



Pacific Cross Vietnam's
Member Guide For
HEALTH INSURANCE PLAN

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Website: www.pacificcross.com.vn

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) 3821 6699
8:00 AM – 12:00 PM
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 of International Assistance Group (IAG). 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.



III. MEDICAL PROVIDERS FOR DIRECT BILLING FACILITIES

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/>.

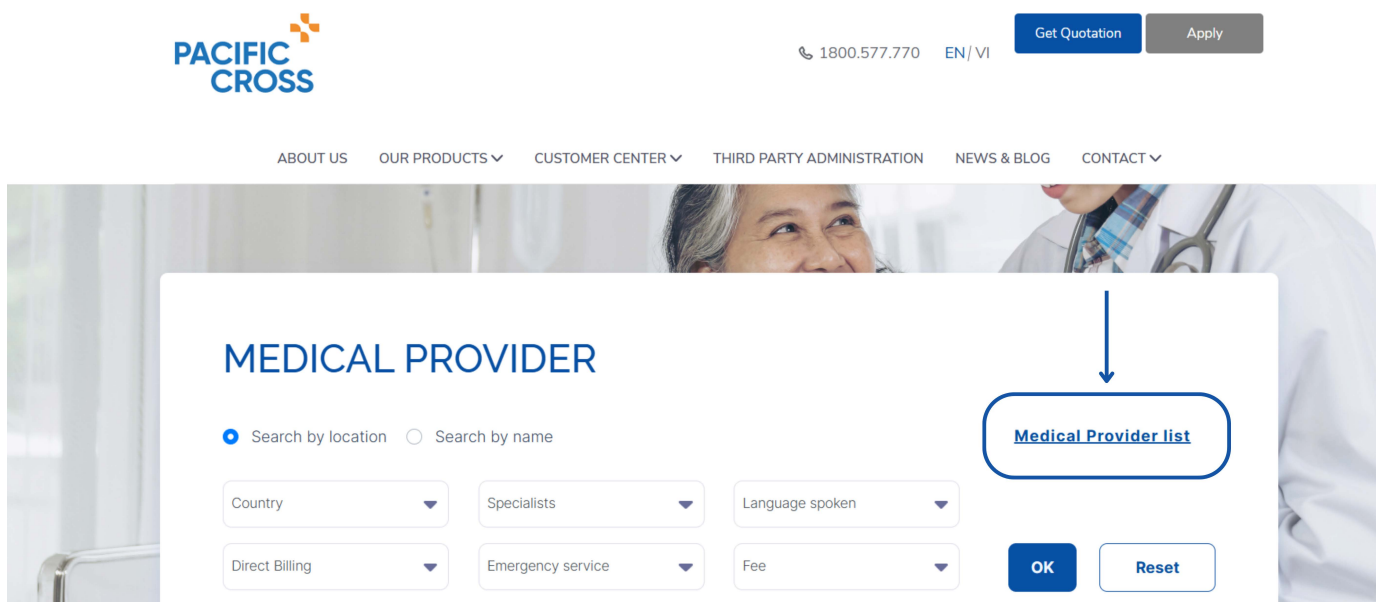
Each medical provider has their own procedure for Direct Billing Services and the list of Direct Billing Facilities may be updated & improved frequently; please visit our website to get the newest version. Often a preliminary medical report is required to confirm the condition is covered under your policy.

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 hours, 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 "Find A Medical Provider" 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 last line of the page: "Download the list of Medical Providers for Direct Billing Services".

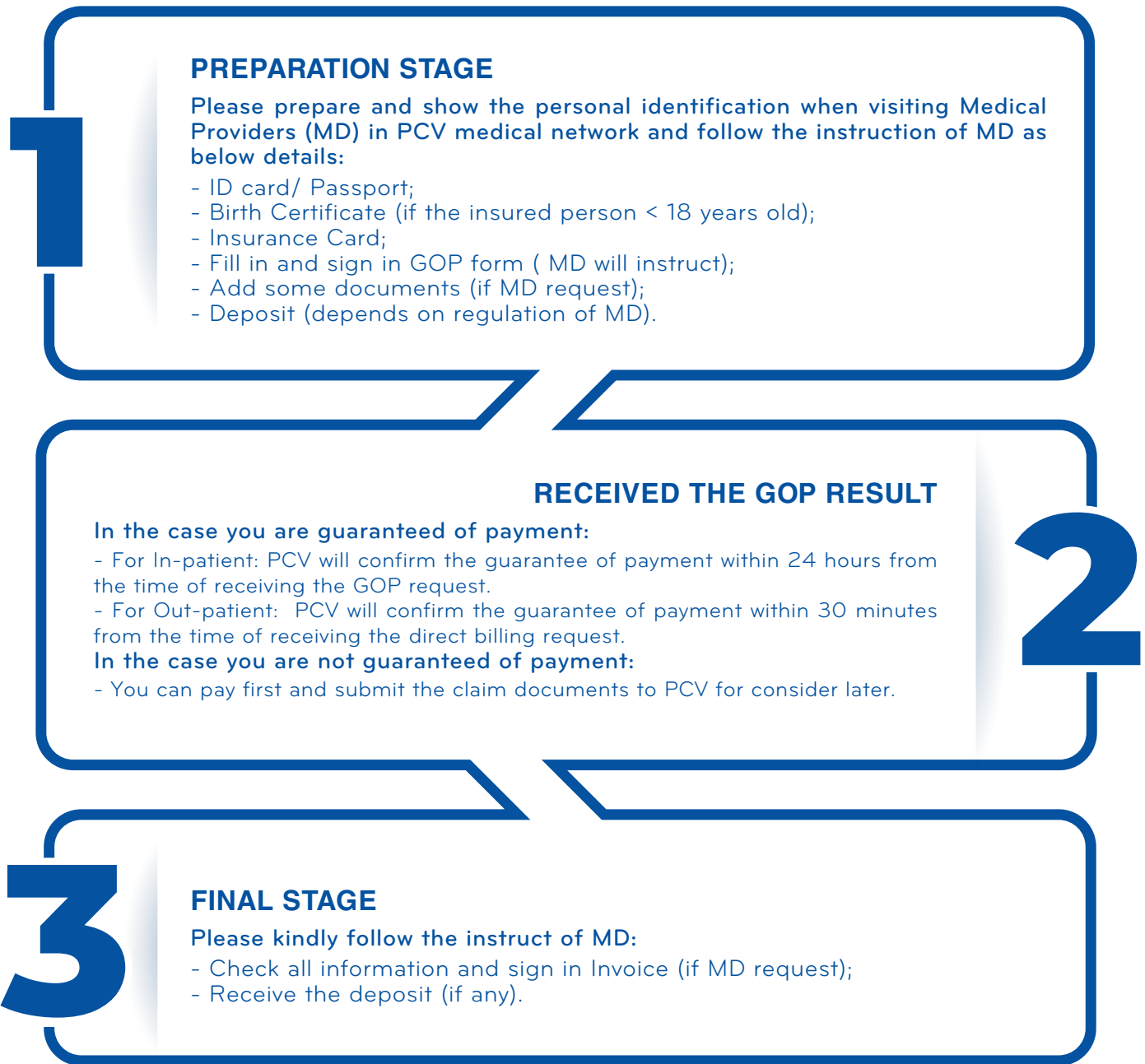


The screenshot shows the Pacific Cross website header with the logo, phone number (1800.577.770), language options (EN / VI), and buttons for "Get Quotation" and "Apply". The navigation menu includes "ABOUT US", "OUR PRODUCTS", "CUSTOMER CENTER", "THIRD PARTY ADMINISTRATION", "NEWS & BLOG", and "CONTACT". The main content area is titled "MEDICAL PROVIDER" and features a search interface with two radio buttons: "Search by location" (selected) and "Search by name". Below these are six dropdown menus: "Country", "Specialists", "Language spoken", "Direct Billing", "Emergency service", and "Fee". To the right of the search filters is a button labeled "Medical Provider list" with a blue arrow pointing to it from above. At the bottom right of the search filters are "OK" and "Reset" buttons.



■ IV. CLAIM PROCEDURES

GUARANTEE OF PAYMENT (GOP)



Notes: Medical Providers in GOP medical network is updated regularly by PCV. Please assess the link <https://pacificcross.com.vn/medical-provider/> to check and choose the appropriate.

GUIDELINE FOR PAY & CLAIM

01



COLLECT CLAIMS DOCUMENT

Please kindly collect all required documents as below (*).

02



SEND CLAIMS DOCUMENTS TO PCV

Please kindly send claims documents to Pacific Cross Viet Nam (PCV) via one of these below methods:

1. Original documents:

- Send directly to PCV office, or
- Send to PCV office via post office (**).

2. Scan, image:

- Take a picture/scan all claims documents with the best quality;
- Send all the scan/image of the claims documents to email address: claimsubmission@pacificcross.com.vn, or via mobile application.

03



RECEIVE THE REQUEST AND SEND THE ADDITIONAL INFORMATION/ DOCUMENTS (IF ANY)

1. In the case of your claim documents do not have enough information/ documents, PCV will send an email to instruct you to provide the additional information/documents.

2. Send the additional information/documents to PCV following the instruction in the letter.

04



RECEIVE THE CLAIM RESULT LETTER

The claim result letter will be sent to your email within 05 working days from the date PCV receives full information/ documents.

05



RECEIVE THE CLAIM PAYMENT

1. For fully reimbursed cases: you will receive the claim payment within 03 days from the date of receiving the claim result letter.

2. For the partial reimbursed cases: within 03 days from the date of receiving the claim result letter, if you do not have any comments regarding to the claim result, you will receive the claim payment within 03 days later.

(*) REQUIRED INSURANCE CLAIM DOCUMENT

FOR EXAMINATION, TREATMENT IN VIET NAM

- Accept the picture/image/photocopy of claim documents.

FOR EXAMFOR EXAMINATION, TREATMENT ABROAD

- Required the original paper documents of the Invoice and Receipt. Other documents can be the copy, scanned or picture.

GENERAL REQUIREMENT FOR ALL BENEFITS

- Healthcare insurance claim form with fulfill information and signature;
- Breakdown of charges of all related costs;
- Invoice/Receipt:
 - The original paper of the Invoice (or the original Receipt): for the documents are issued outside Vietnam;
 - The E-invoice (VAT): includes the link and code; if it's a converted e-invoice, require the original invoice with the signature of the coverter.

SPECIFIC REQUIREMENT FOR EACH OF BENEFIT

A. MEDICAL

- Medical summary with relevant diagnosis and indication of treatment (doctor report, medical report, medical examination, medical book, ect.);
- Surgery certificate (*if surgery*);
- Discharge certificate (*for in-day treatment or inpatient stay*);
- Discharge summary (*for inpatient case*) (*if any*);
- Prescription with diagnosis given by physician;
- Indication to do lab tests (*if any*);
- All subclinical results (including: lab tests, imaging test, x-ray result, etc.) (*if any*);
- Other related documents (*if any*).

PHYSIOTHERAPY/OSTEOPATHY/CHIROPRACTIC/ACUPUNCTURE/CHEMOTHERAPY/RADIOTHERAPY

- Treatment plan indicated by physician;
- Progress note completed by physician (in case the doctor prescribes a new therapy after completing the previous treatment regimen, or after every 5 sessions).

B. DENTAL

- Oral examination report: completed by doctor/dentist, applied for the first dental claim. This report will be waived if policy is continuously in-force at least 06 months;
- Dental treatment report: completed by insured person and doctor/dentist.

C. PERSONAL ACCIDENT

- Accident report issued by Police Office/Conclusion of Police;
- Driver license/Vehicle registration certificate (*for traffic accident*);
- Minute site inspection (*if any*);
- Incident report;
- Injury certificate (*for Disability cases*);
- Death certificate (*for Death cases*);
- Autopsy report (*for Death cases*) (*if any*);
- Legal inheritance papers with relevant support documents (*for Death cases*).

D. TRAVEL

GENERAL REQUIREMENT FOR ALL TRAVEL BENEFITS

- Travel certificate;
- Copy of Boarding Pass;
- Copy of all pages of Passport, Visa;
- Copy of air ticket booking;
- nformation of reservation/booking.

SPECIFIC REQUIREMENT FOR EACH BENEFIT

1. MEDICAL EXPENSES

As above – A part.

2. PERSONAL ACCIDENT

As above – C part.

3. BAGGAGE AND PERSONAL EFFECTS

- Incident report (describe date and time, place, cause of loss/damage) verified by carrier/hotel/local police/department/authorized organizations;
- List of lost/damage items (including details of description, specification, quantity, actual cash value and amount of loss or damage);
- Confirmation in writing of carrier or other liable parties on amount recoverable;
- Document to prove the value of lost/damaged items (such as original invoices);
- Original quotations/invoices for preparation or replacement of the loss/damage or re-issuance travel document (Passport, Visa) with relevant date of preparation/replacement/re-issuance;
- Document to prove the replacement is essential (depend on each specific situation).

Note: *Claimant must immediately report loss/damage to the proper authorities having jurisdiction at the place of loss or damages (within 24 hours).*

4. BAGGAGE DELAY

- Travel itinerary;
- Baggage Claim form (Property irregularity report from carrier);
- List of emergency purchase of essential clothing and toiletries and original purchasing invoices;
- Receipt of acknowledgement on returned baggage from the carrier.

Note: *only considered if the event took place overseas.*

5. TRAVEL DELAY

- Estimated schedule of original trip;
- Breakdown report of the portion of the original trip that was not utilized;
- Official document from carrier clearly stated the cause, date, time and duration of flight delay.

6. CURTAILMENT OF TRIP/ CANCELLATION CHARGES

- Estimated schedule of original trip;
- Breakdown report of the portion of the original trip that was not utilized;
- Official document from carrier clearly stated the cause, date, time and duration of flight delay;
- Ticket purchase invoice *(if any)*;
- Invoice of any amount paid in advance (pre-paid) *(if any)*;
- Hotel invoice and statement for accommodation *(if any)*;
- Invoice of replaced vehicle for transportation *(if any)*;
- Medical report/ Death certificate/ Court report or Center for Disease Control and Prevention (CDC) and other related documents (if the cancellation comes from Death event/ severe illness or disability/ compulsory witness or isolated in pandemic);
- Support document to prove relationship between the insured and the relatives *(if any)*.

7. PERSONAL LIABILITY

- Report indicating the nature, time, place and circumstance of the incident or event;
- Estimated claims amount and related document and contact information of any third party;
- Contact details of the third party;
- Written, summon or other notice of legal proceeding from any third party or lawyer *(if any)*.

General Note: Depending on each specific situation, we may request other additional necessary documents.

NOTES

1. PCV merely does the payment when required document is submitted sufficiently.
2. For claim documents are received via email, PCV will adjudicate first, after receiving the full required documents PCV will process the reimbursement.
3. PCV keeps the right of re-assessment with the new claim result if the original document differs from the files/images sent in advance.
4. PCV settle payment by cash or by bank transfer in Viet Nam Dong.
 - In the case Claimant receives claim payment by cash at PCV office, please show the personal identification (ID card or Passport) to PCV.
 - Authorized person needs to submit the authorized letter, the copy of personal identification and the personal identification of the Insured person.
5. In any event, the claim request must be submitted to us within 365 days from the incur date, if not the claim request will be rejected.

WHAT CAN YOU FIND IN “CUSTOMER CENTER” FROM OUR WEBSITE?

 <https://pacificcross.com.vn/>



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

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 hours, 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.

9. POLICY FOR LIFE

Pacific Cross Vietnam has developed a program which we call 'A Policy for Life'. It is our hope that when you purchase a health insurance plan from us, that you'll stay with us for life, because the more our relationship grows, the more we can offer you.

Find out more at <https://pacificcross.com.vn/policy-for-life/>.

10. POLICY PAYMENT

PCV have built a handy feature in the Customer Center portal - Online Policy Payment tool.

This online payment method is a facility that allows our customers to pay their insurance policies premiums on time from the comfort of wherever they are, whenever they need to. With a wide range of payment options offered that are user-friendly and secure, they can now access their policy information and make online payments at their convenience without having to wait in line at the banks or branches.

Go to this link and make your payment: <https://pacificcross.com.vn/policy-payment/>.

