



*The strength behind your insurance*

2022



FOUNDATION  
SERIES

[www.pacificcross.com.vn](http://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



Extensive DIRECT BILLING NETWORK IN VIETNAM



WORLDWIDE COVERAGE

## SCHEDULE OF BENEFITS (in VND)

	STANDARD	EXECUTIVE	PREMIER
<b>Maximum Benefit For Any ONE Disability and Sequelae</b> Covers normal, usual and customary charges, per disability per lifetime for:	500,000,000	1,000,000,000	2,000,000,000
<b>Treatment Area</b>	WORLDWIDE		

## INPATIENT BENEFITS – Covers normal, usual and customary charges for:

	Semi-Private up to 2,000,000/day (Private in Vietnam)	Semi-Private up to 3,000,000/day (Private in Vietnam)	Semi-Private up to 4,000,000/day (Private in Vietnam)
<b>Room and Board</b> (standard room)	Up to limit of Room & Board of the Insured Person		
<b>Parent Accommodation</b> – An extra bed in the same room for a parent accompanying an insured child under 18 years old	3,000,000/day	5,000,000/day	7,000,000/day
<b>Intensive Care Unit, Coronary Care Unit</b> – 15 days maximum per disability per year	As Charged		
<b>Physician's Daily Hospital Visit</b>	As Charged		
<b>Specialist's Fee</b>	As Charged		
<b>Operating Room</b>	20,000,000 per operation	As Charged	As Charged
<b>Surgeon's Fee</b> – Includes pre-surgical assessment and normal post-surgical care for each operation	100,000,000 per operation	200,000,000 per operation	240,000,000 per operation
<b>Anaesthetist's Fee</b>	Up to 30% of eligible Surgeon's Fee		
<b>Pre and Post Hospitalization (including Rehabilitation)</b> – Within 30 days before admission and 90 days after discharge up to	10,000,000 per disability per year	15,000,000 per disability per year	20,000,000 per disability per year
<b>Organ Transplant</b> – 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.	100,000,000	200,000,000	300,000,000
<b>Home Nursing</b> – Immediately after hospitalization and certified to be medically necessary by the attending physician for up to 30 days per disability per year	400,000/day	600,000/day	1,000,000/day
<b>Miscellaneous Inpatient Charges</b> – 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)	80,000,000 per disability per year	140,000,000 per disability per year	210,000,000 per disability per year
<b>Maternity Benefit</b> – 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%	No	10,000,000	15,000,000
<b>Free New Born cover</b> – 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.	No	Included	Included
<b>Preventive Health Benefit</b> – Annual limit for routine check-up, vaccinations, appliances, vitamins	1,500,000	2,000,000	3,000,000
<b>Burial and Funeral</b>	6,000,000	10,000,000	10,000,000
<b>Personal Accident Benefits</b>	30,000,000	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
INPATIENT	STANDARD	4,474	4,084	5,655	6,205	6,676	7,199	7,697	8,901	10,079	12,618	15,707	23,560	35,340
	EXECUTIVE	5,506	5,026	6,885	7,461	8,037	8,692	9,346	10,943	12,566	15,420	20,525	30,787	46,180
	PREMIER	6,797	6,205	11,205	12,147	13,116	14,163	14,660	16,650	18,980	23,038	30,368	45,552	68,328
OUTPATIENT	STANDARD	4,130	3,770	2,829	3,120	3,297	4,083	4,296	4,538	4,743	4,959	5,212	7,818	11,727
	EXECUTIVE	6,341	5,788	4,896	5,865	6,237	6,549	8,169	8,561	9,007	9,401	9,819	14,728	22,092
	PREMIER	7,802	7,122	6,466	7,749	8,220	8,694	10,815	11,312	11,887	12,435	12,990	19,485	29,227

## 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.

Effective from April 1st, 2022



**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  
INSURANCE CORPORATION**



**HUNG VUONG  
INSURANCE**

## **PACIFIC CROSS VIETNAM**

### **Ho Chi Minh City**

6<sup>th</sup> Floor | VNPT Building  
1487 Nguyen Van Linh Street | Dist. 7  
Tel: (+84 28) 7306 9669  
Email: [inquiry@pacificcross.com.vn](mailto:inquiry@pacificcross.com.vn)

### **Hanoi**

19<sup>th</sup> Floor | VCCI Tower | 9 Dao Duy Anh St. | Dong Da Dist.  
Tel: (+84 24) 7308 6699



*Scan it*