

FOUNDATION SERIES



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**PACIFIC
CROSS**

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 |
|--|-------------|---------------|---------------|
| Maximum Benefit For Any ONE Disability and Sequelae Covers normal, usual and customary charges, per disability per lifetime for: | 500,000,000 | 1,000,000,000 | 2,000,000,000 |
| Treatment Area | 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) |
|--|---|---|---|
| Room and Board (standard room) | Up to limit of Room & Board of the Insured Person | | |
| Parent Accommodation – 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 |
| Intensive Care Unit, Coronary Care Unit – 15 days maximum per disability per year | As Charged | | |
| Physician's Daily Hospital Visit | As Charged | | |
| Specialist's Fee | As Charged | | |
| Operating Room | 20,000,000 per operation | As Charged | As Charged |
| Surgeon's Fee – 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 |
| Anaesthetist's Fee | Up to 30% of eligible Surgeon's Fee | | |
| Pre and Post Hospitalization (including Rehabilitation) – 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 |
| Organ Transplant – 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 |
| Home Nursing – 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 |
| Miscellaneous Inpatient Charges – 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 |
| Maternity Benefit – Maximum limit per pregnancy after a 270 days 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 |
| Free New Born cover – 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 270 consecutive days and such child qualifies for insurance. | No | Included | Included |
| Preventive Health Benefit – Annual limit for routine check-up, vaccinations, appliances, vitamins | 1,500,000 | 2,000,000 | 3,000,000 |
| Burial and Funeral | 6,000,000 | 10,000,000 | 10,000,000 |
| Personal Accident Benefits | 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 VND 5,000,000

Dental Benefit 2 – Covers 80% of normal, usual and customary charges for Eligible Expenses per year up to VND10,000,000

PREMIUM RATES (UNIT: VND 1,000)

| 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 | 4,979 | 4,329 | 5,994 | 6,577 | 7,077 | 7,631 | 8,159 | 9,435 | 10,684 | 13,375 | 16,649 | 24,974 | 37,460 |
| | EXECUTIVE | 6,128 | 5,328 | 7,298 | 7,909 | 8,519 | 9,214 | 9,907 | 11,600 | 13,320 | 16,345 | 21,757 | 32,634 | 48,951 |
| | PREMIER | 7,565 | 6,577 | 11,877 | 12,876 | 13,903 | 15,013 | 15,540 | 17,649 | 20,119 | 24,420 | 32,190 | 48,285 | 72,428 |
| OUTPATIENT | STANDARD | 4,596 | 3,996 | 2,999 | 3,307 | 3,495 | 4,328 | 4,554 | 4,810 | 5,028 | 5,257 | 5,525 | 8,287 | 12,431 |
| | EXECUTIVE | 7,057 | 6,135 | 5,190 | 6,217 | 6,611 | 6,942 | 8,659 | 9,075 | 9,547 | 9,965 | 10,408 | 15,612 | 23,418 |
| | PREMIER | 8,684 | 7,549 | 6,854 | 8,214 | 8,713 | 9,216 | 11,464 | 11,991 | 12,600 | 13,181 | 13,769 | 20,654 | 30,981 |

OPTIONAL BENEFITS

Dental Benefit 1 2,226

Dental Benefit 2 4,007

DISCOUNT

Discounts are not applied for Optional Benefits

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, 2024



PACIFIC CROSS VIETNAM (PCV) is part of Pacific Cross Group of Companies and specializing in 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.

Please contact us for a free consultation!

Provided by:

**HUNG VUONG
INSURANCE CORPORATION**



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INSURANCE**

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