

	EASY HEALTH INSURANCE
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HOTLINE/ZALO: 0906 881 676 - Email: hong.tt@athenagc.asia

Eligibility: 15 days to 65 years old, renewal up to 75 years old

Area of coverage:

- Vietnam
- ASEAN excluding Singapore
- ASIA excluding Japan
- Worldwide excluding USA

Whatever your claim history, the premium is the same based on the age band.

Level	Essential	Premier
Primary		
Inpatient treatment due to illness and accident		
Area of coverage	Vietnam	
Annual limit per year per person	VND 1,050,000,000	VND 1,470,000,000
Limit hospital fees per year	VND 420,000,000	VND 588,000,000
Limit hospitalization per day * Room and Board * Intensive care Unit * General hospital expenses * Standard single room	VND 52,500,000	VND 73,500,000
Surgery (annual limit)	VND 630,000,000	VND 882,000,000
Day patient (limit per day)	VND 42,000,000	VND 58,800,000
Rehabilitation	VND 21,000,000	VND 29,400,000
Emergency treatment critical condition due to accident	VND 525,000,000	VND 735,000,000
Emergency treatment due to pregnancy/childbirth/dental	VND 21,000,000	VND 29,400,000
Ambulance service (road,115)	VND 525,000,000	VND 735,000,000
Pre-hospitalization (30 days)	VND 21,000,000	VND 29,400,000
Post-hospitalization (30 days)	VND 21,000,000	VND 29,400,000
Home Nursing (up to 30 days)	VND 21,000,000	VND 29,400,000
Daily allowance (up to 60 days) for public hospital only	VND 840,000	VND 1,176,000
HIV/AIDS treatment (lifetime limit)	VND 420,000,000	VND 588,000,000

Optional benefits

Outpatient following illness, accident

Annual limit per year per person	VND 31,500,000	VND 63,000,000
Limit per visit * Expenses for examination, tests, diagnostic imaging, ... * Medication, prescribed drugs including vitamins. Food supplements not exceeding 30% of the limit per visit * Minor surgery, laparoscopy	VND 4,725,000	VND 9,450,000
Gynecologic check-up limit per check-up to 1 time per year	VND 1,575,000	VND 3,150,000
Hormone replacement therapy, Limit per year	VND 2,362,500	VND 4,725,000
Prescribed vaccines (limit per year)	VND 1,575,000	VND 3,150,000
Physiotherapy, Orthoptists, Chiropractors, Osteopaths, Homeopaths, Podiatrists, Practitioners of Traditional Chinese Medicine and medication prescribed (limit per day)	VND 630,000 (up to 10 visits per year)	VND 1,260,000 (up to 20 visits per year)

Dental routine treatment

Annual limit per year per person	VND 16,000,000	VND 32,000,000
Examination and diagnostic Tartar removal Filling teeth with common materials Pathological tooth extraction Calculus removal (removal deep tartar under the gum) Apicoectomy Root canal treatment Gingivitis, periodontitis treatment Prescription drugs	Limit per visit VND 3,200,000	Limit per visit VND 6,400,000

Pregnancy, childbirth, complication

Annual limit per year per person	VND 40,000,000	VND 60,000,000
Pre-natal check-up (limit per visit, up 3 times per pregnancy)	VND 800,000	VND 1,200,000
Normal delivery, complication, C-section (inpatient, outpatient)	VND 40,000,000	VND 60,000,000

Waiting period

Accident	0 days
Illness	30 days
Death following pre-existing conditions/ Special diseases/maternity	365 days
Special diseases	365 days
Maternity and childbirth	365 days
Miscarriage or abortion medically prescribed	60 days
Claim services	Assist 24/7
Child from 15 days old to 3 years old	Join with one legal parent
Direct billing service	Hospitalization / Outpatient / Dental

Extension clauses

1) Prescribed medical test

All prescribed medical tests (relating to the pathology) are covered for non-excluded pathology and medical treatment.

2) Claim under 10 million VND

All claims under 10 million VND can be declared online. The insurer reserves the right to request original documents for audit purposes

3) Surgery equipment

All required and prescribed surgical medical equipment are covered for non-excluded pathologies

4) Home medical treatment

Medical treatment done by licensed medical practitioner or caregiver are covered under the outpatient limit of this policy

5) Common blood disorders

Medical treatment for diabetes, cholesterol, triglycerides, hyperlipidemia, hepatitis, hypocalcemia, elevated liver enzymes or similar conditions, are covered under this policy

Premium per insured per year	Essential	Premier
Inpatient treatment due to illness and accident		
Up to 3 years old	VND 14,432,250	VND 25,137,000
From 4 to 18 years old	VND 6,314,700	VND 6,666,450
From 19 to 25 years old	VND 6,111,000	VND 6,295,800
From 26 to 30 years old	VND 6,518,400	VND 7,684,950
From 31 to 35 years old	VND 7,231,350	VND 8,055,600
From 36 to 40 years old	VND 9,472,050	VND 9,656,850
From 41 to 45 years old	VND 11,407,200	VND 11,592,000
From 46 to 50 years old	VND 11,916,450	VND 12,685,050
From 51 to 55 years old	VND 17,620,050	VND 17,962,350
From 56 to 60 years old	VND 19,962,600	VND 20,370,000
From 61 to 64 years old	VND 24,749,550	VND 25,091,850
From 65 to 69 years old	VND 29,129,100	VND 36,295,350
From 70 to 75 years old	VND 35,138,250	VND 44,166,150

Dental routine		
up 65 years old	VND 4,000,000	VND 8,000,000
From 66 to 75 years old	VND 4,320,000	VND 8,640,000

Pregnancy, childbirth, complication		
From 18 to 45 years old	VND 8,000,000	VND 12,000,000

Outpatient following illness, accident		
Up to 3 years old	VND 11,576,250	VND 14,032,200
From 4 to 18 years old	VND 6,394,500	VND 6,615,000
From 19 to 25 years old	VND 5,843,250	VND 6,114,150
From 26 to 30 years old	VND 5,843,250	VND 6,114,150
From 31 to 35 years old	VND 5,843,250	VND 6,213,900
From 36 to 40 years old	VND 6,174,000	VND 6,515,250
From 41 to 45 years old	VND 6,504,750	VND 6,815,550
From 46 to 50 years old	VND 6,835,500	VND 7,216,650
From 51 to 55 years old	VND 7,056,000	VND 7,717,500
From 56 to 60 years old	VND 8,158,500	VND 8,919,750
From 61 to 64 years old	VND 9,261,000	VND 10,323,600
From 65 to 69 years old	VND 13,781,250	VND 14,032,200
From 70 to 75 years old	VND 17,860,500	VND 18,241,650

Extension area of coverage	Loading
Southeast Asia excluding Singapore	10%
Asia excluding Japan	20%
Worldwide excluding USA	30%