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

Benefits	VBI - Plan 1	VBI - Plan 2	VBI - Plan 3	VBI - Plan 4	VBI - Plan 5	VBI - Plan 6
Overall Annual Limit (OAL)	2.500.000.000	5.000.000.000	10.000.000.000	20.000.000.000	40.000.000.000	60.000.000.000
IN-PATIENT						
Staying in hospital overnight or as a day case	A standard single room with a private bathroom					
Intensive care, coronary care, dependency unit	√	√	√	✓	√	√
Companion accommodation	2.300.000 per day max 30 days					
Cash benefit	2.300.000 per day max 30 days					
Specialist's consultations fees	√	√	√	√	√	√
Surgical fees including anesthesia	√	√	√	√	√	√
Operating room, medicine & surgical dressing	√	√	√	√	√	√
Day care treatment or Day-patient surgery	√	√	√	✓	✓	√
Nursing Care	√	√	√	√	√	√
Prescription drugs and materials	√	√	√	√	√	√
MRI, PET & CT-PET Scans	√	√	√	√	√	√
Diagnostic Test - Pathology X-rays	√	√	√	√	√	√
Internal prosthetic devices, surgical and medical appliances	√	√	√	√	√	√
Organ and bone marrow transplant services	√	√	√	√	√	√
Reconstructive surgery	√	√	√	√	√	√
Psychiatric treatment (300 days waiting period)	х	х	Up to 46.000.000	Up to 115.000.000	Up to 172.500.000	Up to 230.000.000
Palliative and/or hospice care, and care for persistent vegetative state or premanent neurological damage (365 days waiting period)	х	х	Up to 230.000.000 (per life time limit)	Up to 575.000.000 (per life time limit)	Up to 805.000.000 (per life time limit)	Up to 1.150.000.000 (per life time limit)
In-patient treatment for HIV & AIDS (36 months waiting period)	230.000.000	230.000.000	230.000.000	460.000.000	460.000.000	460.000.000
Congenital anomalies	230.000.000	230.000.000	230.000.000	460.000.000	460.000.000	460.000.000
In-patient rehabilitation treatments (e.g. physical, occupational and speech therapies)	for 30 days per medical condition	for 30 days per medical condition	for 30 days per medical condition	for 30 days per medical condition	for 30 days per medical condition	for 30 days per medical condition
Nursing at home or in a convalescent home	Up to 69.000.000 (per lifetime limit)					
Emergency restorative dental treatment following an accident	√	√	√	✓	√	√
Pre-hospitalisation treatment (90 days before admission). Covers one specialist visit, prescribed investigations and essential medications	√	√	√	√	√	√
Post hospitalisation treatment (90 days following discharge)	√	√	√	√	√	√
Hormone replacement therapy (HRT)	Included if it is part of post hospitalisation treatment					

			V - Paid	in full >	C - Not covered	Currency: VND
Benefits	VBI - Plan 1	VBI - Plan 2	VBI - Plan 3	VBI - Plan 4	VBI - Plan 5	VBI - Plan 6
Minor Surgery Surgical procedures that do not require in-patient or day-patient treatment.	✓	√	√	√	√	√
Emergency out-patient ward treatment following an accident received at a Accident & Emergency Dept in a hospital	✓	✓	✓	✓	✓	✓
Road ambulance transport	√	√	√	√	√	√
Artificial limbs	х	Х	х	34.500.000 (every 3 years)	46.000.000 (every 3 years)	57.500.000 (every 3 years)
Durable medical equipment	X	X	Х	11.500.000	17.250.000	23.000.000
Cancer and Kidney Dialysis treatment						
Both in- and out-patient	√	√	√	√	√	√
Medical Evacuation and Repatriation						
International Emergency Medical Assistance (IEMA)	✓	√	✓	✓	√	√
OUT-PATIENT						
Annual limit	50.000.000	120.000.000	170.000.000	Paid in full	Paid in full	Paid in full
General Practitioner fees (excludes home visits)	1.550.000	3.450.000	4.600.000	√	✓	√
Specialist fees (excludes home visits)	√	√	√	√	√	√
Prescribed Medicine	✓	√	√	√	√	√
Lab tests, X-rays, Diagnostic & Pathology tests	√	✓	√	√	✓	√
Advanced Medical Imaging (Magnetic resonance imaging (MRI), Computed tomography (CT), Positron emission tomography (PET), must be performed on the medical advice/referral of a Specialist)	√	√	√	√	√	√
Prescribed physiotherapy	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
Chiropractic, osteopathy, homeopathy, acupuncture treatment, traditional Chinese medicine, traditional Vietnamese medicine, podiatry, dietician, nutritionist	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	
Dental			
Routine dental treatment	11.500.000/year (20% co-payment)	23.000.000/year (20% co-payment)	
Restorative dental treatment (180 days waiting period)	11.500.000/year (20% co-payment)	23.000.000/year (20% co-payment)	
Optical			
Routine optical care	2.300.000	4.600.000	
Wellness			
Healthscreen	4.600.000	11.500.000	
Vaccinations	2.300.000	4.600.000	
Maternity (females only) - (365 days waiting period)			
Pregnancy and childbirth	57.500.000	115.000.000	
Complications of Pregnancy and Delivery	57.500.000	115.000.000	