost at Clinic

Emergency evacuation Vietnam to Bangkok / (Air Ambulance)	\$30,000
Chronic Illness	
1. Type 1 Diabetic	approx. \$7,500 per year
2. High blood pressure	approx. \$1,200 per year
Acute Illness	
1. Common cold	\$125
2. Gastroenteritis	\$110
3. Urinary Trac Infection	\$233
4. Food poisoning	\$250
Accident	
1. Torn ligament	\$5,000 - \$12,000
2. Accident – broken leg	\$7,500
Mortal Remains sent to home country	\$7,500 - \$12,000



FACT: Accident and illness are common occurrence in our community:

- ▶ **The number of traffic accident deaths is shocking, but the number of injuries is three times as high,"** said *Nguyen Phuong Nam of the WHO's Vietnam office.* **"There are many serious head injuries."**
- ▶ **In Vietnam, chronic diseases were shown to be leading causes of deaths, accounting for 66% of all deaths in 2002 -** *Economic aspects of chronic diseases in Vietnam, 2009.*

FACT: In a medical emergency hospitals and clinics will not perform any work unless they know they are being paid; A person has to pay or guarantee the payment in advance.

Consultation

Doctor	\$15 - \$95
Follow-up	\$15 - \$65
After hours	\$30 - \$105
Home visit	\$30 - \$145

Cost of Diagnostic Tests

Chest X-ray	\$10 - \$50
Ultrasound	\$16 - \$65
Full Blood count	\$10 - \$35
MRI	\$125 - \$450
CT scan	\$125 - \$350