

VIB CARE - TABLE OF BENEFIT

PLAN	STARTER	STANDARD	DELUXE	TITANIUM	PLATINUM
Territory limit	Vietnam	Vietnam	Vietnam	Asia	Worldwide
CORE BENEFIT					
Maximum limit per person per year (VND)	105.000.000	210.000.000	450.000.000	750.000.000	1.500.000.000
1. DEATH, TOTAL PERMANENT DISABLEMENT					
Limit per person (VND)	50.000.000	100.000.000	200.000.000	500.000.000	1.000.000.000
2. IN-PATIENT TREATMENT DUE TO ACCIDENT, ILLNESS AND DISEASE					
Yearly Limit per person (VND)	55.000.000	110.000.000	250.000.000	250.000.000	500.000.000
Room and Board per day	Including in Hospital Miscellaneous expenses	Including in Hospital Miscellaneous expenses	Including in Hospital Miscellaneous expenses	Including in Hospital Miscellaneous expenses	Including in Hospital Miscellaneous expenses
Intensive care unit per day (max 25 days per year)	N/A	6.600.000	20.000.000	20.000.000	25.000.000
Hospital Miscellaneous expenses per day (max 100 days per year)	2.750.000	5.500.000	12.500.000	12.500.000	17.500.000
Pre-hospitalization treatment (30 days prior to hospitalization)	2.200.000	2.200.000	5.000.000	5.000.000	7.500.000
Pre-hospitalization treatment & home nursing (30 days after check out)	2.200.000	2.200.000	5.000.000	5.000.000	7.500.000
Surgical charges per year	55.000.000	110.000.000	250.000.000	250.000.000	500.000.000
Daycare surgical charge (included in Surgical charges)	5.500.000	6.600.000	15.000.000	15.000.000	25.000.000
Organ transplantation operation per lifetime limit	N/A	22.000.000	75.000.000	75.000.000	125.000.000
Emergency treatment	7.700.000	10.560.000	20.000.000	20.000.000	30.000.000
Emergency Accidental Dental treatment	7.700.000	10.560.000	20.000.000	20.000.000	30.000.000
Emergency Accidental Pregnancy treatment	7.700.000	10.560.000	20.000.000	20.000.000	30.000.000
Burial expenses	2.750.000	3.300.000	5.000.000	5.000.000	7.500.000
Daily allowance (maximum 20 days per year)	82.500	132.000	200.000	200.000	250.000
Annual Premium per person					
Age 1 – 6 *	2.498.000	3.569.000	4.556.000	6.833.000	9.680.000
Age 7 – 18 *	1.898.000	2.713.000	3.462.000	5.467.000	8.855.000
Age 19 – 40	1.416.000	2.023.000	2.581.000	4.556.000	8.690.000
Age 41 – 55	1.915.000	2.736.000	3.493.000	5.239.000	9.680.000
Age 56 – 65	3.297.000	4.711.000	6.013.000	9.020.000	14.498.000
Age 66 – 69 **	4.630.000	6.615.000	8.443.000	12.664.000	18.535.000

OPTIONAL BENEFITS						
PLAN	STARTER	STANDARD	DELUXE	TITANIUM	PLATINUM	
1. OUT-PATIENT BENEFIT						
Annual limit (VND)	7.500.000	12.500.000	17.500.000	25.000.000	30.000.000	
Annual health check up (within Vietnam)	N/A	800.000	1.200.000	2.000.000	3.000.000	
Territory limit	Vietnam	Vietnam	Vietnam	Asia	Worldwide	
Number of Visit	10 times	10 times	10 times	10 times	10 times	
Limit per visit	1.000.000	1.500.000	2.000.000	3.000.000	5.000.000	
Annual Premium per person						
Age 1 – 6 *	1.700.000	3.410.000	5.510.000	9.490.000	15.200.000	
Age 7 – 18 *	1.370.000	2.900.000	4.660.000	8.110.000	13.660.000	
Age 19 – 40	1.140.000	2.550.000	4.090.000	8.000.000	14.000.000	
Age 41 – 55	1.310.000	2.810.000	4.520.000	9.370.000	15.200.000	
Age 56 – 65	2.590.000	4.230.000	6.880.000	13.270.000	21.250.000	
Age 66 – 69 **	3.160.000	5.600.000	9.150.000	15.670.000	26.310.000	
2. DENTAL CARE ***						
Annual limit (VND)	1.250.000	2.500.000	5.000.000	6.250.000	7.500.000	
Limit per visit	600.000	1.000.000	2.500.000	3.125.000	3.750.000	
Number of Visit	Maximum 5 times including 2 times of tooth cleaning	Maximum 5 times including 2 times of tooth cleaning	Maximum 5 times including 2 times of tooth cleaning	Maximum 5 times including 2 times of tooth cleaning	Maximum 5 times including 2 times of tooth cleaning	
Annual Premium per person						
Age 1-69	650.000	980.000	1.630.000	2.740.000	6.100.000	
2. MATERNITY CARE****						
Annual limit (VND)	N/A	N/A	25.000.000	30.000.000	50.000.000	
Territory limit			Vietnam	Vietnam	Vietnam	
Condition			Only cover for in-patient			
			No cover for New born care			
Annual Premium per person						
Age 18-45			5.250.000	6.000.000	10.000.000	

Waiting period

- 30 days for normal illness or diseases
- 90 days for miscarriage, abortion as directed by a physician, treatment of maternity.
- 365 days for childbirth
- 365 days for special diseases, chronic diseases and pre-existing medical conditions.
- Continuously renewed Policies are automatically effective immediately after the Insured pays premium for the following period to MSIG.
- Read through our wording for more information.

Note:

*Children from 1 year old to 18 year old can be insured with parents with the same coverage as parents only. Certificate of birth should be submitted as a part of application.

* Children from 1 year old to 6 years old is applied co-insurance 80/20 (Insurer/Insured) for In-patient and Out-patient benefits.

**People from 66 – 69 can be insured only after at least two consecutive years of renewal.

*** Dental Care Benefit: Maximum 2 times of tooth cleaning.

**** Maternity benefits are only for women from 18 to 45.

**** Maternity benefits do not cover for new born care.