TABLE OF BENEFITS

Scope of cover	Limit of indemnity/ person/ year (VND)				
Plan	**Classic**	**Preferred**	**Executive**	**Deluxe**	**Privileged**
Territorial limit	Viet Nam	Viet Nam	Viet Nam	Vietnam, Asia or Worldwide (***)	Vietnam, Asia or Worldwide (***)
I. Basic Cover - Hospitalisation and Surgical Expenses following illness, diseases & accident					
Total limit	220,000,000	370,000,000	650,000,000	1,450,000,000	3,000,000,000
1. Hospitalisation Expenses (room & board, intensive care unit, hospital miscellaneous expenses)	3,000,000/ day Up to 60,000,000/ year Maximum 60 days/year.	5,000,000/ day Up to 100,000,000/year Maximum 60 days/year.	9,000,000/ day Up to 180,000,000/ year Maximum 60 days/year.	20,000,000/ day Up to 400,000,000/ year No limitation for number of visit/year	- Room & board: 25,000,000/day, up to 720,000,000/year - Fully covered for Hospital miscellaneous expenses No limitation for number of visit/year
2. Pre-hospitalisation treatment (30 days prior to hospital admission) and post-hospitalisation treatment (45 days after hospital discharge)	Up to 4,000,000/ year	Up to 7,000,000/ year	Up to 10,000,000/ year	Up to 25,000,000/ year	Up to 40,000,000/ year
3. Surgical expenses (excluding organ transplantation but including out patient surgery)	Up to 60,000,000/ year	Up to 100,000,000/year	Up to 180,000,000/year	Up to 400,000,000/ year	Fully covered
4. Daily hospital cash benefit (maximum 60 days/year) (*)	60,000/day	100,000/day	150,000/day	200,000/day	300,000/ day
5. Day case treatment expense	Covered under the limit of Hospitalisation or Surgical Expenses				
6. Organ transplantation (including surgical but excluding the cost of organ)	Up to 90,000,000/ year	Up to 150,000,000/year	Up to 270,000,000/year	Up to 600,000,000/ year	Up to 800,000,000/ year
7. Home nursing right after hospital discharge (maximum 15 days/year)	Up to 900,000/ year	Up to 3,000,000/ year	Up to 4,000,000/ year	Up to 6,500,000/ year	Up to 10,000,000/ year
8. Ambulance service (excluding evacuation by airplanes)	Up to 60,000,000/ year	Up to 100,000,000/year	Up to 180,000,000/year	Up to 400,000,000/ year	Fully covered
9. Burial or cremation allowance	2,000,000/ event	4,000,000/ event	6,000,000/ event	8,000,000/ event	10,000,000/ event
II. Additional Covers					

Daily benefits (maximum 90 days)	150,000/day	350,000/day	500,000/day	700,000/day	900,000/ day
Out-patient treatment following illness, disease and accident (**)	Up to 5,500,000/ year 550,000/visit	Up to 9,000,000/ year 900,000/visit	Up to 15,000,000/ year 1,500,000/visit	Up to 27,000,000/ year 2,700,000/visit	Up to 40,000,000/ year 4,000,000/visit
Dental benefit a. Dental check up and diagnosis b. Tooth cleaning c. Normal fillings d. Removal of decayed teeth e. Removal of impacted, buried or un-erupted teeth f. Removal of roots g. Removal of solid adontomes h. Apicetomy i. Root canal treatmetn j. Gingivitis or pyorrhoea treatment	Up to 5,500,000/year	Up to 9,000,000/year	Up to 18,000,000/year	Up to 36,000,000/year	Up to 72,000,000/year
Maternity benefit a. Normal delivery and Caesarean section (co-insurane 30%) ** b. Complication of pregnancy c. Inpatient treatment for newborn baby	Up to 5,000,000/year Maximum limit for Inpatient treatment for newborn baby: 500.000/year.	Up to 10,000,000/year Maximum limit for Inpatient treatment for newborn baby: 500.00/year.	Up to 20,000,000/year Maximum limit for Inpatient treatment for newborn baby: 500.00/year.	Up to 40,000,000/year Maximum limit for Inpatient treatment for newborn baby: 500.00/year.	Up to 80,000,000/year Maximum limit for Inpatient treatment for newborn baby: 500.00/year.
Emergency medical evacuation	Up to 1,000,000,000/year	Up to 1,000,000,000/year	Up to 1,000,000,000/year	Up to 1,000,000,000/year	Up to 1,000,000,000/year

* This limit will be doubled if the Insured Person has in-patient treatment in state-owned hospitals.
** In case of Normal delivery and Caesarean section, no co-insurance is applied for treatment in state-owned hospitals.
*** Deluxe plan & Privileged plan extend the territory limit to Asian regions and Worldwide with only 25% and 50% top-up on total annual premium fee respectively. For Emergency Medical Evacuation, extended territory limit to Asia & Worldwide region will be charged at the rate of VND 2,700,000

CO-PAYMENT APPLIED FOR CHILDREN AGED UNDER 9 YEARS (Applied to Basic Cover and Out-patient treatment benefit):
- Co-payment ratio: 30/70 co-payment (the Insured shall be responsible for paying 30%, Bao Viet shall cover 70%).
- Co-payment is not applicable when medical services performed in public facilities/ hospitals (excluding Optional supplementary/ pay-for-service alternative/ elective service Departments/ Specialties in public hospitals).