

# Area of Coverage

VBI Premier Care offers you six plans in three areas.

You may choose to have your planned treatment in any of the countries listed in your chosen area of cover.

Overall Annual Limit (OAL)	Plan 1, 2 & 3	Plan 4, 5 & 6
Area 1	Vietnam	Vietnam / Thailand / Singapore / Japan / Malaysia / South Korea
Area 2	Vietnam / Thailand / Singapore / Japan / Malaysia / South Korea	Worldwide excl. USA
Area 3	Worldwide excl. USA	Worldwide

## Waiting period

**180 days**

for restorative dental treatment

**300 days**

for psychiatric treatment

**365 days**

for palliative and/or hospice care, and care for persistent vegetative state or permanent neurological damage.

**365 days**

for pregnancy, child birth and complications of pregnancy (applicable when Maternity option is selected)

**36 months**

for HIV/AIDS treatment



✓ - Paid in full

**X** - Not covered

Currency: VND

[illegible]

V - Paid in full

| X - Not covered

Currency: VND

Benefits	VBI - Plan 1	VBI - Plan 2	VBI - Plan 3	VBI - Plan 4	VBI - Plan 5	VBI - Plan 6
<b>Minor Surgery</b> Surgical procedures that do not require in-patient or day-patient treatment.	✓	✓	✓	✓	✓	✓
<b>Emergency out-patient ward treatment</b> following an accident received at a Accident & Emergency Dept in a hospital	✓	✓	✓	✓	✓	✓
<b>Road ambulance transport</b>	✓	✓	✓	✓	✓	✓
<b>Artificial limbs</b>	X	X	X	34,500,000 (every 3 years)	46,000,000 (every 3 years)	57,500,000 (every 3 years)
<b>Durable medical equipment</b>	X	X	X	11,500,000	17,250,000	23,000,000
<b>Cancer and Kidney Dialysis treatment</b>						
<b>Both in- and out-patient</b>	✓	✓	✓	✓	✓	✓
<b>Medical Evacuation and Repatriation</b>						
<b>International Emergency Medical Assistance (IEMA)</b>	✓	✓	✓	✓	✓	✓
<b>OUT-PATIENT</b>						
<b>Annual limit</b>	50,000,000	120,000,000	170,000,000	Paid in full	Paid in full	Paid in full
<b>General Practitioner fees</b> (excludes home visits)	1,550,000	3,450,000	4,600,000	✓	✓	✓
<b>Specialist fees</b> (excludes home visits)	✓	✓	✓	✓	✓	✓
<b>Prescribed Medicine</b>	✓	✓	✓	✓	✓	✓
<b>Lab tests, X-rays, Diagnostic &amp; Pathology tests</b>	✓	✓	✓	✓	✓	✓
<b>Advanced Medical Imaging</b> (Magnetic resonance imaging (MRI), Computed tomography (CT), Positron emission tomography (PET), must be performed on the medical advice/referral of a Specialist)	✓	✓	✓	✓	✓	✓
<b>Prescribed physiotherapy</b>	Up to 10 visits/ 1,150,000 per session	Up to 10 visits/ 1,150,000 per session	Up to 10 visits/ 1,150,000 per session	Up to 20 visits/ 1,150,000 per session	Up to 20 visits/ 1,150,000 per session	Up to 20 visits/ 1,150,000 per session
<b>Chiropractic, osteopathy, homeopathy, acupuncture treatment, traditional Chinese medicine, traditional Vietnamese medicine, podiatry, dietician, nutritionist</b>	X	X	X	23,000,000 per year	34,500,000 per year	46,000,000 per year



## Optional benefits (available for all plans\*)

Optional DOWM	Option 1	Option 2
<b>Dental</b>		
<b>Routine dental treatment</b>	11,500,000/year (20% co-payment)	23,000,000/year (20% co-payment)
<b>Restorative dental treatment</b> (180 days waiting period)	11,500,000/year (20% co-payment)	23,000,000/year (20% co-payment)
<b>Optical</b>		
<b>Routine optical care</b>	2,300,000	4,600,000
<b>Wellness</b>		
<b>Healthscreen</b>	4,600,000	11,500,000
<b>Vaccinations</b>	2,300,000	4,600,000
<b>Maternity</b> (females only) - (365 days waiting period)		
<b>Pregnancy and childbirth</b>	57,500,000	115,000,000
<b>Complications of Pregnancy and Delivery</b>	57,500,000	115,000,000