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Care plans for Vietnam

for individuals and families

Contract type	International health Insurance - 12-month contract			
Insurer	Bao Viet Insurance Corporation			
Availability	Individual plans for students, professionals, couples and families in Vietnam.			
Eligibility	We will consider adult applicants (policyholder and spouse/partner) for cover from the age of 18 up to the day before their 76th birthday for policies with full medical underwriting, or up to the day before their 65th birthday for policies with moratorium. Any children financially dependent on the policyholder can be added as a dependant and remain in the policy up to the day before their 18th birthday, or up to the day before their 26th birthday if they are in full-time education.			
Underwriting terms	FMU (Full Medical Underwriting): • This form of underwriting is particularly beneficial for those with existing medical conditions. • Customers provide their full medical history • If terms can be offered, there may be specific surcharges applied to their cover from the outset. Moratorium: • A moratorium sets out a waiting period for pre-existing medical conditions. • Cover will begin as long as you're symptom-free, and have not needed any treatment or medical advice for a pre-existing condition for a rolling two years.			
Payment frequency	Annual	Half-yearly (+3%)	Quarterly (+4%)	
Currency	US$			
Area of cover	Worldwide	Worldwide excluding USA	Southeast Asia Select (Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam only)	
Benefits	Cover includes a comprehensive selection of in-patient benefits and day-care benefits such as hospital accommodation, surgery, HIV treatment, medical evacuation and repatriation, and wellness benefits. Option to add out-patient and dental plans.			
Plan choices Three plans with different levels of cover to choose from:	**Vietnam Care Signature** max. plan benefit US$ 5,000,000	**Vietnam Care Enhanced** max. plan benefit US$ 2,700,000	**Vietnam Care Base** max. plan benefit US$ 1,350,000	
Optional cover Out-patient Plan and/or Dental Plan can be selected with corresponding selected Core Plan level	**Out-patient Plans:** Vietnam Care Signature (No overall limit applies) Vietnam Care Enhanced (up to US$ 11,780) Vietnam Care Base (up to US$ 6,750)			
	Dental Plans: Vietnam Care Signature (up to US$ 2,500) Vietnam Care Enhanced (up to US$ 1,500) Vietnam Care Base (up to US$ 750)			

Deductibles	**Optional Core Plan Deductibles**	**Premium discount**
	No deductible	0%
	US$ 1,000	10%
	US$ 4,000	20%
	US$ 8,000	30%
	US$ 15,000	40%
Co-payments	**Out-patient Plan Co-Payments**	**Premium discount**
	No co-payment	0%
	10%	12.5%
	20%	25%
	30%	36.5%
Medical provider access options	**Comprehensive**: • You have access to any medical provider of your choice within your area of cover. No medical provider co-payments apply. **Standard**: • You have access to any medical provider of your choice within your area of cover, same as per the 'Comprehensive' option. However, in this case there will be a 20% co-payment applicable to most in-patient and day-care treatments and services covered under the Core Plan, when you receive them at the medical providers listed alongside. The selection of the 'Standard' option will also lower your premium.	
Additional services included	• Personal oncology manager • Second medical opinion • Worldwide telehealth • Expat Assistance Programme (EAP) • Travel Security Services • Mindfulness app • Fitness app	
Treatment **Pre-authorisation**	To ensure that members benefit from cashless access to hospitals for in-patient treatment, where possible, and have their treatment overseen by our team of medical professionals, contact should be made at least five working days before receiving treatment.	
Pay and claim	Members can submit claims via Allianz MyHealth digital services (app or portal). 90% of fully completed claims are settled within five days.	
Helpline	Helpline: 122 80 258 (toll-free when calling from Vietnam) +60 3 92127819 (when calling from outside Vietnam) For our latest list of toll-free numbers, please visit: Toll free numbers Email: asia.helpline@e.allianz.com	
Broker resources	International Health Insurance Vietnam | Allianz Care	