



The strength behind your insurance

2020



MASTER SERIES

www.pacificcross.com.vn



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

	M1+	M2	M3
Maximum Benefit For Any ONE Disability and Sequelae	5,000,000,000	10,000,000,000	20,000,000,000
Treatment Area	WORLDWIDE		

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 50,000,000 (applicable to M1+ and M2) or 100,000,000 (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

- 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 (or the lower benefit level if both the parents of such child are insured persons and are insured for different levels of benefits) 15 days after the date of birth or the date of discharge - whichever is later. Eligibility is contingent on submission of an application form to the Company. Free New Born Cover extends until the Insured Person's next renewal, free of charge, provided that the Insured Person has been insured under this Policy at least 12 consecutive months and such child qualifies for insurance.

Mortal Remains – Repatriation to Home Country or Country of Residence

	M1+	M2	M3
Room and Board (standard room)	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
Parent Accommodation	As Charged		
Intensive Care Unit, Coronary Care Unit, and Operating Room	As Charged		
Surgeon's Fee	600,000,000 per operation (1,000,000,000 upgrade)	As Charged	As Charged
Anaesthetist's Fee	Up to 35% of eligible Surgeon's Fee	As Charged	As Charged
Pre and Post Hospitalization (including Rehabilitation)	30,000,000 per disability per year	40,000,000 per disability per year	50,000,000 per disability per year
Organ Transplant	500,000,000	1,000,000,000	4,000,000,000
HIV/AIDS	500,000,000	1,000,000,000	2,000,000,000
Home Nursing	As Charged		
Miscellaneous Inpatient Charges	As Charged		
Hospice Care	100,000,000	100,000,000	200,000,000
Psychiatric and Mental Disorders	100,000,000	150,000,000	200,000,000
Maternity Benefit	40,000,000 20,000,000	60,000,000 30,000,000	100,000,000
Free New Born cover	Included		
Mortal Remains	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

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)

Emergency Local Ambulance Service

24-Hour Emergency Assistance Services and Emergency Medical Evacuation Service

Additional Travel Expenses (following Evacuation) - One economy class airline ticket to return an Insured Person to the Country of Residence

Accidental Damage to Teeth	As Charged
Accidental Emergency Outpatient Treatment	As Charged
Emergency Local Ambulance Service	As Charged
24-Hour Emergency Assistance Services and Emergency Medical Evacuation Service	Included
Additional Travel Expenses	Included

OUTPATIENT BENEFITS

Outpatient Benefit - 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

Alternative Medicines - Fees for visits to homeopath, osteopath, acupuncturist, bonesetter, herbalist and Chinese medicine practitioner and prescribed herbs up to an annual limit of

As Charged		
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

Curtailment of Trip or Cancellation Charges	50,000,000	Baggage & Travel Documents	15,000,000	Travel Delay	13,000,000
Hospital Cash Income	12,000,000	Personal Money	10,000,000	Baggage Delay	2,500,000

OPTIONAL BENEFITS

Dental Benefit – Covers 80% of normal, usual and customary charges for Eligible Expenses per year up to VND20,000,000

Personal Accident Benefit – Option from 1,000,000,000 up to 10,000,000,000. Children (0-18 ages) only have 10% Personal Accident Sum Insured of their parents

OPTIONAL BENEFITS	LIFESTYLE UPGRADE 1	LIFESTYLE UPGRADE 2
MEDICAL CHECK-UP	2,600,000	4,000,000
VACCINATION	1,000,000	2,000,000
DENTAL BENEFIT	5,000,000 (you pay 20% and we pay 80% of eligible expenses)	10,000,000 (you pay 20% and we pay 80% of eligible expenses)
PERSONAL ACCIDENT	200,000,000 (the benefit of Child (0-18 ages) is 20,000,000 only)	500,000,000 (the benefit of Child (0-18 ages) is 50,000,000 only)

PREMIUM RATES (UNIT: VND1,000)

AGE GROUP		0-5	6-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90*	
PLAN	M1+	29,308	27,407	38,881	41,824	44,831	47,921	51,068	57,247	63,548	78,264	93,924	140,917	194,481	268,349	370,295	510,986	
	M2	30,405	28,433	46,302	49,774	53,247	56,922	59,783	67,638	75,824	93,331	111,997	167,977	231,844	319,963	441,555	609,322	
	M3	34,813	32,554	58,604	62,784	67,020	71,212	76,793	81,093	93,274	104,958	145,138	195,944	275,164	382,760	535,864	750,209	
OPTIONAL BENEFITS	Upgrade Benefit: 1.000.000,000 Surgeon's Fee	1,516	1,418	1,739	1,900	2,060	2,221	2,355	2,488	2,756	2,917	3,211						
	DENTAL BENEFIT	3,150	5,775															
	PERSONAL ACCIDENT BENEFIT	for Class 1 Occupation: 28,350 per 20,000,000																
	LIFESTYLE UPGRADE 1	4,494																
	LIFESTYLE UPGRADE 2	7,035																

* Renew Only

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

Discount Option “50,000,000 Inpatient Benefits Deductible” is only available if a client takes Inpatient Benefits only. In this case, they can choose between two discount options - “50,000,000 Inpatient Benefits Deductible” or “20% Co-payment”.

Outpatient Exclusion	30%
Treatment Area Limit (TAL): 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%
20% Co-payment: you pay 20% and we pay 80% of eligible expenses.	25%
50,000,000 Inpatient Benefits Deductible: you pay the first 50,000,000 of eligible Inpatient treatment expenses in each policy year.	20%

NUMBER OF LIVES

3 – 4 Insured Persons	5%
5 – 10 Insured Persons	10%
11 – 20 Insured Persons	15%
21 Insured Persons and above	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.

Effective from April 1st, 2020



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**



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