



The strength behind your insurance



HEALTH FIRST

www.pacificcross.com.vn

Health First brings affordable benefits to families, individuals and companies who value their health and wellness but also their financial savings. These plans provide protection at a manageable cost, allowing you to put your health first without sacrificing budget.

2022

HEALTH FIRST SERIES



WORLDWIDE
COVERAGE



CANCER COVERAGE
INCLUDED



GUARANTEED RENEWABILITY
UP TO 90 YEARS OF AGE



FULL COVERAGE
AT AFFORDABLE PRICES

SCHEDULE OF BENEFITS (in VND)

	HF1	HF2	HF3
Maximum Benefit per Policy Year	150,000,000	250,000,000	450,000,000
Coverage Area	WORLDWIDE		

CORE BENEFITS – Covers normal, usual and customary charges for:

Inpatient Treatment Room Cost: maximum 60 days/policy year	800,000/day	1,200,000/day	1,800,000/day
ICU: maximum 15 days/policy year	1,600,000/day	2,400,000/day	3,600,000/day
Inpatient Surgery Fee: Fees for surgeon, operating room, anaesthetist, pre-surgical assessment and normal post-surgical care	15,000,000/hospitalization	25,000,000/hospitalization	45,000,000/hospitalization
Miscellaneous Inpatient Charges: Fees for required diagnostic laboratory tests, imaging, prescribed medicines, doctor fees, blood, plasma, wheel chair rental for using in hospital, medical supplies, surgical appliances and devices, medical device to be placed inside the body.	9,000,000/hospitalization	15,000,000/hospitalization	30,000,000/hospitalization
Outpatient Endoscopic Surgery: Fees for surgeon, operating room, anaesthetist, lab tests, imaging, medical supplies, surgical appliances and devices, prescribed medicines, and other related charges.	15,000,000/surgery	25,000,000/surgery	45,000,000/surgery
Pre-Hospitalization Treatment (within 30 days before admission)	3,000,000/policy year	5,000,000/policy year	10,000,000/policy year
Post-Hospitalization Treatment (within 30 days after discharge)	3,000,000/policy year	5,000,000/policy year	10,000,000/policy year
Home Nursing: Maximum 20 days/policy year.	80,000/day	120,000/day	180,000/day
Ambulance Service	2,000,000/policy year	4,000,000/policy year	5,000,000/policy year
Oncology Treatment Fees for radiotherapy and chemotherapy received as inpatient or outpatient treatment.	150,000,000/policy year	250,000,000/policy year	450,000,000/policy year
Organ Transplant Fees for kidney, heart, lung, liver and bone marrow transplants for the recipient Insured Person (up to 50% for donor and the remaining percentages for recipient, at the option of the Insured Person). The Company does not pay for the cost of acquiring an organ. This benefit is a lump sum maximum per organ per lifetime and no other policy benefits are payable in respect of Organ Transplant	100,000,000/organ	150,000,000/organ	200,000,000/organ
Maternity Benefit Expenses for maternity check-up, delivery, New born baby care (within 7 days of delivery), treatment of maternity complications	6,000,000/pregnancy	7,000,000/pregnancy	9,000,000/pregnancy
Accidental Outpatient Treatment in Emergency Ward: Services in emergency ward of hospital /clinic for covered accident which has been treated within 24 hours of the accident	1,200,000/accident	1,500,000/accident	3,000,000/accident
Treatment of Accidental Damage to Teeth: Emergency treatment for up to 7 days following accidental loss or damage caused to sound natural teeth. Teeth replacement is excluded	1,200,000/accident	1,500,000/accident	3,000,000/accident

	HF1	HF2	HF3
OUTPATIENT MEDICAL BENEFIT (Optional)			
Outpatient Treatment (non-surgery): Fees for doctor, required diagnostic laboratory tests, imaging, prescribed medicines, medical supplies, and other related charges.	Maximum 5,000,000/policy year, 800,000/visit	Maximum 7,000,000/policy year, 1,000,000/visit	Maximum 15,000,000/policy year, 2,000,000/visit
Outpatient Surgery Fee: Fees for surgeon, operating room, anaesthetist, lab tests, imaging, medical supplies, surgical appliances and devices, prescribed medicines, and other related charges.	7,000,000/policy year	12,000,000/policy year	22,000,000/policy year
Fee for Physiotherapy, Chiropractic in Outpatient Treatment: Maximum 30 days/policy year.	50,000/day	70,000/day	100,000/day

DENTAL BENEFIT (Optional)			
Maximum benefit	5,000,000/policy year	7,000,000/policy year	10,000,000/policy year
Covers the costs of: - Examination, X-rays - Treatment of gingivitis, periodontitis - Root tip resection, Removal of calculus under gums - Tooth filling - Root canal treatment - Extraction (including surgery) - Tooth cleaning (maximum 1 time/policy year)	Co-payment 80/20 (the Company pays 80%)	Co-payment 80/20 (the Company pays 80%)	Co-payment 80/20 (the Company pays 80%)

PERSONAL ACCIDENT BENEFIT (Optional): Sum Insured: 100,000,000 - 1,000,000,000 /policy year <i>This benefit is only available to Insured Persons aged from fifteen (15) days to (70) seventy years. This benefit will not be renewed if the insured person has reached the age of 71 years upon the renewal date.</i>	
Accidental death	100%
Total and irrecoverable loss of sight in one or both eyes	100%
Total loss of one or more limbs	100%
Total and irremediable loss of use of two or more limbs	100%
Permanent Total Disablement	100%
Total and irremediable loss of use of one limb	50%

GROUP DISCOUNT (applicable to core benefits and Outpatient medical benefit only)	
Group 3 - 4 persons	5%
Group 5 - 10 persons	10%
Group 11 - 20 persons	15%
Group over 20 persons	20%

PREMIUM RATES (UNIT: VND1,000)													
AGE GROUP		0-3	4-5	6-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65
CORE BENEFITS	HF1	6,143	2,560	1,892	2,020	2,102	2,131	2,197	2,298	2,496	2,674	3,007	3,338
	HF2	9,063	3,777	2,791	2,891	3,010	3,051	3,145	3,290	3,573	3,945	4,436	4,925
	HF3	15,095	6,291	4,648	4,719	4,913	4,980	5,133	5,370	5,832	6,571	7,388	8,202
OUTPATIENT MEDICAL BENEFIT	HF1	5,483	2,477	1,857	1,785	1,821	1,846	1,903	1,951	2,002	2,186	2,284	2,500
	HF2	8,366	3,778	2,834	2,723	2,778	2,816	2,903	2,976	3,054	3,334	3,485	3,814
	HF3	13,304	6,009	4,507	4,331	4,417	4,478	4,616	4,732	4,856	5,303	5,542	6,066

A 25% loading is applied to all policies in which children aged 0-3 are insured alone (without their parents)

DENTAL BENEFIT	AGE	HF1	HF2	HF3
	0-3	907	1,016	1,451
	4-65	1,270	1,422	2,031

PERSONAL ACCIDENT BENEFIT: 0.09% PREMIUM RATES FOR CLASS 1 OCCUPATION



The strength behind your insurance

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.**

Provided by:
**HUNG VUONG
ASSURANCE CORPORATION**



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Contact us to put your Health First