





	HU1	HU2
<b>OUTPATIENT MEDICAL BENEFIT (Optional)</b>		
<b>Outpatient Treatment (non-surgery):</b> fees for doctor, required diagnostic laboratory tests, imaging, prescribed medicines, medical supplies, and other related charges.	3,000,000/visit, maximum 22,000,000/policy year	4,000,000/visit, maximum 30,000,000/policy year
<b>Outpatient Surgery Fee:</b> fees for surgeon, operating room, anaesthetist, lab tests, imaging, medical supplies, surgical appliances and devices, prescribed medicines, and other related charges.	32,000,000/policy year	50,000,000/policy year
<b>Fee for Physiotherapy, Chiropractic in Outpatient Treatment:</b> maximum 30 days/policy year	120,000/day	150,000/day

<b>DENTAL BENEFIT (optional)</b>		
<b>Maximum benefit</b>	12,000,000/policy year	15,000,000/policy year
<b>Covers the costs of:</b> - Examination, X-rays. - Treatment of gingivitis, periodontitis. - Root tip resection, Removal of calculus under gum. - Tooth filling. - Root canal treatment. - Extraction (including surgery). - Tooth cleaning (maximum 1 time/policy year).	Co-payment 20:80 (the Company pay 80%)	Co-payment 20:80 (the Company pay 80%)

**PERSONAL ACCIDENT BENEFIT (optional):** Sum Insured: 100,000,000 - 1,000,000,000 /policy year  
This benefit is only available to Insured Persons aged from fifteen (15) days to seventy (70) years. This benefit will not be renewed if the insured person has reached the age of seventy one (71) years upon the renewal date.

<b>Accidental death</b>	100%
<b>Total and irrecoverable loss of sight in one or both eyes</b>	100%
<b>Total loss of one or more limbs</b>	100%
<b>Total and irremediable loss of use of two or more limbs</b>	100%
<b>Permanent Total Disablement</b>	100%
<b>Total and irremediable loss of use of one limb</b>	50%

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

<b>PREMIUM RATES (UNIT: VND 1,000)</b>													
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
<b>CORE BENEFITS</b>	HU1	20,389	8,497	6,278	6,317	6,575	6,665	6,870	7,188	7,805	8,876	9,978	11,079
	HU2	25,254	10,524	7,776	7,784	8,103	8,214	8,466	8,858	9,619	10,994	12,360	13,723
<b>OUTPATIENT MEDICAL BENEFIT</b>	HU1	16,966	7,663	5,747	5,523	5,633	5,711	5,887	6,035	6,193	6,763	7,068	7,736
	HU2	22,754	10,277	7,708	7,407	7,555	7,659	7,895	8,094	8,306	9,070	9,479	10,375
<b>DENTAL BENEFIT</b>	HU1	1,742	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438	2,438
	HU2	2,177	3,047	3,047	3,047	3,047	3,047	3,047	3,047	3,047	3,047	3,047	3,047

A 25% loading is applied to all policies in which children aged 0-3 are insured alone (without their parents).  
Apply for Core benefits and Outpatient medical benefit.

<b>PERSONAL ACCIDENT BENEFIT:</b>	
Occupation	Premium Rate
<b>Class 1</b>	<b>0.090%</b>
<b>Class 2</b>	<b>0.095%</b>
<b>Class 3</b>	<b>0.099%</b>

**PACIFIC CROSS VIETNAM** (PCV) is part of Pacific Cross Group of Companies and specializing in third-party administration (TPA) services for life and non-life insurance companies, including the development and management of health & travel insurance projects, and reinsurance support for insurers and reinsurers.



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