



BENEFITS TABLE _ CARE PLUS – PLAN A & B

Note: All benefits are in VND

Plan	A1	A2	B1	B2
Overall yearly maximum up to	42,000,000,000 đ	11,000,000,000 đ	32,000,000,000 đ	8,000,000,000 đ
1. Area of cover	Worldwide excluding USA	South East Asia	Worldwide excluding USA	South East Asia
Outside area of cover <i>(Emergency treatment only)</i>	Worldwide cover - up to 10,000,000,000 đ per policy year and limited to 90 days per trip	Worldwide excluding USA cover - up to 6,000,000,000 đ per policy year and limited to 90 days per trip	Worldwide cover - up to 6,000,000,000 đ per policy year and limited to 90 days per trip	Worldwide excluding USA cover - up to 4,000,000,000 đ per policy year and limited to 90 days per trip
2. In-patient and Daycare Treatment				
Daily accommodation charges	Standard Single Room		Standard Single Room	
Hospital Charges <ul style="list-style-type: none"> ○ diagnostic procedures ○ surgical procedures ○ operating theatre charges ○ nursing care, drugs and dressings ○ surgeon and anaesthetist charges ○ intensive care unit charges ○ consultations and physiotherapy while admitted for treatment of an eligible medical condition and when such treatment directly relates to it ○ radiotherapy and/or chemotherapy ○ computerized tomography, magnetic resonance imaging, x-rays and other such proven medical imaging techniques ○ special nursing in hospital 	Included		Included	
Organ transplant up to <i>(Kidney, heart, liver, lung or bone marrow)</i>	Included		Included	
Reconstructive surgery	Included		Included	
Surgical implants	Included		Included	
Companion accommodation up to <i>(applicable to the insured person's plan for companion's accommodation when he/she is staying either in the same hospital room with the insured person or at a hotel/motel near the hospital within the area of cover)</i>	3,000,000 đ per night		3,000,000 đ per night	
Cash benefit	8,500,000 đ per night up to 45 nights	1,600,000 đ per night	8,500,000 đ per night up to 45 nights	1,600,000 đ per night
In-patient Treatment for HIV / AIDS as a result of occupational accident or blood transfusion up to <i>(a waiting period of 48 consecutive months will apply)</i>	212,000,000 đ		212,000,000 đ	
Government hospital allowance	1,100,000 đ per night	550,000 đ per night	1,100,000 đ per night	550,000 đ per night
3. Pre- and Post-hospitalization Treatment				

Pre-hospitalization treatment (within 90 days before admission) up to covers one consultation, prescribed investigations and essential medications for an eligible in-patient treatment	Included		Included	
Post hospitalization treatment (within 90 days after discharge) up to we will pay for follow-up out-patient consultation and treatment following an eligible in-patient treatment or day surgery	Included		Included	
4. Out-patient Treatment				
Emergency out-patient treatment arising from an accident within twenty-four (24) hours) following bodily injury arising from an accident	Included		Included	
Radiotherapy and/or chemotherapy (out-patient)	Included		Included	
Kidney dialysis (out-patient)	Included		Included	
Out-patient Surgical Procedure	Included		Included	
General Practitioner and Specialist Care <ul style="list-style-type: none"> ○ We will pay for the medical practitioner's charges for consultations, prescriptions and diagnostic tests. Diagnostic tests include and are limited to laboratory, X-ray and ultrasound. ○ Second opinion for the same medical condition: pre-approval is recommended 	Included		Included	
Computerized tomography, magnetic resonance imaging, positron emission tomography and gait scans	Included		Included	
Hormone replacement therapy We will pay for the consultations and the cost of the implants, injections, patches or tablets	Included		Included	
Physiotherapy, occupational therapy and speech therapy	Included		Included	
5. Other Benefits				
5.1. Alternative Treatment up to <ul style="list-style-type: none"> ○ Consultation and treatment provided and prescribed by a qualified and registered chiropractor, , dietician, nutritionist, naturopath, acupuncturist, homeopath, physiotherapist and traditional Chinese medicine practitioner ○ vitamins, supplements, and Chinese traditional medicine when such are prescribed by the alternative practitioner or medical practitioner 	42,000,000 đ	16,000,000 đ	32,000,000 đ	10,000,000 đ
5.2. Wellness Benefit				
Health screen up to	17,000,000 đ	4,000,000 đ	2,500,000 đ	No benefit



Vaccination up to Consultation charge made in conjunction with vaccination	4,000,000 đ	No benefit	
5.3. Dental Treatment			
Accidental damage to natural teeth	Included	Included	
Oral and maxillofacial surgery <ul style="list-style-type: none"> Surgical removal of impacted / unerupted teeth and buried teeth which are diseased or causing symptoms; Surgical removal of complicated buried roots which are diseased or causing symptoms; Enucleation (removal) of cysts of the jaw; Treatment of cancers (For lesion or lump in the mouth). Pre-existing condition limitations do not apply to this benefit.	Included	Included	
Routine dental / Preventive dental care up to (Dental examination, extraction, fillings, scaling/polishing, x-ray, sealant and fluoride treatment) Pre-existing condition limitations do not apply to this benefit.	15,000,000 đ. 20% co-insurance applies	7,500,000 đ. 20% co-insurance applies	
Restorative dental up to (Available only after 6 months membership) Root canal treatment, implants, bridgework, crowns, treatment of gum disease, dentures, inlays, onlays Pre-existing condition limitations do not apply to this benefit.	32,000,000 đ. 20% co-insurance applies.	25,000,000 đ. 20% co-insurance applies.	
5.4. Optical Benefit			
Routine Optical Care up to The fees charged for eye examinations, corrective spectacle lenses, contact lenses and associated spectacle frames Pre-existing condition limitations do not apply to this benefit.	6,000,000 đ	4,000,000 đ	No benefit
5.5. Evacuation and repatriation			
International Emergency Medical Assistance Evacuation, when medically necessary, will always be to the nearest place where appropriate treatment can be given. The insured person evacuated in an emergency will subsequently be returned to his/her principal country of residence. Repatriation of mortal remains if the insured person is away from his/her principal country of residence is included – this may be to the insured person’s principal country of residence or to their home country.	Included	Included	
Travel cost (economy fare) for planned eligible in-patient treatment We will reimburse a maximum of one (1)	Included	Included	

<p>return airfare trip on economy class per policy year per insured person for an eligible in-patient treatment</p> <p>This benefit will also pay for a return airfare trip on economy class for one (1) accompanying person while the insured person is evacuated:</p> <p>(a) when the insured person is under sixteen (16) years old; or</p> <p>(b) when in the opinion of our appointed medical practitioner, the need for such accompanying person is medically necessary.</p>				
5.6. Maternity benefits				
Investigation into infertility up to (investigation and treatment of the cause of infertility)	42,000,000 đ in an insured person's lifetime. Available only after 18 months membership		No benefit	
<p>Pre- and post-natal complications</p> <ul style="list-style-type: none"> ○ Antiphospholipid syndrome, ○ Cervical incompetence, ○ Ectopic pregnancy, ○ Gestational diabetes, ○ Hydatidiform mole – molar pregnancy, ○ Hyperemesis gravidarum, ○ Obstetric cholestasis, ○ Pre-eclampsia / Eclampsia, ○ Rhesus (RH) factor, ○ Threatened miscarriage, ○ Post partum haemorrhage, ○ Retained placental membrane. <p>(Available only after 12 months membership)</p>	Included		Included	
<p>Pregnancy and delivery up to</p> <ul style="list-style-type: none"> ○ pre-natal care, ○ delivery of baby, ○ post-natal care <p>(Available only after 12 months membership)</p>	360,000,000 đ.	275,000,000 đ.	Optional for Groups * 106,000,000 đ.	
5.7. New Born Cover				
New born accommodation (pay for the child who stay in the hospital with the mother (being an insured person) while she is receiving eligible in-patient treatment at such hospital)	Included		Included	
Acute medical condition (excluding congenital conditions) include neonatal jaundice, colic, diarrhoea, constipation, vomiting and ear infection	Included		Included	
5.8. Home nursing	Included		Included	
5.9. Local Road Ambulance transport	Included		Included	
5.10. Pre-existing conditions up to	42,000,000 đ.		No benefit	
5.11. Congenital conditions up to	Available after 9 months membership			
5.12. Psychiatric treatment up to	212,000,000 đ	106,000,000 đ	In-patient treatment only up to 30 days	No benefit
5.13. Medical aids and durable medical equipments , artificial limbs				

<p><i>Artificial limbs up to The costs associated with fitting artificial limbs, including the artificial limbs, its maintenance, consultations and necessary medical or surgical procedures</i></p>	<p>63,000,000 đ every 3 years</p>	<p>21,000,000 đ every 3 years</p>	<p>No benefit</p>
<p><i>Medical aids and durable medical equipments up to compression stockings, hearing aids, speaking aids (electronic larynx), wheelchairs, crutches, corrective splint and orthopaedic supports</i></p>	<p>21,000,000 đ</p>	<p>10,000,000 đ</p>	<p>No benefit</p>
<p>5.14. Hospice and Palliative up to <i>the insured person is suffering from an eligible terminal medical condition and its associated medical conditions (12 months waiting period)</i></p>	<p>1,100,000,000 đ lifetime limit</p>		<p>640,000,000 đ lifetime limit</p>

Note: Pre-existing condition exclusions/limitations will apply to all benefits unless otherwise stated in the benefits table or the policy schedule.

BENEFITS TABLE _ CARE PLUS – PLAN C & D

Note: All benefits are in VND

Plan	C1	C2	D1	D2
Overall yearly maximum up to	21,000,000,000 đ	6,000,000,000 đ	2,100,000,000 đ	1,100,000,000 đ
1. Area of cover	Worldwide excluding USA	South East Asia	Vietnam	Vietnam
Outside area of cover <i>(Emergency treatment only.)</i>	Worldwide cover - up to 4,000,000,000 đ per policy year and limited to 90 days per trip	Worldwide excluding USA cover - up to 2,000,000,000 đ per policy year and limited to 90 days per trip	Asia cover - up to 2,000,000,000 đ per policy year, limited to 30 days per trip	South East Asia cover - up to 1,000,000,000 đ per policy year, limited to 30 days per trip
2. In-patient and Daycare Treatment				
Daily accommodation charges	Standard Single Room		Standard Single Room	Standard Single Room up to 4,400,000 đ per day
Hospital Charges <ul style="list-style-type: none"> ○ diagnostic procedures ○ surgical procedures ○ operating theatre charges ○ nursing care, drugs and dressings ○ surgeon and anaesthetist charges ○ intensive care unit charges ○ consultations and physiotherapy while admitted for treatment of an eligible medical condition and when such treatment directly relates to it ○ radiotherapy and/or chemotherapy ○ computerized tomography, magnetic resonance imaging, x-rays and other such proven medical imaging techniques ○ special nursing in hospital 	Included		Included	
Organ transplant up to <i>(Kidney, heart, liver, lung or bone marrow)</i>	Included		Included	
Reconstructive surgery	Included		Included	
Surgical implants	Included		Included	
Companion accomodation up to	3,000,000 đ per night <i>(applicable to the insured person's plan for companion's accommodation when he/she is staying either in the same hospital room with the insured person or at a hotel/motel near the hospital within the area of cover)</i>		Companion bed in the same hospital room with the insured person is fully covered for one person	Companion bed in the same hospital room with the insured person is fully covered for one person
Cash benefit	6,400,000 đ per night	1,500,000 đ per night	1,100,000 đ per night	1,100,000 đ per night
In-patient Treatment for HIV / AIDS as a result of occupational accident or blood transfusion up to <i>(a waiting period of 48 consecutive months will apply)</i>	212,000,000 đ		No benefit	

Government hospital allowance	1,100,000 đ per night	550,000 đ per night	550,000 đ per night	550,000 đ per night
3. Pre- and Post-hospitalization Treatment				
Pre-hospitalization treatment (within 90 days before admission) up to covers one consultation, prescribed investigations and essential medications for an eligible in-patient treatment	Included		Included	
Post hospitalization treatment (within 90 days after discharge) up to we will pay for follow-up out-patient consultation and treatment following an eligible in-patient treatment or day surgery	Included		Included	
4. Out-patient Treatment				
Emergency out-patient treatment arising from an accident within twenty-four (24) hours) following bodily injury arising from an accident	Included		Included	
Radiotherapy and/or chemotherapy (out-patient)	Included		Included	
Kidney dialysis (out-patient)	Included		Included	
Out-patient Surgical Procedure	Included		Included	
General Practitioner and Specialist Care <ul style="list-style-type: none"> ○ We will pay for the medical practitioner's charges for consultations, prescriptions and diagnostic tests. Diagnostic tests include and are limited to laboratory, X-ray and ultrasound. ○ Second opinion for the same medical condition: pre-approval is recommended 	Optional for Groups * 75,000,000 đ	Optional for Groups * 60,000,000 đ	Optional for Groups * 50,000,000 đ	Optional for Groups * 30,000,000 đ
Computerized tomography, magnetic resonance imaging, positron emission tomography and gait scans	Pre-hospitalization and/or post hospitalization treatment only. Subject to the benefit limit and terms and conditions applied for 'Pre-hospitalization treatment' / 'Post hospitalization treatment'.		Pre-hospitalization and/or post hospitalization treatment only. Subject to the benefit limit and terms and conditions applied for 'Pre-hospitalization treatment' / 'Post hospitalization treatment'.	
Hormone replacement therapy We will pay for the consultations and the cost of the implants, injections, patches or tablets	Post hospitalization treatment only. Subject to the benefit limit and terms and conditions applied for 'Post hospitalization treatment'.		Post hospitalization treatment only. Subject to the benefit limit and terms and conditions applied for 'Post hospitalization treatment'.	
Physiotherapy, occupational therapy and speech therapy	Post hospitalization treatment only. Subject to the benefit limit and terms and conditions applied for 'Post hospitalization treatment'.		Post hospitalization treatment only. Subject to the benefit limit and terms and conditions applied for 'Post hospitalization treatment'.	
5. Other Benefits				
5.1. Alternative Treatment up to	No benefit		No benefit	
5.2. Wellness Benefit				
Health screen up to	No benefit		No benefit	
Vaccination up to	No benefit		No benefit	
5.3. Dental Treatment				

Accidental damage to natural teeth	Included	Included	
<p>Oral and maxillofacial surgery</p> <ul style="list-style-type: none"> ○ Surgical removal of impacted / unerupted teeth and buried teeth which are diseased or causing symptoms; ○ Surgical removal of complicated buried roots which are diseased or causing symptoms; ○ Enucleation (removal) of cysts of the jaw; ○ Treatment of cancers (For lesion or lump in the mouth). <p>Pre-existing condition limitations do not apply to this benefit.</p>	Included	Included	
<p>Routine dental / Preventive dental care up to (Dental examination, extraction, fillings, scaling/polishing, x-ray, sealant and fluoride treatment)</p> <p>Pre-existing condition limitations do not apply to this benefit.</p>	<p>Optional for Groups * Routine dental / Preventive dental care 5,000,000 đ. 20% co-insurance applies</p>	<p>Optional for Groups * Routine dental / Preventive dental care 5,000,000 đ. 20% co-insurance applies</p>	
<p>Restorative dental up to (Available only after 6 months membership) Root canal treatment, implants, bridgework, crowns, treatment of gum disease, dentures, inlays, onlays</p> <p>Pre-existing condition limitations do not apply to this benefit.</p>	<p>Restorative dental 15,000,000 đ. 20% co-insurance applies. Available only after 6 months membership (waiting period can be waived for large groups)</p>	<p>Restorative dental 15,000,000 đ. 20% co-insurance applies. Available only after 6 months membership (waiting period can be waived for large groups)</p>	
5.4. Optical Benefit			
<p>Routine Optical Care up to</p> <p>Pre-existing condition limitations do not apply to this benefit.</p>	No benefit	No benefit	
5.5. Evacuation and repatriation			
<p>International Emergency Medical Assistance <i>Evacuation, when medically necessary, will always be to the nearest place where appropriate treatment can be given. The insured person evacuated in an emergency will subsequently be returned to his/her principal country of residence.</i></p> <p><i>Repatriation of mortal remains if the insured person is away from his/her principal country of residence is included – this may be to the insured person’s principal country of residence or to their home country.</i></p>	Included	Included when travelling outside of Vietnam	Included when travelling outside of Vietnam
<p>Travel cost (economy fare) for planned eligible in-patient treatment <i>We will reimburse a maximum of one (1) return airfare trip on economy class per policy year per insured person for an eligible in-patient treatment</i></p> <p><i>This benefit will also pay for a return airfare trip on economy class for one (1)</i></p>	Included	No benefit	

<p>accompanying person while the insured person is evacuated: (a) when the insured person is under sixteen (16) years old; or (b) when in the opinion of our appointed medical practitioner, the need for such accompanying person is medically necessary.</p>		
5.6. Maternity benefits		
Investigation into infertility up to	No benefit	No benefit
<p>Pre- and post-natal complications</p> <ul style="list-style-type: none"> ○ Antiphospholipid syndrome, ○ Cervical incompetence, ○ Ectopic pregnancy, ○ Gestational diabetes, ○ Hydatidiform mole – molar pregnancy, ○ Hyperemesis gravidarum, ○ Obstetric cholestasis, ○ Pre-eclampsia / Eclampsia, ○ Rhesus (RH) factor, ○ Threatened miscarriage, ○ Post partum haemorrhage, ○ Retained placental membrane. <p>(Available only after 12 months membership)</p>	<p>Optional for Groups * Included. Available only after 12 months membership</p>	<p>Optional for Groups * Included. Available only after 12 months membership</p>
<p>Pregnancy and delivery up to</p> <ul style="list-style-type: none"> ○ pre-natal care, ○ delivery of baby, ○ post-natal care <p>(Available only after 12 months membership)</p>	<p>Optional for Groups * 106,000,000 đ. Available only after 12 months membership</p>	<p>Optional for Groups * 106,000,000 đ. Available only after 12 months membership</p>
5.7. New Born Cover		
New born accommodation	No benefit	No benefit
Acute medical condition (excluding congenital conditions) include neonatal jaundice, colic, diarrhoea, constipation, vomiting and ear infection	Included	Included
5.8. Home nursing	Included	Included
5.9. Local Road Ambulance transport	Included	Included
5.10. Pre-existing conditions up to	No benefit	No benefit
5.11. Congenital conditions up to		
5.12. Psychiatric treatment up to	In-patient treatment only up to 30 days	No benefit
5.13. Medical aids and durable medical equipments, artificial limbs		
Artificial limbs up to	No benefit	No benefit
Medical aids and durable medical equipments up to	No benefit	No benefit
5.14. Hospice and Palliative up to the insured person is suffering from an eligible terminal medical condition and its associated medical conditions (12 months waiting period)	320,000,000 đ lifetime limit	320,000,000 đ lifetime limit

Note: Pre-existing condition exclusions/limitations will apply to all benefits unless otherwise stated in the benefits table or the policy schedule.