

The strength behind your insurance

2021



FOUNDATION SERIES

www.pacificcross.com.vn



FOUNDATION SERIES

Foundation Series is designed for discerning clients who want reasonably priced medical care and worldwide coverage in times of need. Foundation Series has a wide range of flexible medical benefits to meet your health care needs with the convenience of an all in one plan - medical treatment, maternity, preventative health benefit and personal accident.



DENTAL BENEFITS are optional to match your needs and budget



EMERGENCY ASSISTANCE



DIRECT Extensive BILLING NETWORK IN VIETNAM



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

STANDARD	EXECUTIVE	PREMIER
500,000,000	1,000,000,000	2,000,000,000
	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 - 15 days maximum per disability per year

Physician's Daily Hospital Visit

Specialist's Fee

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.

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)

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

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

Free New Born cover - 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.

Preventive Health Benefit - Annual limit for routine check-up, vaccinations, appliances, vitamins

Burial and Funeral

Personal Accident Benefits

Semi-Private up to	
2,000,000/day	
(Private in Vietnam)	

30,000,000

Semi-Private up to 3,000,000/day (Private in Vietnam)

Semi-Private up to 4,000,000/day (Private in Vietnam)

Up to limit of Room & Board of the Insured Person

5,000,000/day	7,000,000/day							
As Charged								
As Charged								
As Charged	As Charged							
200,000,000 per operation	240,000,000 per operation							
Up to 30% of eligible Surgeon's Fee								
	As Charged As Charged As Charged 200,000,000 per operation							

20,000,000 per operation	As Charged	As Charged		
100,000,000 per operation	200,000,000 per operation	240,000,000 per operation		
Up to	30% of eligible Surgeon's	s Fee		
10,000,000 per disability per year	15,000,000 per disability per year	20,000,000 per disability per year		
100,000,000	200,000,000	300,000,000		
400,000/day	600,000/day	1,000,000/day		
80,000,000 per disability per year	140,000,000 per disability per year	210,000,000 per disability per year		
No	10,000,000	15,000,000		
No	Included	Included		
1,500,000	2,000,000	3,000,000		
6,000,000	10,000,000	10,000,000		

40,000,000

60,000,000

	STANDARD	EXECUTIVE	PREMIER		
EMERGENCY BENEFITS - Subject to the overall maximum limit per disability					
Accidental Damage to Teeth - Emergency treatment for up to 7 days following accidental loss or damage caused to sound natural teeth	10,000,000 per accident	15,000,000 per accident	20,000,000 per accident		
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	As Charged				
Emergency Local Ambulance Service	As Charged				
24-Hour Emergency Assistance Services and Emergency Medical Evacuation Service	Included				
Additional Travel Expenses (following Evacuation) - One economy class airline ticket to return an Insured Person to the Country of Residence	Included				
OUTPATIENT BENEFITS: Client can choose any plan					
MAXIMUM BENEFIT PER YEAR	24,000,000	36,000,000	48,000,000		
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	1,500,000/visit	2,000,000/visit	2,500,000/visit		
Alternative Medicines - 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			

OPTIONAL BENEFITS

Dental Benefit 1 - Covers 80% of normal, usual and customary charges for Eligible Expenses per year up to VND5,000,000

Dental Benefit 2 - Covers 80% of normal, usual and customary charges for Eligible Expenses per year up to VND10,000,000

	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
ENT	STANDARD	4,261	3,984	5,517	6,053	6,513	7,024	7,509	8,684	9,833	12,311	15,323	22,985	34,478
INPATIE	EXECUTIVE	5,244	4,904	6,717	7,279	7,841	8,480	9,118	10,676	12,260	15,044	20,024	30,036	45,054
N N	PREMIER	6,473	6,053	10,931	11,851	12,796	13,818	14,303	16,244	18,517	22,476	29,627	44,441	66,662
IENT	STANDARD	3,933	3,678	2,760	3,044	3,217	3,983	4,191	4,427	4,628	4,838	5,085	7,627	11,441
PATI	EXECUTIVE	6,039	5,647	4,776	5,722	6,085	6,389	7,970	8,352	8,787	9,172	9,579	14,369	21,553
OUT	PREMIER	7,430	6,948	6,309	7,560	8,020	8,482	10,551	11,036	11,597	12,132	12,673	19,010	28,515

OPTIONAL BENEFITS					
Dental Benefit 1	2,100				
Dental Benefit 2	3,780				

DISCOUNT	
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.



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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Administration Office: PACIFIC CROSS VIETNAM

Ho Chi Minh City 10th Floor & 16th Floor | Royal Centre Tower B 235 Nguyen Van Cu Street | Dist. 1 Tel: (+84 28) 7306 9669 Email: inquiry@pacificcross.com.vn

Sales Office: PACIFIC CROSS VIETNAM

Ho Chi Minh City 6th Floor | Pax Sky Tower | 159C De Tham St. | Dist.1 Tel: (+84 28) 7306 9669

Hanoi

19th Floor I VCCI Tower I 9 Dao Duy Anh St. I Dong Da Dist. Tel: (+84 24) 7308 6699