

TABLE OF BENEFIT

Overall yearly maximum up to		A1	A2	B1	B2	C1	C2	D1	D2
		VND 42,000,000,000	VND 11,000,000,000	VND 32,000,000,000	VND 8,000,000,000	VND 21,000,000,000	VND 6,000,000,000	VND 1,100,000,000	VND 1,100,000,000
Area of cover	Worldwide excluding USA	South East Asia		South East Asia		South East Asia		Vietnam	
	Workwide	Worldwide excluding USA Up to 10,000,000,000 VND		Worldwide Up to 6,000,000,000 VND		Worldwide Up to 4,000,000,000 VND		Asia Up to 2,000,000,000 VND	
Emergency treatment only		Max 90 days per trip		Max 90 days per trip		Max 90 days per trip		Max 30 days per trip	
IN-PATIENT AND DAY-CARE TREATMENT									
1	Room and board type/night	Standard Single Room	Standard Single Room	Standard Single Room	Standard Single Room	Standard Single Room	Standard Single Room	Standard Single Room	Standard Single Room
2	Hospital charges <ul style="list-style-type: none"><li>• diagnostic procedures</li><li>• surgical procedures</li><li>• operating theatre charges</li><li>• nursing care, drugs and dressings</li><li>• surgeons and anaesthetist charges</li><li>• intensive care unit charges</li><li>• consultations and physiotherapy while admitted for treatment of an eligible medical condition and when such treatment directly relates to it</li><li>• radiotherapy and/or chemotherapy</li><li>• computerized tomography, magnetic resonance imaging, x-rays and other such proven medical imaging techniques</li><li>• special nursing in hospital</li></ul>								
3	Organ transplant (Kidneys, heart, liver, lung or bone marrow (Excluding the costs of collecting donor organs or any expenses incurred by the donor)								
4	Reconstructive surgery								
5	Surgical implants								
6	Companion accommodation/ night (who stay either in the same hospital room with the insured person or at a hotel/motel near the hospital within the city of hospital located)	3,000,000 VND	3,000,000 VND	3,000,000 VND	3,000,000 VND	3,000,000 VND	3,000,000 VND	Companion bed in hospital is fully covered for one person	
7	Cash Benefit/ night (provided that no other benefit is claimed to Fijco under this Policy per in-patient treatment)	8,500,000 VND Max 45 nights	1,600,000 VND	8,500,000 VND Max 45 nights	1,600,000 VND	6,400,000 VND	1,500,000 VND	1,100,000 VND	1,100,000 VND
8	Government hospital allowance/night	1,100,000 VND	550,000 VND	1,100,000 VND	550,000 VND	1,100,000 VND	550,000 VND	550,000 VND	550,000 VND
9	In-patient treatment for HIV/AIDS due to occupational accident or blood transfusion (Waiting period - 48 months)	212,000,000	212,000,000	212,000,000	212,000,000	212,000,000	212,000,000	⊗	⊗
II CANCER & KIDNEY DIALYSIS (IN & OUT-PATIENT TRE									
10	Radiotherapy and/or chemotherapy								
11	Kidney dialysis								
III PRE-HOSPITALISATION AND POST-HOSPITALISATION									
12	Pre-hospitalisation treatment within 90 days before admission (one consultation, prescribed investigation and essential medications only)								
13	Post-hospitalisation treatment within 90 days after discharge (follow-up one patient consultation and treatment following an eligible in-patient treatment or day surgery)								
IV OUT-PATIENT TREATMENT									
14	Emergency out-patient treatment following an accident (Within 24 hours following accident)								
15	Out-patient surgical procedures								
16	General Practitioner and Specialist Care <ul style="list-style-type: none"><li>- Charges for consultations, prescriptions and diagnostic tests</li><li>- Second opinion for the same medical condition (pre-approval is compulsory)</li></ul>					⊗	⊗	⊗	⊗
17	Computerized tomography, magnetic resonance imaging, positron emission tomography and gut scan received as an out-patient					Follow term conditions of 'Pre-hospitalisation treatment' and/or 'Post-hospitalization treatment' benefits respectively			
18	Hormone Replacement Therapy (HRT)					Follow term conditions & limit Post-hospitalization treatment benefits			
19	Physiotherapy, Occupational therapy and Speech therapy								
IV OTHER BENEFITS									
20	Alternative and Wellbeing Medicine <ul style="list-style-type: none"><li>- Consultation and treatment provided and prescribed by a qualified and registered chiropractor, dietitian, nutritionist, naturopath, acupuncturist, homeopath, physiotherapist and traditional Chinese medicine practitioner</li><li>- Vitamins, supplements, and Chinese traditional medicine</li></ul>	42,000,000	16,000,000	32,000,000	10,000,000	⊗	⊗	⊗	⊗
21	Wellness <ul style="list-style-type: none"><li>Health Screen</li><li>Vaccinations (including consultation charge made in conjunction with vaccination )</li></ul>	17,000,000 4,000,000	4,000,000 4,000,000	2,500,000 ⊗	⊗ ⊗	⊗ ⊗	⊗ ⊗	⊗ ⊗	⊗ ⊗
V DENTAL CARE									
22	Accidental Damage to Natural Teeth								
	Oral and Maxillofacial Surgery <ul style="list-style-type: none"><li>- Surgical removal of impacted / un-erupted teeth and buried teeth which are diseased or causing symptoms;</li><li>- Surgical removal of complicated buried roots which are diseased or causing symptoms;</li><li>- Enucleation (removal) of cysts of the jaw;</li><li>- Treatment of cancers (For lesion or lump in the mouth).</li></ul>								
	Routine Dental Care: Dental examination, extraction, fillings, scaling/polishing, x-ray, sealant and fluoride treatment	15,000,000 Co-pay 20%	15,000,000 Co-pay 20%	7,500,000 Co-pay 20%	7,500,000 Co-pay 20%	⊗	⊗	⊗	⊗
	Restorative Dental Treatment (6 months Waiting Period) Root canal treatment, implants, bridgework, crowns, treatment of gum disease, dentures, inlays, onlays	32,000,000 Co-pay 20%	32,000,000 Co-pay 20%	25,000,000 Co-pay 20%	25,000,000 Co-pay 20%	⊗	⊗	⊗	⊗
VI OPTICAL BENEFIT									
23	Routine optical care: Eye examinations, corrective spectacle lenses, contact lenses and associated spectacle frames	6,000,000	4,000,000	⊗	⊗	⊗	⊗	⊗	⊗
VII MEDICAL EVACUATION & REPATRIATION									
24	International Emergency Medical Assistance (IEMA)  Travel cost (economy fare) for planned eligible in-patient treatment							Included when travelling outside Vietnam	⊗
VIII MATERNITY CARE									
25	Investigation into the cause of infertility (18 months Waiting Period / lifetime limit) Pre- and Post- Natal Complications (12 months Waiting Period) <ul style="list-style-type: none"><li>• Antiphospholipid syndrome,</li><li>• Cervical incompetence,</li><li>• Ectopic pregnancy,</li><li>• Gestational diabetes,</li><li>• Hydatidiform mole – molar pregnancy,</li><li>• Hyperemesis gravidarum,</li><li>• Obstetric cholestasis,</li><li>• Pre-eclampsia / Eclampsia,</li><li>• Rhesus (RH) factor,</li><li>• Threatened miscarriage,</li><li>• Post partum haemorrhage,</li><li>• Retained placental membrane.</li></ul>	42,000,000	42,000,000	⊗	⊗	⊗	⊗	⊗	⊗
	Pregnancy and Childbirth (12 months Waiting Period)	360,000,000	275,000,000	⊗	⊗	⊗	⊗	⊗	⊗
IX NEW BORN CARE									
26	New Born Accommodation (in the same hospital with the sick mother)					⊗	⊗	⊗	⊗
	Acute medical condition (Excluding congenital conditions and within 30 days from date of birth) Treatment of Congenital Conditions (within 30days from the date of birth)	1,100,000,000	640,000,000	⊗	⊗	⊗	⊗	⊗	⊗
X OTHER BENEFITS									
27	Home Nursing								
28	Local Road Ambulance Transport								
29	Tính trung có sẵn (9 months Waiting Period)	42,000,000	21,000,000	⊗	⊗	⊗	⊗	⊗	⊗
30	Bệnh bẩm sinh (9 months Waiting Period)	21,000,000	21,000,000	⊗	⊗	⊗	⊗	⊗	⊗
31	Psychiatric treatment	212,000,000	106,000,000	In-patient treatment only Max 30 days	⊗	In-patient treatment only Max 30 days	⊗	⊗	⊗
32	Medical aids & Durable Medical Equipment & Artificial Limbs <ul style="list-style-type: none"><li>- Artificial Limbs/once every 3 years</li><li>- Purchase or hire of Equipment, Medical Aids and Durable Medical Equipment (Compression stockings, hearing aids, speaking aids (electronic larynx), wheelchairs, crutches, corrective splint and orthopaedic supports)</li></ul>	63,000,000	21,000,000	⊗	⊗	⊗	⊗	⊗	⊗
		21,000,000	10,000,000	⊗	⊗	⊗	⊗	⊗	⊗
33	Hospice and Palliative (12 months Waiting Period/lifetime limit)	1,100,000,000	1,100,000,000	640,000,000	640,000,000	320,000,000	320,000,000	320,000,000	320,000,000