

# Table of Benefits

International Healthcare Plans for you and your family  
Plans for Vietnam





Valid from 1st November 2022



## Policy terms and conditions

This Table of Benefits was designed for informational purposes and offers an overview of the cover we provide under each plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Individual Benefit Guide available on our website: [www.allianzcare.com](http://www.allianzcare.com)

### Key to Table of Benefits

-  Covered in full, up to the maximum plan benefit.
-  Not available.
-  Waiting period applies.
-  Treatments/costs require pre-approval through submission of a Treatment Guarantee Form. Details of our Treatment Guarantee process can also be found in our Benefit Guide.

## Core Plans

	Vietnam Care Pro	Vietnam Care Plus	Vietnam Care
Maximum plan benefit	\$5,000,000	\$4,000,000	\$2,500,000
<b>In-patient benefits</b>			
Hospital accommodation	Private room	Private room	Private room
Intensive care	✓	✓	✓
Prescription drugs and materials (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓	✓	✓
Surgical fees, including anaesthesia and theatre charges	✓	✓	✓
Physician and therapist fees (in-patient and day-care treatment only)	✓	✓	✓
Surgical appliances and materials	✓	✓	✓
Diagnostic tests (in-patient and day-care treatment only)	✓	✓	✓
Organ transplant	✓	✓	✓
Psychiatry and psychotherapy (in-patient and day-care treatment only)	✓	✓	✓

	Vietnam Care Pro	Vietnam Care Plus	Vietnam Care
Accommodation costs for one parent staying in hospital with an insured child under 18	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓
<b>Other benefits</b>			
Day-care treatment	✓	✓	✓
Kidney dialysis	✓	✓	✓
HIV/AIDS treatment (in patient, day-care and out-patient treatment)	✓	\$10,000	\$10,000
Out-patient surgery	✓	✓	✓
Nursing at home or in a convalescent home (immediately after or instead of hospitalisation)	\$5,740	\$3,375	\$2,025
Rehabilitation treatment (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	\$5,970	\$3,375	\$2,700
Pre-operative tests (covered when they are needed in the 72 hours before in-patient or day-care treatment)	✓	✓	✓
Post-hospitalisation treatment (covered when it is needed in the 90 days following discharge from in-patient or day-care treatment for the same acute medical condition)	✓	✓	✓
Local ambulance	✓	✓	✓
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	✓ max. 42 days	✓ max. 42 days	✓ max. 42 days
Medical evacuation			
• Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre	✓	✓	✓
• Where ongoing treatment is required, we will cover hotel accommodation costs	✓	✓	✓
• Evacuation in the event of unavailability of adequately screened blood	✓	✓	✓
• If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs	Max. 7 days	Max. 7 days	Max. 7 days



	Vietnam Care Pro	Vietnam Care Plus	Vietnam Care
Expenses for one person accompanying an evacuated person	\$4,050	\$3,375	\$2,700
Travel costs of insured family members in the event of an evacuation	\$2,700 per event	\$2,025 per event	\$1,350 per event
Repatriation of mortal remains	\$13,500	\$13,500	\$13,500
Travel costs of insured family members in the event of the repatriation of mortal remains	\$2,700 per event	\$2,700 per event	\$2,700 per event
CT and MRI scans (in-patient and out-patient treatment)	✓	✓	✓
PET and CT-PET scans (in-patient and out-patient treatment)	✓	✓	✓
Oncology (in-patient, day-care and out-patient treatment)	✓	✓	✓
• Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	\$675	\$270	\$270
Congenital conditions	\$35,000	\$25,000	\$15,000
Preventative surgery (in-patient and out-patient treatment)	\$40,500	✗	✗
Complications of pregnancy (in-patient and out-patient treatment) 	✓	✓	✗
Laser eye treatment	\$1,350	✗	✗
In-patient cash benefit (per night) (where treatment has been received free of charge)	\$205, max. 25 nights	\$205, max. 25 nights	\$205, max. 25 nights
Emergency out-patient treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan)	\$1,015	\$1,015	\$1,015
Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	\$1,015	✗	✗
Palliative care	✓	✓	✓
Long term care	✓ Max. 90 days per lifetime	✓ Max. 90 days per lifetime	✓ Max. 90 days per lifetime
Accidental death (insured members aged 18 to 70)	\$13,500	✗	✗

	Vietnam Care Pro	Vietnam Care Plus	Vietnam Care
<p><b>Additional Core Plan services</b></p>			
<p><b>Expat Assistance Programme**</b> offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> <li>Confidential, professional counselling (in-person, phone, video and chat)</li> <li>Legal and financial support services</li> <li>Critical incident support</li> <li>Wellness website access</li> </ul>	✓	✓	✓
<p><b>Travel Security Services**</b> offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:</p> <ul style="list-style-type: none"> <li>Emergency Security Assistance Hotline (not a free phone number)</li> <li>Country intelligence and security advice</li> <li>Daily security news updates and travel safety alerts</li> </ul>	✓	✓	✓
<p><b>Olive**</b> Our Health &amp; Wellness support program includes, for example:</p> <ul style="list-style-type: none"> <li>HealthSteps fitness app</li> <li>Access to wellness resources</li> </ul>	✓	✓	✓
<p><b>Digital Health App**</b> Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition.</p>	\$70	\$70	\$70
<p><b>MyHealth Digital Services</b></p> <ul style="list-style-type: none"> <li>Manage your cover online with our app or portal anytime, anywhere</li> <li>Submit and track progress of claims</li> <li>Access your policy documents, health services, payment details and more</li> </ul>	✓	✓	✓
<p><b>Second Medical Opinion Service**</b> Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended</p>	✓	✓	✓

## Core Plan Deductibles

To reduce your Core Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. The level of discount will depend on whether you have selected a Maternity Plan. Please note that either a Core Plan deductible OR an Out-patient Plan co-payment can be chosen (details follow). Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Optional Core Plan Deductibles	Discount if a Maternity Plan is not included on your policy	Discount if a Maternity Plan is included on your policy
No deductible	0% premium discount	0% premium discount
\$610 deductible	5% premium discount	2.5% premium discount
\$1,015 deductible	10% premium discount	5% premium discount
\$2,025 deductible	20% premium discount	10% premium discount
\$4,050 deductible	35% premium discount	17.5% premium discount
\$8,100 deductible	50% premium discount	25% premium discount
\$13,500 deductible	60% premium discount	30% premium discount

## Out-patient Plans

The following Out-patient Plans are optional and cover your day to day medical expenses. The Active Pro and Active Plus Plan can only be purchased with the Care Pro or Care Plus Core Plan. The Active Plan can be purchased with the Care Plan. They can't be bought separately.

	Vietnam Active Pro	Vietnam Active Plus	Vietnam Active
Maximum plan benefit	\$25,650	\$11,780	\$6,750
<b>Out-patient Plan benefits</b>			
Video consultation services**	✓	✓	✓
Medical practitioner fees	✓	✓	✓
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓	✓	✓

	Vietnam Active Pro	Vietnam Active Plus	Vietnam Active
Specialist fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Vaccinations	\$1,000	\$400	\$150
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)	✓	\$1,520	\$405
Prescribed physiotherapy (initially limited to 12 sessions per condition)	✓	\$1,520	\$675
Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy and occupational therapy	✓	\$1,520	\$675
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to:	\$1,080	\$810	\$200
<ul style="list-style-type: none"> <li>Physical examination</li> <li>Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)</li> <li>Cardiovascular examination (physical examination, electrocardiogram, blood pressure)</li> <li>Neurological examination (physical examination)</li> <li>Bone densitometry (every five years for women aged 50+)</li> <li>Cancer screening</li> </ul> Checks are limited to: <ul style="list-style-type: none"> <li>Annual pap smear</li> <li>Mammogram (every two years for women aged 45+, or younger where a family history exists)</li> <li>Annual prostate screening (yearly for men aged 50+, or younger where a family history exists)</li> <li>Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)</li> <li>Annual faecal occult blood test</li> <li>BRCA1 and BRCA2 genetic test (where a direct family history exists)</li> </ul>	15 visits	15 visits	15 visits
Infertility treatment	80% refund up to \$16,200 per lifetime	15 visits	15 visits
Psychiatry and psychotherapy (Referral from doctor required for psychotherapy)	30 visits	20 visits	20 visits
Prescribed medical aids	✓	\$1,350	20 visits
Prescribed glasses and contact lenses including eye examination	\$245	20 visits	20 visits





	Vietnam Active Pro	Vietnam Active Plus	Vietnam Active
Dietician fees	4 visits	⊗	⊗
Prescribed drugs (must be prescribed by a physician, although a prescription is not legally required for purchase)	\$70	⊗	⊗
Child hearing exam (for members aged 16 or younger)	Up to \$70	Up to \$70	⊗
Child home nursing (following in-patient treatment of 5 days or more) (for members aged 16 or younger)	Up to \$135	Up to \$135	⊗
Child speech and language therapy (for the treatment of dyslexia and dyspraxia) (for members aged 16 or younger)	Up to \$135	Up to \$135	⊗
First-aid course (for parents who have a child insured as a dependant)	Up to \$70	Up to \$70	⊗

### Out-patient Plan co-payments



To reduce your Out-patient Plan premium, simply select an optional co-payment from the list below and read across to find the relevant premium discount. Please note that either a Core Plan deductible OR an Out-patient Plan co-payment can be chosen. Where a co-payment is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cent), therefore, percentages may be slightly higher or lower than those stated below.

Co-payment	Discount
No co-payment	0% premium discount
10%, max. \$2,000	12% premium discount
20%, max. \$4,000	24% premium discount
30%, max. \$5,000	35% premium discount





## Maternity Plans

One of the following Maternity Plans can be purchased with the Care Pro or Care Plus Plans. The Maternity Plans are not available with the Care Plan and they can't be bought separately.

		Vietnam Bloom Plus	Vietnam Bloom
<b>Maternity Plan benefits</b>			
Routine maternity (in-patient and out-patient treatment)	 10 months	\$13,500 per pregnancy	\$6,750 per pregnancy
Complications of childbirth (in-patient treatment)	 10 months	\$20,250 per pregnancy	\$13,500 per pregnancy

## Dental Plans




The below Dental Plans are optional. Smile Plus can only be purchased with our Care Pro Core Plan. Smile can be purchased with the Care Plus or Care Core Plan. Our Dental Plans can't be bought separately.

		Vietnam Smile Plus	Vietnam Smile
Maximum plan benefit		No limit	\$1,500
<b>Dental Plan benefits</b>			
Dental treatment		100% refund	80% refund
Dental surgery		100% refund	80% refund
Periodontics		100% refund	80% refund
Orthodontic treatment	 10 months	65% refund, up to \$6,750	50% refund
Dental prostheses	 10 months		50% refund

## Repatriation Plan

The following Repatriation Plan can be purchased with any of the Core Plans. It can't be bought separately.

### Vietnam Repatriation Plan benefits

Medical repatriation	
<ul style="list-style-type: none"><li>Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre. This benefit only applies when your home country is within your area of cover</li><li>Where ongoing treatment is required, we will cover hotel accommodation costs</li><li>Repatriation in the event of unavailability of adequately screened blood</li><li>If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs</li></ul>	  
Expenses for one person accompanying a repatriated person	Max.7 days \$4,050
Travel costs of insured family members in the event of a repatriation	\$2,700 per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	\$2,025

\*\* Certain services which may be included in your plan are provided by third party providers, such as the Expat Assistance Programme, Travel Security services, HealthSteps app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that the insurer, its reinsurers and its administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

## Area of cover

We offer two options in relation to geographical cover. The area of cover can be tailored for large group schemes.



Worldwide






Worldwide excluding USA

The areas of cover are subject to our terms and conditions.

# Talk to us, we love to help!

If you have any queries, please do not hesitate to contact us:

-  **Helpline**  
Telephone: +60 3 92127819
-  Email: [individual.sales@allianzworldwidecare.com](mailto:individual.sales@allianzworldwidecare.com)
-  [www.allianzcare.com](http://www.allianzcare.com)

The insurer of this policy is Bao Viet Insurance Corporation, 7 Ly Thuong Kiet, Phan Chu Trinh Ward, Hoan Kiem District, Hanoi, Vietnam Hanoi, 45GP/KDBH. Regulated by Ministry of Finance, Vietnam.

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