

PREMIUM TABLE

I. CORE BENEFIT

PLAN	IP 1	IP 2	IP 3	IP 4
SUM INSURED	\$ 30,000	\$ 50,000	\$ 100,000	\$ 250,000
AGE				
0 - 18	\$ 239	\$ 263	\$ 359	\$ 517
19 - 25	\$ 244	\$ 268	\$ 354	\$ 530
26 - 30	\$ 248	\$ 273	\$ 415	\$ 623
31 - 35	\$ 276	\$ 304	\$ 437	\$ 691
36 - 40	\$ 361	\$ 406	\$ 506	\$ 806
41 - 45	\$ 432	\$ 495	\$ 579	\$ 952
46 - 50	\$ 470	\$ 517	\$ 692	\$ 1,070
51 - 55	\$ 696	\$ 766	\$ 986	\$ 1,167
56 - 60	\$ 790	\$ 884	\$ 1,119	\$ 1,325
61 - 64	\$ 976	\$ 1,099	\$ 1,377	\$ 1,553
65 - 69	\$ 1,148	\$ 1,298	\$ 2,014	\$ 2,539
70 - 72	\$ 1,492	\$ 1,641	\$ 2,434	\$ 3,067

II. OPTIONAL BENEFITS

1. Out – patient treatment

PLAN	OP1	OP2	OP3	OP4
SUM INSURED	\$ 1,000	\$ 1,500	\$ 3,000	\$ 5,000
AGE				
0 - 18	\$ 233	\$ 278	\$ 375	\$ 453
19 - 25	\$ 216	\$ 261	\$ 352	\$ 411
26 - 30	\$ 216	\$ 261	\$ 354	\$ 416
31 - 35	\$ 216	\$ 261	\$ 356	\$ 424
36 - 40	\$ 226	\$ 271	\$ 370	\$ 442
41 - 45	\$ 237	\$ 282	\$ 386	\$ 456
46 - 50	\$ 249	\$ 294	\$ 403	\$ 470
51 - 55	\$ 270	\$ 315	\$ 443	\$ 526
56 - 60	\$ 314	\$ 359	\$ 500	\$ 593
61 - 64	\$ 356	\$ 401	\$ 564	\$ 664
65 - 69	\$ 525	\$ 570	\$ 744	\$ 1,012
70 - 72	\$ 682	\$ 727	\$ 945	\$ 1,286

2. Dental care

Sum Insured	Premium /person /year
\$ 1,000	\$ 280

3. Maternity care

PLAN	M1	M2	M3	M4
SUM INSURED	\$ 1,500	\$ 3,000	\$ 4,000	\$ 6,000
Premium	\$ 315	\$ 535	\$ 738	\$ 975

4. Death & Total permanent disability due to illness, disease

Territorial Scope	Premium rate
Vietnam	0.20%
Worldwide	0.27%

5. Personal accident

Territorial Scope	Premium rate
Vietnam	0.10%
Worldwide	0.13%

6. Compensation for loss of salary during injury treatment at hospital

Territorial Scope	Premium rate
Vietnam	0.40%

7. Allowance during hospitalization due to illness, sickness, disease

Territorial Scope	Premium rate
Vietnam	0.40%

8. Cover for pre-existing conditions

Applicable for group policy from 10 employees and above. Additional premium is subject to the underwriting by PTI.

9. Co-pay

	C1	C2	C3
The Insured co-pay	20%	30%	40%
Reduced premium	10%	15%	20%



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ELITE CARE

ELIGIBILITY

Any Vietnamese or Foreigner residing legally within the territory of Vietnam and not travel away from Vietnam for more than 180 consecutive days;

Age from 15 days to 70 years old (extend to 72 years old if continuously joining into policy from 68 years old;

Not suffer from mental illness or permanent disability from 80% and above;

Not suffer from cancer (at the inception date).

GROUP POLICY

- Policy issued to a group of employees (at least three (3) employees) working for the same company/organization;
- Joining the same plan, provided that their Company/ organization is the Policyholder;
- Dependents (sponsored by company/ organization) include legal spouse, children from 15 days to 18 or 24 years old but still in continuous full-time education and single. Insurance benefit shall be not higher than their main insured (staff).

INDIVIDUAL POLICY

- Policy for Individual from 18 years old and above;
- Below 18-year-old children have to enroll with their father and/ or mother and insurance benefit shall be not higher than their main insured.

FAMILY POLICY

- Father or mother is Policy Holder or the main Insured;
- Minimum 03 person;
- At least 02 person over 15 years old.

ELITE CARE

This premier health insurance product targets at clients residing and working in Vietnam having demands for comprehensive healthcare services with international standard.

With advantage of comprehensive benefits, territorial limit of choice, professional services and competitive premium, Elite Care is the optimal choice for you and your beloved.

I. CORE INSURANCE BENEFIT – INPATIENT & EVACUATION

PLAN	IP1	IP2	IP3	IP4
SUM INSURED	\$ 30,000	\$ 50,000	\$ 100,000	\$ 250,000
Territorial scope	Vietnam	Vietnam	Asian (excluding Hongkong & Japan)	Worldwide (excluding USA & Canada)
Board per day	\$ 150	\$ 200	\$ 300	\$ 800
Intensive Care Unit (maximum 30 days)	\$ 800 /day	Full cover	Full cover	Full cover
Hospital Miscellaneous Expenses (charges incurred during an in-patient stay for medically necessary supplies and services)	\$ 800 /day	Full cover	Full cover	Full cover
Expenses for Physiotherapy therapies (limit of 60 days per policy period)	\$ 70	\$ 100	\$ 200	\$ 500
Pre-hospitalization expenses prior to the hospital admission (within 30 days)	\$ 800	\$ 1,000	\$ 2,000	\$ 4,000
Post hospitalization and home-nursing immediately following hospital discharge within 90 days from the hospital discharge	\$ 800	\$ 1,000	\$ 2,000	\$ 4,000
Surgical Operation	Full cover	Full cover	Full cover	Full cover
Outpatient Surgery /per case	\$ 1,000	\$ 1,500	\$ 3,000	\$ 6,000
Organ Transplantation. Limit per life time	\$ 15,000	\$ 30,000	\$ 40,000	\$ 100,000
Emergency Treatment due to accident or diseases	Full cover	Full cover	Full cover	Full cover
Emergency Accidental Dental Treatments	\$ 10,000 (Policy Group only)	Full cover	Full cover	Full cover
Emergency Accidental Pregnancy Treatments	\$ 10,000 (Policy Group only)	Full cover	Full cover	Full cover
Emergency Medical Evacuation & Repatriation:				
- Evacuation and transportation fee	NA	Full cover	Full cover	Full cover
- Cost for one person to travel with the insured	NA	Full cover	Full cover	Full cover
- Mortal remains	NA	Full cover	Full cover	Full cover
Acute mental disorder	NA	NA	\$ 3,000/year \$ 10,000/ life time	\$ 3,000/year \$ 10,000/life time
Daily Allowance per night (Up to 20 nights per policy period)	\$ 5	\$ 5	\$ 10	\$ 15
Sub-limit for special diseases per life time	\$ 30,000	\$ 50,000	\$ 100,000	\$ 150,000
(Applicable to policy for individual and family, including In-patient, Out-patient treatment expenses and Emergency Medical Evacuation)				

(*) For IP2, the policy is extend to cover for the emergency medical evacuation cost to Thailand and Singapore and also repatriation cost (but not including any cost of treatment in Thailand or Singapore)

II. OPTIONAL BENEFITS

1. Out – patient treatment

PLAN	OP1	OP2	OP3	OP4
SUM INSURED	\$ 1,000	\$ 1,500	\$ 3,000	\$ 5,000
Territorial scope	Vietnam	Vietnam	Asian (excluding Hongkong & Japan)	World wide (excluding USA & Canada)
Limit per visit, including: • General Practitioners and Specialist fees. • Prescribed medicines • Prescribed diagnostic and treatment procedures • Medical aids that are necessary as part of treatment for broken limbs or injuries (e.g. plaster casts, bandages) and prescribed by a physician. • Oriental treatment: feeling the pulse and prescribing (not including acupuncture, massage and acupressure)	\$ 100	\$ 120	\$ 200	\$ 250
Physiotherapy, acupuncture, massage and acupressure prescribed by a physician	\$ 15/day	\$ 20/day	\$ 40/day	\$ 65/day
Routine/Annual health check-up/Vaccination	NA	\$ 50	\$ 80	\$ 120

2. Dental care

(Applicable only if Out-patient Treatment Benefit is selected)

Sum Insured per person per year	\$ 1,000
Territorial scope	Vietnam
Dental care and treatment (excluding denture), including: • Check-up and diagnosis • Tooth cleaning • Normal fillings (amalgam or composite or other similar materials in same value) • Removal of decayed teeth • Removal of impacted, buried or un-erupted teeth • Removal of roots • Removal of solid adontomes • Apicetomy • Root canal treatment • Gingivitis, pyorrhoea	Co-pay 20%
Denture: New or repair of bridge work, porcelain crowns, denture	Co-pay 50%

3. Maternity

PLAN	M1	M2	M3	M4
SUM INSURED	\$ 1,500	\$ 3,000	\$ 4,000	\$ 6,000
Territory scope	Vietnam	Asian excluding Japan/ Hongkong	Worldwide excluding USA/ Canada	Worldwide
a) Complications of pregnancy & childbirth	Full Cover			
b) Normal pregnancy and childbirth	Full cover			
c) Pre-natal and Post natal check - up , max 5 times	\$ 150	\$ 300	\$ 400	\$ 600
d) New born baby care	\$ 20	\$ 30	\$ 40	\$ 50

4. Death and total permanent disablement due to illness, disease

Territory scope	Sum Insured
Vietnam or Worldwide	Options from \$ 5,000 to \$ 50,000/person/ year

5. Personal accident

Territorial scope	Sum Insured
Vietnam or Worldwide	Option up to \$ 500,000 per person or monthly salary

6. Compensation for loss of salary during accidental in-patient injury treatment

(Applicable for Group policy only)

Territorial scope	03 monthly salary
Vietnam only or Worldwide	Vietnam
This benefit shall compensate for loss of salary during actual period off work for injury treatment at hospital as per consultation by attending doctor	Paid on Daily basis as below: Daily Salary = Monthly Salary (excl. overtime, bonus, etc.) / 30

7. Allowance during hospitalization due to illness, sickness, disease

(Applicable for Group policy only. Excluding Pregnancy)

Sum Insured	as per a fixed amount
Territorial scope	Vietnam
This benefit shall pay a daily allowance during hospitalization This benefit is payable from the 8th day of consecutive treatment. Max 60days/year	Daily allowance =Sum Insured/60 days

8. Cover for pre-existing conditions

Available to group of 10 employees or more enrolled in a company's Policy subject to results of pre-existing disease underwriting and a premium loading quoted by PTI.