

Pacific Cross Vietnam's Member Guide For HEALTH INSURANCE PLAN

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I MEMBER SERVICES

Thank you for choosing Pacific Cross Vietnam to provide your medical insurance needs. You have purchased one of the leading medical policies in Vietnam.

If you are a new client, you are eligible for illness benefits 30 days from the date shown on your Policy, during this waiting period you are covered for injuries arising from accidents.

At Pacific Cross Vietnam, it is our aim to provide a high level of responsive service to you, particularly in times of medical need. For this reason, it is important you read your Policy and understand your coverage, as it contains essential information about the benefits, conditions and scope of your cover.

We draw your attention to the following:

- Please also check that the Policy reflects your requirements, and that all your contact details are accurate. In addition please review the coverage and benefit limits contained in your Policy. You should be aware of their limitations when you seek medical attention.
- A number of medical conditions are not covered, as per your policy wording. These refer to the standard exclusions, pre-existing conditions and specific endorsements that may be attached to your Policy.
- Your Policy may offer Out-Patient Benefits (e.g. doctor's consultations, medicines, diagnostic procedures, etc.) If you opted for these Benefits, kindly read the Policy Endorsement carefully.
- If you are going to be traveling overseas, please read the Policy conditions relating to travel time and medical coverage, overseas.
- Pacific Cross Vietnam has established a direct billing network of medical providers in Vietnam and this network continues to grow. This list of the medical providers has been included in this guide and a copy of our up-to-date listing can be found on our website. The network provides direct billing for In-patient, Out-patient and Dental Services. If your medical plan allows you access to our direct billing network, you have cashless visits to a wide range of hospitals, clinics and medical specialist in Vietnam for covered conditions.
- About the claim procedures, to facilitate a smooth and speedy claims assessment, please take note of the basic requirements that must be submitted to Pacific Cross Vietnam at the soonest possible time after the completion of your treatment and/or release from the hospital. Please refer to the Claims Procedure in this Guide. We also encourage you to contact our Customer Service Team before filing your claim. They will be happy to assist and guide you through the claims process.

CUSTOMER SERVICES

Our Customer Service Staff is ready to help you get the most from your health insurance plan.

Please call us at:

(+84 28) 7306 9669

8:00 AM – 12:00 AM or 1:00 PM – 5:00 PM, GMT+7

Monday – Friday

Or email to us at:

customerservice@pacificcross.com.vn

YOUR INSURANCE COVERAGE CARD

Your insurance coverage card includes your policy number, member number, valid date as well as some information of your plan. It is a good idea to carry this with you at all times so you have it in case of emergency to give it to the medical provider.

II

EMERGENCY ASSISTANCE SERVICES

In an Emergency situation, please call to our Hotline 24 hours/7 days a week:

(+84 28) 3821 6699

As part of the enrollment with your insurance coverage, an Insured Person has access to emergency medical services:

To access the assistance program, simply call the numbers of the Operation Center listed on the Insurance Coverage Card. The Company is responsible for the cost of all assistance services on the provision that the services are provided and or arranged by **Pacific Cross Vietnam (hereinafter called “PCV”)**. Pacific Cross Vietnam will answer the phone call 24/7/365 and based on the need will provide the services and consultations needed, either directly or through an International Emergency Services Assistance Company, currently Assist America. Pacific Cross Vietnam uses an international professional Emergency Assistance Services company to ensure the services rendered are of the highest international level of professionalism and quality, to ensure the expertise is medically sound and verifiable. The services can be given in any language anywhere in the world.

SCOPE OF SERVICES:

MEDICAL ASSISTANCE

(i) Telephone Medical Advice

PCV will arrange for the provision of medical advice to the Insured Person over the telephone.

(ii) Medical Service Provider Referral

PCV shall provide to the Insured Person, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively “Medical Service Providers”). PCV shall not be responsible for providing medical diagnosis or treatment.

Although PCV shall make such referrals, it cannot guarantee the quality of the Medical Service Providers

and the final selection of a Medical Service Provider shall be the decision of the Insured Person. PCV, however, will exercise care and diligence in selecting the Medical Service Providers.

(iii) Arrangement of Hospital Admission

If the medical condition of the Insured Person is of such gravity as to require hospitalization, PCV will assist such Insured Person in the hospital admission.

(iv) Monitoring of Medical Condition During and After Hospitalization

PCV will monitor the Insured Person’s medical condition during and after hospitalization, subject to any and all obligations in respect of confidentiality and relevant authorization.

(v) Delivery of Essential Medicine

PCV will arrange to deliver to the Insured Person essential medicine, drugs and medical supplies that are necessary for an Insured Person’s care and/ or treatment but which are not available at the Insured Person’s location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. The Insured Person is responsible for any delivery costs incurred.

(vi) Guarantee of Medical Expenses Incurred during Hospitalization

PCV can assist the Insured Person by guaranteeing on behalf of the Insured Person medical expenses incurred during an Insured Person’s hospitalization when the hospital expenses exceed **US\$2,500**.

(vii) Arrangement of Emergency Medical Evacuation (covers actual cost)

PCV will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the Insured Person to the nearest

hospital where appropriate medical care is available.

PCV will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

(viii) Arrangement of Medical Repatriation

PCV will arrange for the return of the Insured Person to the Country of Residence following the Insured Person's Emergency Medical Evacuation and subsequent hospitalization outside Country of Residence.

PCV will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

(ix) Arrangement of Transportation of Mortal Remains

Based on the specific plan you have the schedule of benefits will outline the mortal remains provision. For those plans that have this mortal remains benefit, PCV will arrange for the transportation of the Insured Person's mortal remains to the airport of the Country of Origin or Country of Choice.

(x) Arrangement of Compassionate Visit (covers one economy class return airfare)

PCV will arrange for one economy class return airfare for a relative or a friend of the Insured Person wishing to join the Insured Person who, when traveling alone, is hospitalized outside the Country of Residence for more than five (5) days.

(xi) Arrangement of Return of Minor Children (covers one-way economy class airfare)

PCV will arrange for one-way economy class airfares for the return of minor children below 16 years old to the Country of Residence if they are left unattended as a result of the accompanying Insured Person's hospitalization or Emergency Medical Evacuation. Escort will be provided, when necessary.

(xii) Arrangement of Accommodation (covers US\$150 per day up to maximum of 5 days)

PCV will arrange for the hotel accommodation of the Insured Person related to an incident requiring Emergency Medical Evacuation, Emergency Medical Repatriation or hospitalization before the Insured Person is fit to fly.

In case an Insured Person is traveling 150km away from Place of Residence for no more than 90 consecutive days; and traveling not for the purposes of obtaining or seeking any medical or surgical treatment, the Insured Person has access to emergency travel assistance services:

TRAVEL ASSISTANCE

(i) Inoculation and Visa Requirement Information

PCV shall provide information concerning visa and

inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vacation Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to the Insured Person at any time, whether or not the Insured Person is traveling or an emergency has occurred. PCV shall inform the Insured Person requesting such information that PCV is simply communicating the requirements set forth in a document and PCV shall name the document.

(ii) Interpreter Referral

PCV will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

Although PCV shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Insured Person. PCV, however, will exercise care and diligence in selecting the service providers.

(iii) Delay/Lost Luggage Assistance

PCV will assist the Insured Person who has lost his/her luggage while traveling outside the Country of Residence by referring the Insured Person to the appropriate authorities involved.

(iv) Lost Passport Assistance

PCV will assist the Insured Person who has lost his/her passport while traveling outside the Country of Residence by referring the Insured Person to the appropriate authorities involved.

(v) Legal Referral

PCV will provide the Insured Person with the name, address, telephone numbers, if requested by the Insured Person and if available, office hours for referred lawyers and legal practitioners. PCV will not give any legal advice to the Insured Person.

Although PCV shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Insured Person. PCV, however, will exercise care and diligence in selecting the service providers.

(vi) Embassy Referral

PCV shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

In the event of strikes, war, terrorist activities or other social unrest, adverse weather conditions, geological upheavals, PCV will try to assist but no obligation is assumed under the policy terms and conditions.

Please refer to the Policy Document for details of exclusion.

Our Direct Billing Network provides the benefit to have cashless visits to a wide range of hospitals, clinics and medical specialist in Vietnam. A full list of Direct Billing Network is available for you to download at:

<https://pacificcross.com.vn/medical-provider/>

Each medical provider has their own procedure for Direct Billing Services and the list of Direct Billing Facilities maybe updated & improved frequently; please visit our website to get the newest version. Often a preliminary medical report is required to confirm the condition is covered under your policy.

There is also an online tool on our website to help you find easily a medical provider in Vietnam. You can visit our website to find the information of medical providers: expertises, addresses, working hour, having Direct Billing Services or not, etc.

HOW TO FIND A MEDICAL PROVIDER ON OUR WEBSITE:

Visit our website www.pacificcross.com.vn select the function “Medical Providers” at the right bottom menu (or go to the direct link <https://pacificcross.com.vn/medical-provider/>)

- If you want to download the full list of Medical Providers for Direct Billing Services, please click the link: “Medical Provider list”
- If you want to search any Medical Provider and get the direction, please follow these steps:

Step 1: Location. This is the required field and has 02 ways to input the information:

Search by Name: Name of Hospital/Clinic

Or

Search by Location: Select a province in the dropdown list. You will get the list of Medical Providers in the province you selected.

The screenshot shows the 'MEDICAL PROVIDER' search interface. At the top, there are two radio buttons: 'Search by location' (selected) and 'Search by name'. Below them is a search input field containing 'FV'. To the right of the input field is a blue 'Search' button. Above the 'Search' button is a link 'Medical Provider list'. Below the search bar, it says 'Search 3 results'. The first result is 'Franco - Vietnamese Hospital'. It includes contact information (address, phone, fax, website) and opening hours (Monday-Friday: 08:00 - 12:00 & 13:00 - 17:00; Saturday: 08:00 - 12:00). There is also a 'Learn more' link.

Step 2 (optional step): You can select more filters:

- National
- City
- Language spoken
- Direct Billing Services
- Emergency Services
- Fee

The screenshot shows the 'MEDICAL PROVIDER' search interface with filters. At the top, there are two radio buttons: 'Search by location' (selected) and 'Search by name'. Below them are several dropdown menus: 'Vietnam' (selected), 'Ho Chi Minh' (selected), 'Specialists' (selected), 'Language spoken' (selected), 'Direct Billing' (selected), 'Emergency service' (selected), and 'Fee' (selected). To the right of the dropdown menus are two buttons: 'OK' and 'Reset'. Below the filters, it says 'Search 90 results'. The first result is 'Ho Chi Minh Medical University Hospital - Branch 3'. It includes contact information (address, phone, website) and opening hours (24/7).

Finally you click **SEARCH** to get the results.

THE RESULT PAGE:

Name and Contact
Information of
Medical Provider

Location

Bệnh Viện Đa Khoa Tâm Anh Tp. HCM

CONTACT INFORMATION

📍 2B Phố Quang, Phường 2, Quận Tân Bình, TP. HCM, Việt Nam

☎ (84 28) 7102 6789

🌐 <https://tamanhhospital.vn/>

Direct Billing: Ngoại Trú, Nhà thuốc, Nội trú

SPECIALITIES

Cơ - xương khớp, Gây mê hồi sức, Khoa chẩn đoán hình ảnh / X-quang, Nhi khoa, Nội soi tiêu hóa, Sản Phụ Khoa, Tai Mũi Họng, Tiết niệu, Tim Mạch

OPENING HOURS

Thứ hai - Thứ bảy: 07:30 - 16:30

LANGUAGE SPOKEN

Tiếng Anh, Tiếng Việt

THE SHORT LIST OF MEDICAL PROVIDERS FOR DIRECT BILLING NETWORK, updated in Jun, 2021

HO CHI MINH CITY

HOSPITAL

AN BINH HOSPITAL (V.I.P DEPARTMENT)
AN SINH HOSPITAL
AMERICAN INTERNATIONAL HOSPITAL
CITY CHILDREN'S HOSPITAL
CITY INTERNATIONAL HOSPITAL
COLUMBIA ASIA – GIA DINH INTERNATIONAL HOSPITAL
CU CHI DISTRICT HOSPITAL
DISTRICT 11 HOSPITAL
DISTRICT 2 HOSPITAL
DUC KHANG HOSPITAL
GIA AN 115 HOSPITAL
FRANCO – VIETNAMESE HOSPITAL (FV HOSPITAL)
HCMC HOSPITAL FOR REHABILITATION – PROFESSIONAL DISEASES
HO CHI MINH CITY ORTHOPEDICS AND REHABILITATION HOSPITAL
HO CHI MINH MEDICAL UNIVERSITY HOSPITAL
HO CHI MINH MEDICAL UNIVERSITY HOSPITAL – BRANCH 2
HO CHI MINH MEDICAL UNIVERSITY HOSPITAL – BRANCH 3
HOAN MY SAIGON GENERAL HOSPITAL
HOAN MY THU DUC INTERNATIONAL HOSPITAL
HONG DUC GENERAL HOSPITAL III
MINH ANH INTERNATIONAL HOSPITAL
NAM SAI GON INTERNATIONAL GENERAL HOSPITAL
QUOC ANH HOSPITAL
SAIGON EAR NOSE THROAT HOSPITAL (ENT)
SAI GON - ITO PHU NHUAN HOSPITAL
TAM ANH HO CHI MINH CITY GENERAL HOSPITAL
TAM DUC HEART HOSPITAL
TAM TRI SAIGON GENERAL HOSPITAL
TAN HUNG GENERAL HOSPITAL
THONG NHAT HOSPITAL (INTERNAL MEDICINE ON REQUEST DEPARTMENT & SURGERY ON REQUEST DEPARTMENT)
TRIEU AN PRIVATE HOSPITAL
VAN HANH GENERAL HOSPITAL
VINMEC CENTRAL PARK INTERNATIONAL HOSPITAL

CLINIC

CAREPLUS CLINIC (DISTRICT 1)
CAREPLUS CLINIC (DISTRICT 7)
CAREPLUS CLINIC (TAN BINH DISTRICT)
COLUMBIA ASIA INTERNATIONAL CLINIC – SAIGON
DIAMOND GENERAL CENTER
DIAMOND GENERAL CLINIC
FAMILY MEDICAL PRACTICE HCMC – CARE1 (BINH THANH DIST.)

FAMILY MEDICAL PRACTICE HCMC (DIST. 1)
FAMILY MEDICAL PRACTICE HCMC (DIST. 2)
FAMILY MEDICAL PRACTICE HCMC (DIST. 7)
FRANCO – VIETNAMESE SAI GON CLINIC
GOLDEN HEALTHCARE INTERNATIONAL GENERAL CLINIC
HANH PHUC INTERNATIONAL CLINIC
HANH PHUC INTERNATIONAL MEDICAL BUILDING
HCMC RAFFLES MEDICAL GENERAL CLINIC
HIEN DUC OBSTETRICS AND GYNECOLOGY CLINIC
HOAN MY SAI GON GENERAL CLINIC
HOANG MY SAIGON MEDICAL
INTERNATIONAL MEDICAL CENTRE
JIO HEALTH SMART CLINIC
KIM'S EYE & DASOM
MEDICAL DIAG CENTER
MONACO HEALTHCARE
NGOC MINH GENERAL CLINIC
OLYMPUS GIA MY CLINIC
PACIFIC GENERAL CLINIC
SAIGON HEALTHCARE GENERAL CLINIC
SAIGON INTERNATIONAL GENERAL CLINIC (ENT)
SINGAPORE INDOCHINA HEALTHCARE GROUP (SIHG)
STAMFORD SKIN CENTRE
THAI ANH GENERAL CLINIC
UNIVERSITY MEDICAL CLINIC I
VICTORIA HEALTHCARE CLINIC (DINH TIEN HOANG)
VICTORIA HEALTHCARE CLINIC (DISTRICT 2)
VICTORIA HEALTHCARE CLINIC (PHU MY HUNG)
VICTORIA HEALTHCARE CLINIC (PHU NHUAN DISTRICT)
VIET MY GENERAL CLINIC
VIGOR HEALTH GENERAL INTERNATIONAL CLINIC
VIGOR HEALTH GENERAL INTERNATIONAL CLINIC (DISTRICT 3)
VINMEC SAIGON INTERNATIONAL CLINIC
YERSIN INTERNATIONAL CLINIC
DENTAL CLINIC
3-2 DENTAL CLINIC
ACCADENT DENTAL CLINIC
APONA DENTAL CLINIC
AU MY DENTAL CLINIC
CAM TU DENTAL CLINIC
CONG QUYNH DENTAL CLINIC
FAR EAST DENTAL SURGERY
HI DENTAL CLINIC
KIM DENTAL – 3/2 STREET

KIM DENTAL – AN DUONG VUONG
KIM DENTAL – CACH MANG THANG 8
KIM DENTAL – CONG HOA
KIM DENTAL – DINH TIEN HOANG
KIM DENTAL – LE VAN SY
KIM DENTAL – LUY BAN BICH
KIM DENTAL – NGUYEN DINH CHIEU
KIM DENTAL – NGUYEN OANH
KIM DENTAL – NGUYEN THI THAP
KIM DENTAL – PHAN VAN TRI
KIM DENTAL – PHAN XICH LONG
KIM DENTAL – SUONG NGUYET ANH
KIM DENTAL – VO VAN NGAN
KOSEIKAI DENTAL CLINIC
LAN ANH DENTAL CLINIC (HA HUY TAP, DISTRICT 7)
LAN ANH DENTAL CLINIC (PHU NHUAN)
LAN ANH DENTAL CLINIC (PHU NHUAN)
LAN ANH DENTAL CLINIC (SALA BRANCH, DISTRICT 2)
LAN ANH DENTAL CLINIC (SALA BRANCH, DISTRICT 2)
LAN ANH DENTAL CLINIC (TON DAT TIEN, DISTRICT 7)
MINH KHAI DENTISTRY
NO.1 DENTAL CLINIC
ROSE DENTAL
SAKURA DENTAL CLINIC
STARLIGHT DENTAL CLINIC – DISTRICT 2
STARLIGHT DENTAL CLINIC – DISTRICT 3
SYDNEY DENTAL CENTER
VAN HANH GENERAL HOSPITAL – DENTAL DEPARTMENT 1
VAN HANH GENERAL HOSPITAL – DENTAL DEPARTMENT 2

HANOI
HOSPITAL
108 MILITARY CENTRAL HOSPITAL (ON REQUEST DEPARTMENT)
AN THINH OBSTETRICS & GYNECOLOGY HOSPITAL
AN VIET GENERAL HOSPITAL
BAC HA INTERNATIONAL GENERAL HOSPITAL
CENTRAL CHILDREN’S HOSPITAL (INTERNATIONAL DEPARTMENT)
CHU THAP XANH GENERAL HOSPITAL
DND INTERNATIONAL EYE HOSPITAL
DOLIFE INTERNATIONAL HOSPITAL
DONG DO HOSPITAL
DUC GIANG GENERAL HOSPITAL
HANOI CANCER HOSPITAL
HANOI FRENCH HOSPITAL
HANOI HEART HOSPITAL
HANOI MEDICAL JOINT STOCK COMPANY
HA THANH MEDICAL SERVICE JOINT STOCK COMPANY
HONG PHAT GENERAL HOSPITAL
HONG NGOC GENERAL HOSPITAL
HONG NGOC – PHUC TRUONG MINH GENERAL HOSPITAL
HUNG VIET CANCER HOSPITAL
MEDLATEC GENERAL HOSPITAL
NATIONAL HOSPITAL FOR TROPICAL DISEASES (DONG ANH)
NATIONAL HOSPITAL FOR TROPICAL DISEASES (GIAI PHONG)
PHUONG DONG GENERAL HOSPITAL
TAM ANH GENERAL HOSPITAL
THIEN DUC GENERAL INTERNATIONAL HOSPITAL
THU CUC INTERNATIONAL GENERAL HOSPITAL
VIET DUC UNIVERSITY HOSPITAL
VINMEC INTERNATIONAL HOSPITAL

CLINIC
DR. BINH TELE CLINIC
FAMILY MEDICAL PRACTICE – HA NOI
FAMILY MEDICAL PRACTICE – PEDIATRICS
MEDELAB CLINIC
HA NOI RAFFLES MEDICAL GENERAL CLINIC
HONG NGOC GENERAL INTERNATIONAL CLINIC
HONG NGOC HOSPITAL GENERAL CLINIC
HONG NGOC 2 GENERAL CLINIC (HONG NGOC HA DONG)
HONG NGOC 3 GENERAL CLINIC (HONG NGOC NGUYEN TUAN)
HOSPITAL OF VIETNAM NATIONAL UNIVERSITY HANOI – 182 LUONG
THE VINH CLINIC
HUNG VIET GENERAL CLINIC
MEDLATEC GENERAL CLINIC (TAY HO)
MEDLATEC GENERAL CLINIC (THANH XUAN)
THANH CHAN GENERAL INTERNATIONAL CLINIC
VIET HAN GENERAL CLINIC
VIETSING GENERAL INTERNATIONAL CLINIC
VINMEC ROYAL CITY INTERNALTIONAL CLINIC
DENTAL CLINIC
AUSTRALIAN DENTAL CLINIC
DND DENTAL CLINIC
KIM DENTAL – TON DUC THANG
NAVII DENTAL CLINIC – CUA DONG BRANCH
NAVII DENTAL CLINIC – HOA MA BRANCH

DA NANG

HOSPITAL
199 HOSPITAL
BINH DAN GENERAL HOSPITAL
DA NANG HOSPITAL
FAMILY HEALTHCARE DA NANG
HOAN MY HOSPITAL – DA NANG
TAM TRI DA NANG GENERAL HOSPITAL

THIEN NHAN DA NANG HOSPITAL
VINMEC DA NANG INTERNATIONAL HOSPITAL

CLINIC

FAMILY MEDICAL PRACTICE - DA NANG
PHUC KHANG GENERAL CLINIC

BINH DUONG

HOSPITAL

BINH DUONG PRIVATE GENERAL HOSPITAL
COLUMBIA ASIA HOSPITAL – BINH DUONG
HANH PHUC HOSPITAL
MEDIC–BD GENERAL HOSPITAL
SAIGON BINH DUONG HOSPITAL
VAN PHUC 1 GENERAL HOSPITAL
VAN PHUC 2 GENERAL HOSPITAL

CLINIC

CITY CHILDREN CLINIC – BEN CAT BRANCH
DENTAL CLINIC
KIM DENTAL – NGUYEN VAN TIET
KIM DENTAL – PHU LOI
PHAP VIET DENTAL CLINIC – CACH MANG THANG TAM
PHAP VIET DENTAL CLINIC – PHU LOI

VINH PHUC

74 CENTRAL HOSPITAL
LAC VIET FRIENDSHIP HOSPITAL – PHUC YEN
LAC VIET FRIENDSHIP HOSPITAL – VINH YEN

BAC NINH

HOAN MY INTERNATIONAL HOSPITAL

QUANG NINH

BAI CHAY HOSPITAL
QUANG NINH PROVINCE GENERAL HOSPITAL (ON REQUEST DEPARTMENT)
VINMEC HA LONG INTERNATIONAL HOSPITAL

HAI PHONG

HAI PHONG MEDICAL UNIVERSITY HOSPITAL
VINMEC HAI PHONG INTERNATIONAL HOSPITAL

NAM DINH

MINH DUC ND GENERAL CLINIC

NINH BINH

HOA LU – HA NOI GENERAL CLINIC

HA NAM

HA NOI DONG VAN GENERAL HOSPITAL

LAO CAI

SA PA COMMUNE GENERAL HOSPITAL

THAI NGUYEN

THAI NGUYEN INTERNATIONAL HOSPITAL
THAI NGUYEN NATIONAL HOSPITAL

PHU THO

PHU THO OBSTETRIC & PEDIATRIC HOSPITAL
PHU THO PROVINCE GENERAL HOSPITAL

SON LA

CUOC SONG GENERAL HOSPITAL

THANH HOA

HOP LUC CLINICAL HOSPITAL
THANH HA GENERAL HOSPITAL

NGHE AN

NGUYEN MINH HONG GENERAL HOSPITAL
QUANG KHOI GENERAL HOSPITAL
VINH INTERNATIONAL HOSPITAL

THUA THIEN - HUE

THE INTERNATIONAL PAVILION AT HUE NATIONAL HOSPITAL

QUANG NAM

VINH DUC GENERAL HOSPITAL

BINH DINH

BINH DINH GENERAL HOSPITAL
HOA BINH GENERAL HOSPITAL

KHANH HOA

HOSPITAL

TAM TRI NHA TRANG GENERAL HOSPITAL
VINMEC NHA TRANG INTERNATIONAL GENERAL HOSPITAL
VK HOSPITAL (22–12 HOSPITAL)

CLINIC

TIN DUC GENERAL CLINIC

BINH THUAN

CITY CHILDREN CLINIC – BINH THUAN BRANCH

DAK LAK

THIEN PHUOC GENERAL CLINIC

LAM DONG

HOAN MY HOSPITAL – DA LAT

BINH PHUOC

HOAN MY BINH PHUOC HOSPITAL

DONG NAI

HOSPITAL

DONG NAI CHILDREN’S HOSPITAL
DONG NAI GENERAL HOSPITAL – A BUILDING
HOAN MY DONG NAI INTERNATIONAL HOSPITAL
SAI GON – DONG NAI INTERNATIONAL TRAUMA – ORTHOPAEDICS

DENTAL CLINIC

KIM DENTAL – 30/4 STREET
 KIM DENTAL – NGUYEN AI QUOC
 VAN THANH DENTAL CLINIC – BIEN HOA 01 BRANCH
 VAN THANH DENTAL CLINIC – BIEN HOA 02 BRANCH
 VAN THANH DENTAL CLINIC – DINH QUAN BRANCH
 VAN THANH DENTAL CLINIC – THONG NHAT BRANCH

BA RIA - VUNG TAU**HOSPITAL**

LE LOI HOSPITAL
 CLINIC

SAI GON – VUNG TAU GENERAL CLINIC
 VAN THANH SAI GON GENERAL CLINIC
 VUNG TAU GENERAL CLINIC
 VUNG TAU RAFFLES MEDICAL GENERAL CLINIC

DENTAL CLINIC

KIM DENTAL – LE HONG PHONG
 VAN THANH DENTAL CLINIC – BA RIA BRANCH
 VAN THANH DENTAL CLINIC – UNDER VAN THANH SAI GON GENERAL CLINIC
 VAN THANH DENTAL CLINIC – VUNG TAU BRANCH

TIEN GIANG

KIM DENTAL – MY THO

TRA VINH

MINH TAM GENERAL HOSPITAL

DONG THAP

TAM TRI DONG THAP HOSPITAL

KIEN GIANG

VINMEC PHU QUOC INTERNATIONAL HOSPITAL

CAN THO**HOSPITAL**

CAN THO CITY GENERAL HOSPITAL
 HOAN MY GENERAL HOSPITAL – CUU LONG
 HOA HAO – MEDIC CAN THO GENERAL HOSPITAL
 PHUONG CHAU INTERNATIONAL HOSPITAL

CLINIC

VAN PHUOC CUU LONG GENERAL CLINIC

SOC TRANG**HOSPITAL**

PHUONG CHAU SOC TRANG INTERNATIONAL HOSPITAL

CLINIC

CITY CHILDREN CLINIC – SOC TRANG BRANCH

BAC LIEU

THANH VU MEDIC BAC LIEU GENERAL HOSPITAL

CA MAU

CA MAU OBSTETRICS AND PEDIATRICS HOSPITAL
 HOAN MY MINH HAI GENERAL HOSPITAL (CA MAU)

REGIONAL GUARANTEE OF PAYMENT HOSPITAL LIST**HONG KONG**

HONG KONG ADVENTIST HOSPITAL – STUBBS ROAD
 HONG KONG SANATORIUM & HOSPITAL
 MATILDA INTERNATIONAL HOSPITAL

PHILIPPINES

ASIAN HOSPITAL AND MEDICAL CENTER
 CARDINAL SANTOS MEDICAL CENTER
 MAKATI MEDICAL CENTER
 ST. LUKE'S MEDICAL CENTER - GLOBAL CITY

INDONESIA

MRCCC SILOAM HOSPITAL
 SILOAM HOSPITAL DENPASAR
 SILOAM HOSPITAL SURABAYA
 SILOAM HOSPITAL TB SIMATUPANG

THAILAND

BANGKOK GENERAL HOSPITAL
 BANGKOK NURSING HOME (BNH)
 BUMRUNGRAD HOSPITAL
 PHYATHAI NAWAMIN HOSPITAL
 PRARAM 9 HOSPITAL
 SAMITIVEJ SRIRACHA HOSPITAL
 SAMITIVEJ SUKHUMVIT HOSPITAL

SINGAPORE

MOUNT ELIZABETH HOSPITAL
 MOUNT ELIZABETH NOVENA HOSPITAL
 PARKWAY EAST HOSPITAL
 PARKWAY HOSPITALS SINGAPORE PTE LTD
 GLENEAGLES HOSPITAL

FOR DIRECT BILLING FACILITIES OUTSIDE VIETNAM

For in-patient work performed outside of Vietnam it is our preference to arrange Direct Billing with the hospital. In cases where the Insured has decided on the hospital, please have them contact us and we will prepare a “Letter of Guarantee” authorising the work to be done and arranging to pay them directly. The information for contacting us to obtain a Letter of Guarantee is on the back of the client coverage card or alternatively the details can be obtained from our website at

<https://pacificcross.com.vn/guarantee-of-payment-information/>

For a recommendation of hospitals outside of Vietnam please feel free to contact us and we can provide a list of suggested locations (use the numbers on the back of your coverage card).

Note:

- Direct Billing Facilities are not applicable for Preventive Benefits (medical check-up and vaccination) and Maternity;
- Please visit our website to update the List of Medical Providers for Direct Billing Facilities at

<https://pacificcross.com.vn/medical-provider/>

A. CLAIM FILE:**MEDICAL CLAIMS:****1. Direct Billing Services:**

- Please visit website at “Customer Center” – “Find A Medical Provider” or the link <https://pacificcross.com.vn/medical-provider/> to get the list of Direct Billing Facilities which provide Cashless Services to customers of Pacific Cross Vietnam;
- Please show Coverage Card issued by Pacific Cross Vietnam and ID card (or Passport) when visiting Clinic/Hospital which is in the list of Medical Providers for Direct Billing Services;
- Please complete page one of Notification of Claim form; check Invoice to ensure all information is accurate and sign on Invoice after receiving all services

2. Pay first & Claim back

Please kindly follow the instruction as below:

2.1. Collect claim documents:

Please kindly collect all required documents (*) as the end of this page

2.2 Send the claim documents to PCV via one of these below methods:

Send the image files:

- Take a picture/ scan all the claim document with best quality image (**).
- Send your claim pictures or scanned copy to claimsubmission@pacificcross.vn.
- You will receive an auto-reply confirmed email immediately after that.

Send the claim document direct to PCV office (Hanoi, Ho Chi Minh) following the address at the bottom of this page.

2.3 Receive claim's result within 5 working days:

(after submitted fulfill claim documents and information as required)

In the case your claim document does not have enough information/ documents, PCV will send an email to instruct you provide the additional information/ documents for completing the claims process.

Notice:

() Below are the required documents for claim processing:*

- *Claim form: picture/ image/photocopy/scan file of claim form that fulfilled all information, signed and sent to PCV.*
- *In case the claimant uses a foreign bank account or authorizes to receive money, please submit the original claim form to PCV.*

- *Medical report/ Medical book/ Test result/ Treatment plan/ Doctor's indication note: picture/ image/ photocopy.*
- *Discharge summary (for Inpatient case): picture/ image/ photocopy.*
- *Prescription: picture/ image/ photocopy.*
- *Breakdown of charges: picture/ image/ photocopy.*
- *Legal financial invoice sent to PCV:*
 - + *The original VAT invoice and converted e-invoice in paper.*
 - + *Non-converted e-invoice (.pdf) with code and link for searching.*
- *Other document(s) or information might be required in specific case.*

*(**) Pictures or scanned document must be in color and readable. Time of claims processing can be influenced if any file is not able to read. The claimant is asked to retake the clear version.*

Please note: Pacific Cross Vietnam (PCV) has the right to re-adjudicate if information on hardcopy and the photo or image PCV received are not coincided.

In case a VAT invoice is not possible, we have to limit the claim reimbursement to a maximum of VND 200,000. This applies to all pay and claim situations, but not necessary when direct billing service is used.

Further documents may be required for claims involving Accidents / Alternative Treatments below:

Claims for accident:

- Police Report (for traffic accident);
- Incident Report: completed by Claimant (for all other accidents);

Claims for Physiotherapy/Chiropractice/ Accupunture/Chemotherapy/Radiotherapy:

- Treatment Plan: completed by Attending Physician (as form);
- Progress Report: completed by Attending Physician (when a new treatment plan is required after finishing the previous treatment plan).

In-patient Claim:

- Discharge Certificate.

Note: *Pacific Cross Vietnam may require further documents which is necessary for the claim to be processed and completed.*

3. Dental claim (optional benefit):

- Oral Examination Report: completed by Attending Physician/Dentist, required for submission of the first dental claim;
- Dental Examination Report: completed by Claimant and Attending Physician/Dentist;
- Official original Receipts with detailed and breakdown of charges.

4. **Personal Accident claim** (optional benefit):

- Claim Form-Death: completed by Beneficiary;
- Attending Physician's Statement for Death Claim: completed by Hospital/Attending Physician giving details on the nature of the injury, extent and period of disability;
- Police Report;
- Official original Receipts with detailed and breakdown of charges;
- Copy of Declaration of Death.

TRAVEL CLAIMS: a claim file includes following documents:

- Travel claim form: completed by Claimant;
- Travel Certificate;
- Boarding Pass;
- Copy of all pages of Passport;
- Copy of air ticket booking;
- Official original Receipts with detailed and breakdown of charges.

Further documents will be required for following claims:

1. **Claim for Baggage Delay:**

- Irregularity Report;
- Luggage Delivery Report;
- Official original Receipts with detailed and breakdown of charges.

2. **Claim for Travel Delay:**

- Official Document from Carrier stated clearly the cause, date, time and duration of flight delay.

3. **Claim for Personal Accident:**

- Policy Report;
- Incident Report: completed by claimant;
- Attending Physician's Statement for Death Claim: completed by Hospital/Attending Physician giving details on the nature of the injury, extent and period of disability;
- Copy of Declaration of Death.

4. **Claim for Medical expenses:**

- Medical Report: completed by Attending Physician;
- Copy of all lab tests reports;
- Prescriptions;
- Official original Receipts with detailed and breakdown of charges.

Note: *Pacific Cross Vietnam may require further documents which is necessary for the claim to be processed and completed.*

B. TIMELINES FOR CLAIM SUBMISSION:

- Travel Claim: within 30 days from the policy expiry date;
- Personal Accident Claim: as soon as possible and not exceed 45 days from the incurred date;
- Healthcare Claim should be sent to us as soon as reasonably practicable and in any event we should be notified within 30-days of the loss or claim.
- For additional documents submission this should be done within 90-days after a loss or claim is incurred;
- Failure to submit a claim will not affect the claim if it was not possible or reasonable to submit it on time, in any event it must be submitted within 365 days or it will be disallowed.

C. TIMELINES FOR CLAIM RESPONSE:

Pacific Cross Vietnam will adjudicate the claim within 5 working days from the date of receiving all required documentation and information.

D. CLAIM PAYMENT:

- In cash or by transfer in Vietnam Dong;
- Claimant will show ID card or Passport to receive cash at our office;
- Authorized person must obtain Authorized Letter and copy of passport of Claimant to receive claim payment. Authorized person also needs to show ID card or Passport.

E. REJECTION:

Denial letter will be sent to Claimant stating clearly the reason of rejection.

Any further question, please contact us via:

Email: inquiry@pacificcross.com.vn

Phone: (+84 28) 3821 9908

Our website provides a wealth of information to our clients in regards to their insurance coverage and supporting services. You can download all forms and documents whenever you need by clicking in the section CUSTOMER CENTER(<http://pacificcross.com.vn/en/customer-center.html>).

How to access?

- Please visit our website www.pacificcross.com.vn
- Select the section CUSTOMER CENTER
- Look at the right sub-menu and select the section you need.

We have these sections:

1. Forms

In this section you can find the Application Forms, Claim Forms, Medical Declarations and Reports for some special diseases and illnesses and Modification of Policy for changing your insurance plan.

2. Find A Medical Provider

There is an online tool to help you find easily a medical provider in Vietnam. You can visit our website to find the information of medical providers: expertises, addresses, working hour, Direct Billing Services, etc. We frequently update our direct billing network as well as new hospitals and clinics in this section.

3. Emergency Assistance & Evacuation Information

You can find all necessary information on services and procedures for Emergency Assistance and Evacuation Services in this section.

4. Guarantee of Payment Information

Whenever you visit a medical provider in Vietnam they will require a Guarantee of Payment before any medical service is given. Please visit this page to know our procedures and requirements to provide guarantees of payments to medical providers anywhere in the world.

5. Claim Procedure Information

Making a Claim is a clear and logical process. We need proof that the condition is covered under your policy, proof of the medical treatment and proof of the payment. In this section you can know which documents are needed and should be collected. If you have any issue with making a claim our Customer Service Staff is always available to help you.

6. Health and Wellness Information

Pacific Cross Vietnam supports all our customers to enjoy a long and healthy life. To help in this we offer a range of wellness and general health and first aid information.

Of course all the information in the world does not replace the advice from a medical professional so if you ever find yourself not feeling well or in a medical emergency please consult with a medical professional.

7. Glossary of Insurance Terms

There is a glossary of health insurance terms. You will find the meaning of some words and expressions.

8. Q&A

You will find answers to many common questions you may have about health insurance.