

MEDICAL CARE INSURANCE

IMPORTANT NOTES

1. HOW IMPORTANT THE HEALTH STATEMENT DECLARATION IS?

The Proposer is responsible *for the completeness, truthfulness and accuracy* of the health statement related to his/her Medical Condition, Special Disease, Pre-existing Condition and/or those of his/her Dependand(s) on the Insurance Proposal Form. In case of incorrectly declared information, Bao Viet reserves the right to reject insurance claim and/or cancel or invalidate the Insurance Contract.

2. WHAT IS « WAITING PERIOD »?

A waiting period is defined as a period of time in which concerned benefits will not be paid. Benefits will not be payable even when risks occur during waiting period and, their related expenses or consequences thereof arise after the expiry of waiting period.

The basic cover and additional benefits will be payable after the following waiting periods starting *from the commencement date of the insurance period stated on the Insurance Certificate*:

▪ Accident	0 days
▪ Illness, diseases	30 days
▪ Dental treatment	30 days
▪ Complications of pregnancy	90 days
▪ Special diseases and pre-existing diseases	365 days
▪ Normal delivery and Caesarean section	635 days

The insurance contract which has been continuously renewed shall be effective right after the proposer settles the premium for the following period. If an additional benefit is purchased in the year of renewal, the corresponding waiting period will apply. In case of renewing the same benefits with higher plan, the limit difference between renewal and previous year's policy is applied.

3. WHAT IS CO-INSURANCE (CO-PAYMENT)?

Co-insurance (also called co-payment) is the portion of Eligible expenses which the Insured Person is liable. The Co-insurance is a percentage calculation (%) of the Eligible expenses or of the Limit/Sublimit of concerned benefits, whichever is lower. Besides co-insurance, the Insured Person is liable for the expenses exceeding Limit/Sublimit stated on the Insurance Certificate.

4. WHAT IS SPECIAL DISEASE?

Refers to cancer and tumor of all types, hypertension, cardio-vascular diseases, stomach ulcers, chronic inflame of bone joints, intestine ulcers, hepatitis, liver inflammation, inflammation of membrane inside uterus, haemorrhoids, urolith, biliary calculus, sinusitis, Parkinson, diabetes, disease relating to recreating blood system such as blood purification, blood transfusion, hemodialysis, degenerative diseases of all types, deviation spinal disc, internal organ failure, growth hormone deficiency, cataract.

Special diseases will be covered after a waiting period of **365 days** from the commencement date inscribed on the Insurance Certificate provided that the health condition has been declared truthfully and fully on the Insurance Application Form based on which Bao Viet has accepted to cover.

5. WHAT IS PRE-EXISTING CONDITION?

Illness or injury which exists before applying for insurance and due to such medical conditions the insured person:

a. has been under treatment for three (03) previous years; or

b. has recognized or has been aware or should have reasonably been aware of symptoms of such illness/injury before the date of applying for the insurance, regardless of whether a consultation/ treatment is actually received or not.

Pre – existing conditions include but not limited to VA inflammation requiring curettage, tonsillitis requiring removal of tonsil, crooked septum requiring surgery, vestibular disorders, asthma, otitis media requiring surgery.

Pre-existing diseases will be covered after a waiting period of **365 days** provided that the health condition has been declared truthfully and fully on the Insurance Proposal Form based on which Bao Viet has accepted to cover.

6. WHAT ARE INSURANCE EXCLUSIONS?

Certain treatments, categories, conditions, activities and related expenses will not be covered. Please refer to **Part 3 – General Exclusions** in the Medical Care Insurance Policy Wording.

7. WHAT IS CLAIMS SETTLEMENT PROCEDURE?

In the event of accident, illness or diseases under the insurance coverage, the claims document must be sent to Bao Viet's Claims Handling Department stated in the Insurance Certificate within **60 days**, from the date of hospital discharge, the Insured person's death or the last Doctor visit with medical prescription in case of out-patient treatment.

Claims documents must include:

- **Insurance Claim Form:** Complete the Form on Bao Viet's or HSBC's website. Please provide your email address, phone number for us to contact and bank account number if you wish to receive payment through bank transfer.
- **Medical documents (copy):** Medical books/medical report, prescriptions (with Hospital's stamp), hospital discharge forms, test/laboratory results, surgery certificate (in case of surgical operation), etc. Doctor's signature is required on all medical documents. In all cases, Bao Viet reserves the right to request an original document for validation.
- **Financial documents (original):**
 - Invoices/receipts of hospitals, clinics and pharmacies together with detailed list.
 - VAT/financial invoice (including name of the Insured, the content, expense and stamp) if medical expenses exceed VND 200,000. Invoice must be issued within 30 days from the date of using the service.
 - For E-Invoice, please provide conversion invoices from E-Invoice.
- **In case of accident:**
 - *Accidents in everyday life, accidents at work:* Minute/report of accident which is self-declared by the Insured which does not require confirmation from local authorities.
 - *Traffic accidents that do not involve a third party unless for the case of death:* Minute/report of accident which is self-declared by the Insured which does not require confirmation from local authorities; valid driver's license in case the Insured has an accident while operating a motor vehicle above 50cc.
 - *Traffic accidents that do not involve a third party:* Minute/report of accident as required by law, document of accident settlement of police offices, valid driver's license in case the Insured has an accident while operating a motor vehicle above 50cc.
- **In case of Death (original or notarized copy):** Death certificate and the confirmation of legal Beneficiary/beneficiaries, medical examination reports showing the cause of death.

Note:

- Receipts and invoices for expenses exceeding VND 200,000 must be in the invoice form issued by the General Department of Taxation or Local Tax Departments and stamped by the pharmacy. The drugs stated on the invoice must be the same as those prescribed by the doctor and signed by the seller and the buyer.
- Drug invoices must be issued within 30 days from the date of prescribing the medicine with the insured's name, not the buyer's name.
- In case of missing financial invoices, Bao Viet will only pay a maximum of VND 200,000 / prescription (split invoices are not accepted).

Claims Settlement Timeline:

- The Insured will receive a request for additional documents *within 03 working days* in case of insufficient information from the time Bao Viet's Claims Handling Department receives the claims document. This request will be sent to the email address indicated on the claim form or via phone (in the absence of an email address).
 - In case of insufficient documents, the Insured needs to supplement the missing documents as requested *within 30 working days from the date of submitting the first document*.
 - For documents that need verification, Bao Viet will verify documents *within a maximum of 90 working days*.
- Bao Viet will settle and make insurance payment within a maximum of *15 working days* from the date of receiving a complete and valid claims document set. Notice of claims acceptance or denial will be sent to email address indicated on the claim form or via phone (in the absence of an email address).
- The Insured or the Beneficiary may receive claims payment in cash at either of the three Bao Viet's office addresses mentioned above or by bank transfer (provided that bank account information is fully provided on the claim form and the account holder is the Insured or the Beneficiary which is indicated on the Policy Certificate).

8. WHAT IS DIRECT BILLING SERVICE? HOW TO USE DIRECT BILLING CARD?

Direct Billing Service

- In case of using healthcare services at hospitals and clinics in Bao Viet's direct billing network, the Insured will be guaranteed by Bao Viet to *pay all expenses within the insurance coverage and limit*. At that time, the Insured only has to pay the *expenses that are out of the insurance coverage or exceed Bao Viet's responsibilities*.
- The Insured will be provided with a direct billing card depending on his/her chosen plan/benefits as follows:
 - For Classic, Preferred, Executive plans or Deluxe/Privileged plans without Out-patient treatment benefit: *Blue card* for use of *In-patient direct billing service*.
 - For Deluxe/Privileged plans with Out-patient treatment benefit or Executive plan with Out-patient treatment, Dental Treatment and/or Maternity Benefit: *Gold card* for use of both In-patient and Out-patient direct billing service.

With regard to In-patient, Bao Viet will pay for the expenses incurred when the Insured is hospitalized or undergoing surgery due to illness, diseases and/or accident. With regard to Out-patient, Bao Viet will pay for all the expenses incurred when the Insured has out-patient visit at hospitals/clinics within the direct billing network where Out-patient direct billing service is available.

- Since not all hospitals provide Out-patient direct billing service, the Insured are encouraged to *look up Bao Viet's direct billing network list* to know in which hospitals such service is available to avoid unnecessary inconvenience.
- List of hospitals and clinics in the Bao Viet's direct billing network is posted and continuously updated at website: <https://www.baoviet.com.vn/insurance/> → Select *Customer service (Dịch vụ khách hàng)* → *Direct Billing & Claims (Dịch vụ bảo lãnh viện phí & chi trả bồi thường)* → Select *Direct Billing (Dịch vụ bảo lãnh viện phí)* → Click *List of Bao Viet's Direct Billing Network (Danh sách các bệnh viện, phòng khám)*.

Direct Billing Service Guideline

When going to hospitals/clinics in the Direct Billing Network, the Insured should:

Present the Direct billing card to the hospital receptionist, then continue to have medical examination and treatment as instructed by the hospital receptionist. The Insured may be required to make a deposit according to the regulations of the hospital.

The hospital receptionist will contact Bao Viet to request for confirmation on Direct Billing Service and notify the Insured. Turnaround time for confirmation from the time Bao Viet receives request from the hospital is as follows:

- ✓ For Out-patient direct billing service: *within 30 minutes*.
- ✓ For In-patient direct billing service: *within 120 minutes*

In case of acceptance, after completing the treatment, the Insured must **pay the treatment expenses that aren't covered by Bao Viet**, get back **the deposit** (if any), sign **the claim documents** following the instructions of the hospital.

9. REGULATIONS FOR CHILDREN

- Children under 18 years old must be insured together with their parent(s) and exception can only be granted to those whose parent(s) has/have been insured under another health insurance policy issued by Bao Viet.
- Children's plan including basic cover and additional cover(s) must be lower or equivalent to their parent(s) plan.
- Children under 9 years old: Co-insurance of 30/70 shall be applied (The Insured shall pay 30%, Bao Viet shall pay 70%) for medical treatment incurred in private/international hospitals or elective service departments in state-owned hospitals in Vietnam.

10. OTHER IMPORTANT NOTES

- Dental treatment is limited to the following medical establishments:
 - **In Ho Chi Minh City and Hanoi:** Only Hospitals (as defined in the Policy Wording) or Clinics in Bao Viet's direct billing network are accepted. Claims for treatment at Clinics outside the direct billing network will be refused.
 - **Other Cities:** Extend to all legally licensed clinics besides the above-mentioned establishments.
- Note: Treatment at some certain clinics may be not paid. List of these clinics is subject to change without prior notice, please visit the website : <https://www.baoviet.com.vn/insurance/> >> <https://www.baoviet.com.vn/insurance/> → *Select Customer service (Dịch vụ khách hàng)* → *Select Direct Billing & Claims (Dịch vụ bảo lãnh viện phí & chi trả bồi thường)* → *Select General Notes (Lưu ý chung)* for more update information.
- In case the beneficiary is different from the person who is designated to receive money on the insurance proposal form, he/she must present a valid power of attorney.

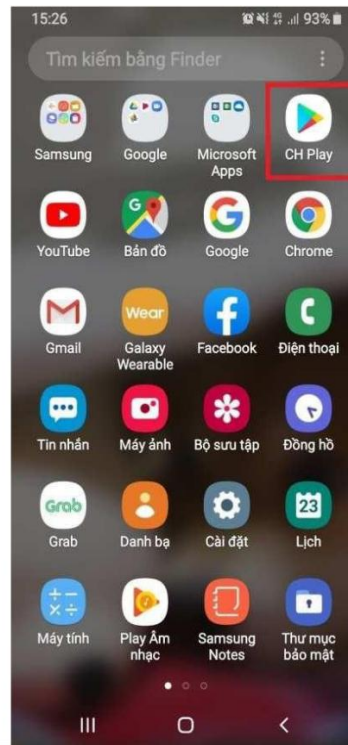
Instructions for using BVDirect Application

I. How to install Baoviet Direct

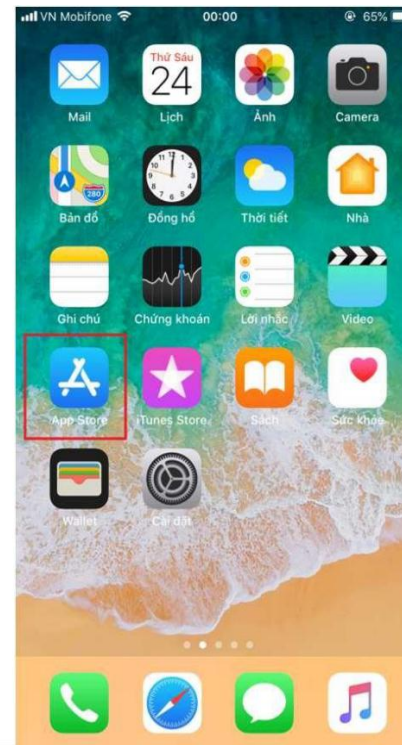
Step 1: Download and install BAOVIET Direct app on:

- CH-Play for Android operation system.
- App Stores for IOS operation

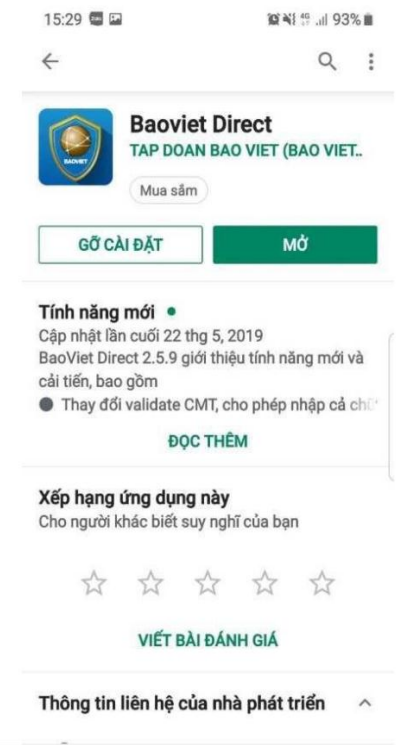
Android



IOS

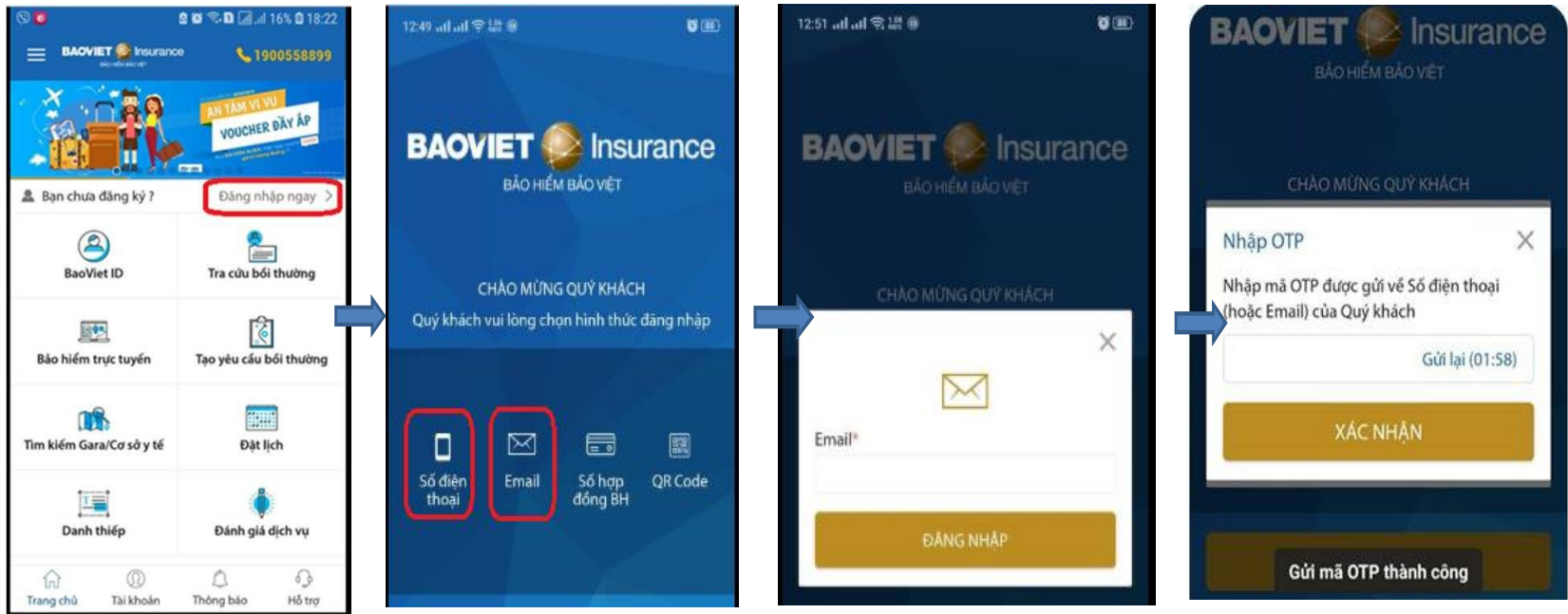


Application Display



Step 2: You can choose either 1 of 4 login methods as below:

1. Login by phone number/email of Policyholder.



App display after successful installation. Select “**Đăng nhập ngay**” (Log in now)

Select log in method by select “**Số điện thoại**”/ “**Email**” (Phone number/ Email)

Enter phone number or email.

OTP will be sent to your email/ phone number. Enter OTP code to declare information in the next step.

2. Log in by certificate number



App display after successful installation. Select “**Đăng nhập ngay**” (Log in now)

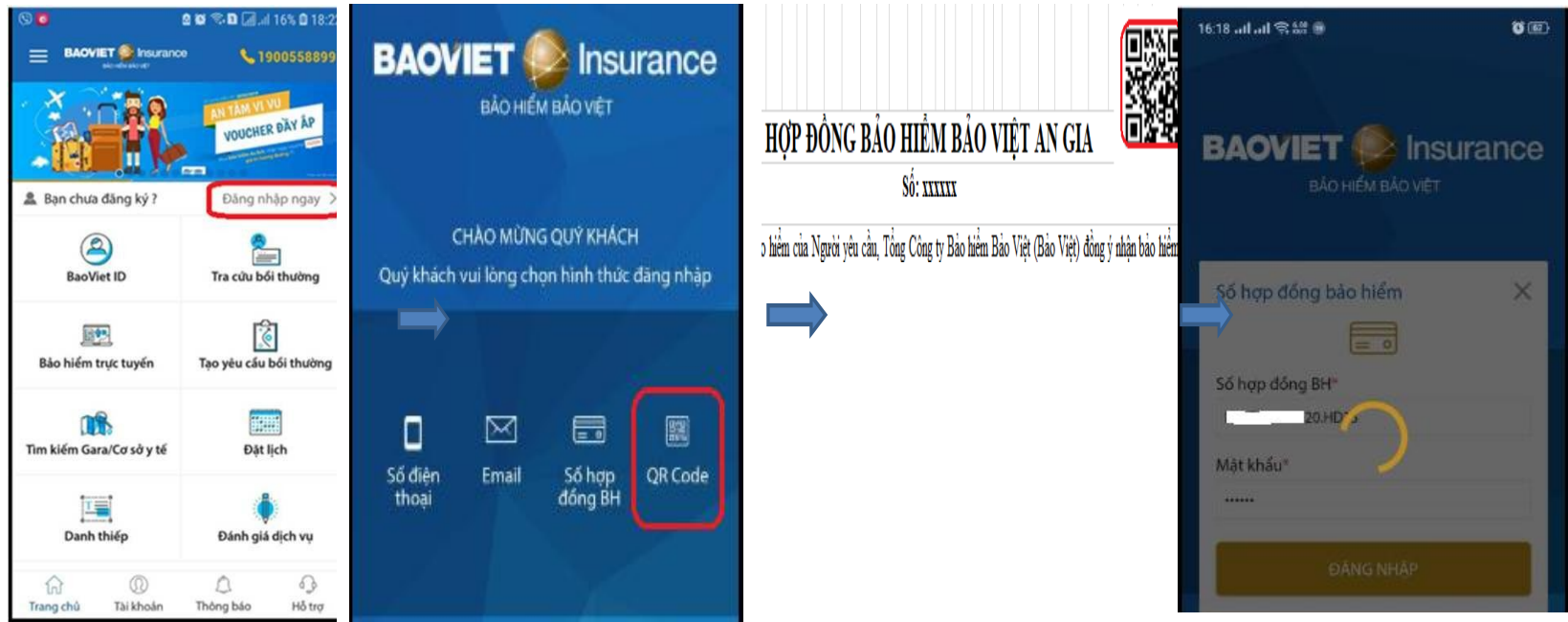


Choose your log in method. Select “**Đăng ký**” (Sign- up) with “**Số hợp đồng BH**” (Contract number)



“**Số hợp đồng**” (Contract Number) & “**Mật khẩu**” (Password): will be sent to your email. In case there is no email, Bao viet will send via phone message.

3. Log in by QR code in Certificate.



App display after successful installation. Select “**Đăng nhập ngay**” (Log in now)

Select log in method by “**QRCode**”, the system scan QRCode.

Customers uses QR Code on insurance certificate to scan QR Code.

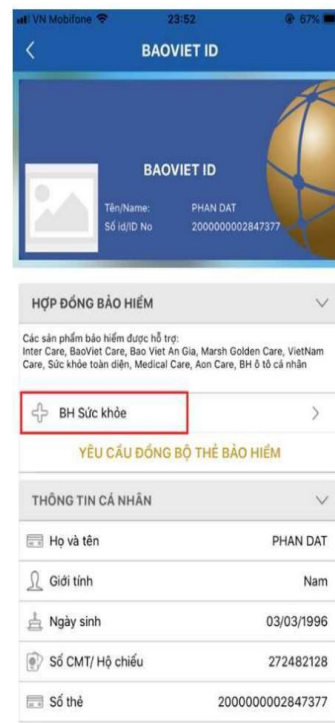
When scanning the QR Code, the system will automatically get insurance certificate number and password. Check the information and move on to the declaration step.



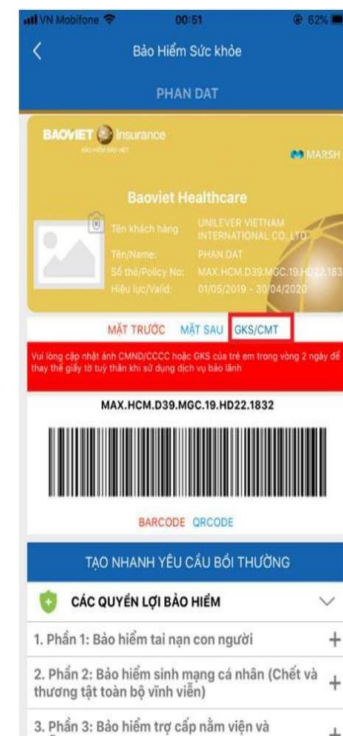
Step 3: Fill out the required information
 Password: can be used for next logins (password can be changed later).



Step 4: App display when login successfully.
 Select “Baoviet ID”.



Step 5: Select “BH Sức khỏe” (Healthcare Product)



Step 6: Select “GKS/CMT” (Birth certificate/ID) to upload your birth certificate/ID within 2 days from the date of activation. Physical birth certificate/ID card is no longer required when using Baoviet Insurance’s direct-billing service.

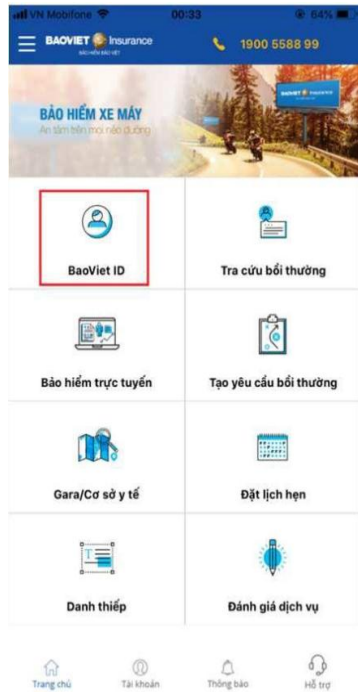


Step 7: In order to view and manage information of other people in your family, please select “**Yêu cầu đồng bộ thẻ bảo hiểm**” (Request for Baoviet Direct card synchronization)

- Step 8:**
- ✓ Select “**Chọn nhóm bảo hiểm yêu cầu đồng bộ**” (the insurance group that requires synchronization) (1)
 - ✓ At the line “**nhập số thẻ bảo lãnh cần đồng bộ**” (input your card number that requires synchronization) (2), fill in your family member’s card numbers that have been sent to your email.
 - ✓ Upload identification of other family’s members to complete the installation (3).
 - ✓ Now, application has updated your information and other family member’s information.
 - ✓ In case your family members want to use Baoviet Direct App, please log in with your phone number and password.

II. Functions of Baoviet Direct App

1. E- Direct Billing Card



Select “BaoViet ID”



Select “BH Sức khỏe”
(Healthcare Product)



Both sides of card can be viewed.
You can present this e-card to hospital/medical clinics.



2. View Insurance Benefits

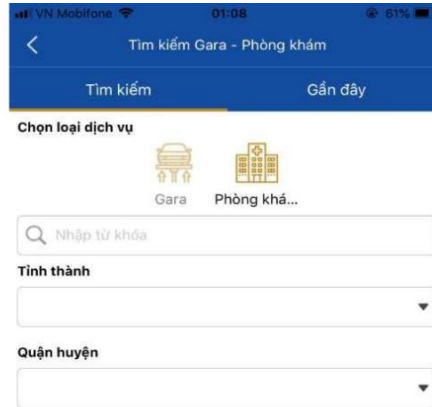
You can view your insurance benefits of yourself and the balance limit benefits in this app.



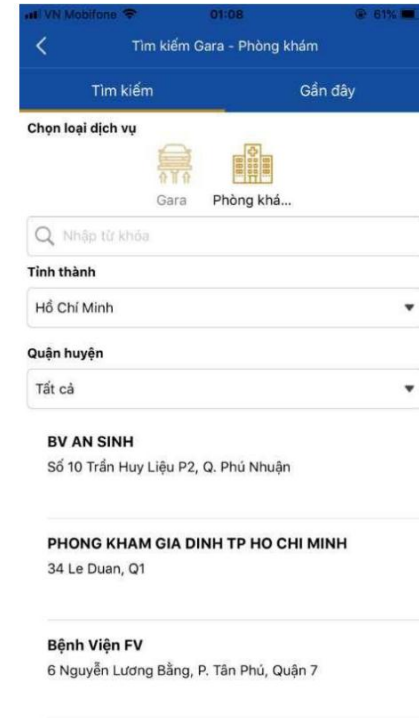
3. Search Baoviet Insurance's Direct Billing Network



To search and view “List of Bao Viet Insurance’s Direct Billing Network”, Select “Cơ sở y tế” (Medical Institutions)



Không có kết quả tìm kiếm phù hợp
Vui lòng thử lại!

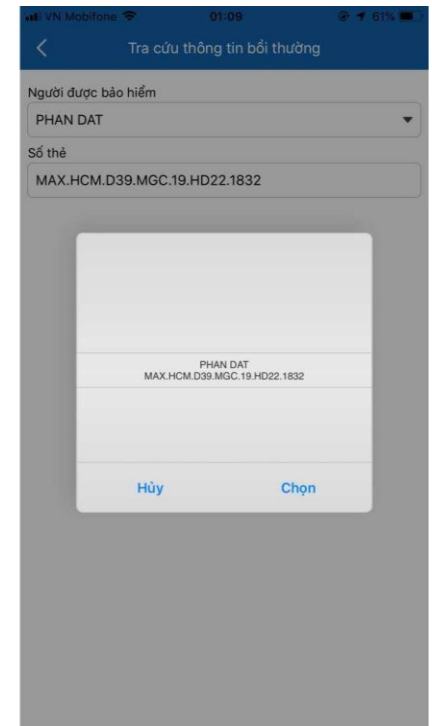
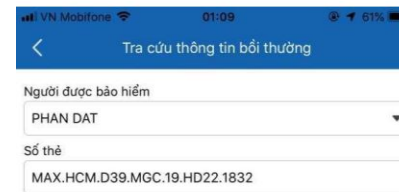
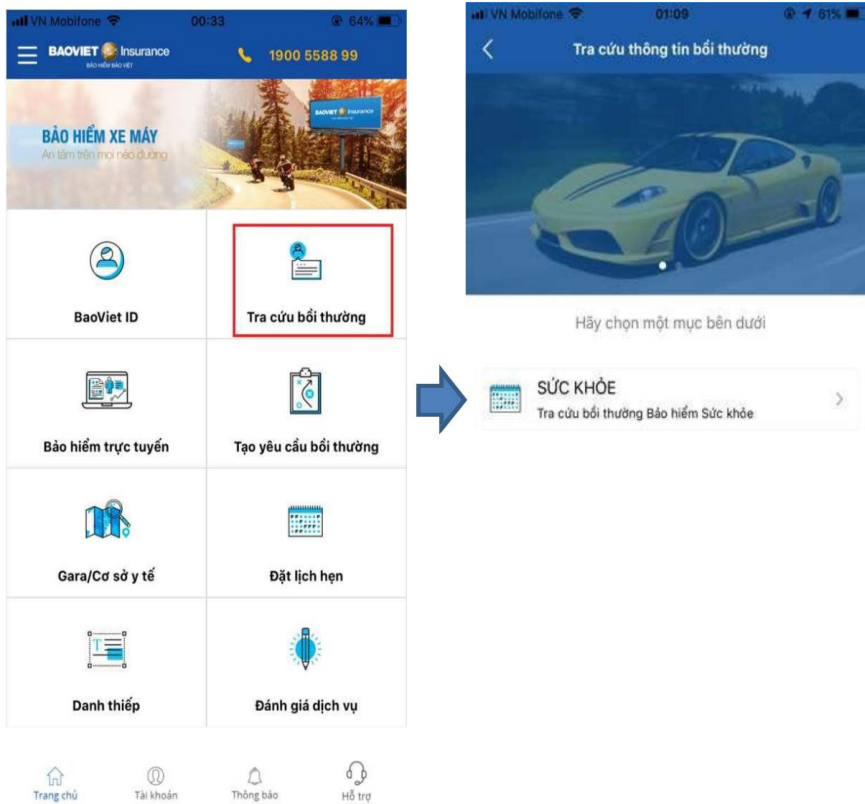


You can search for the medical institutions in the whole country or near your area.

4. View status of claim settlement process.

If you want to view status of your claim settlement process, select “**Tra cứu bồi thường**” (View claim settlement process)

Since your contract and other family’s member contract are synchronized in one app, you can also view status of claim settlement process of other family members.



Go to **Claim settlement**, select product group:

Select **Contract Number/Card number** to view.

App displays each claim records with settlement status.

Click on status of each claim for more detail.



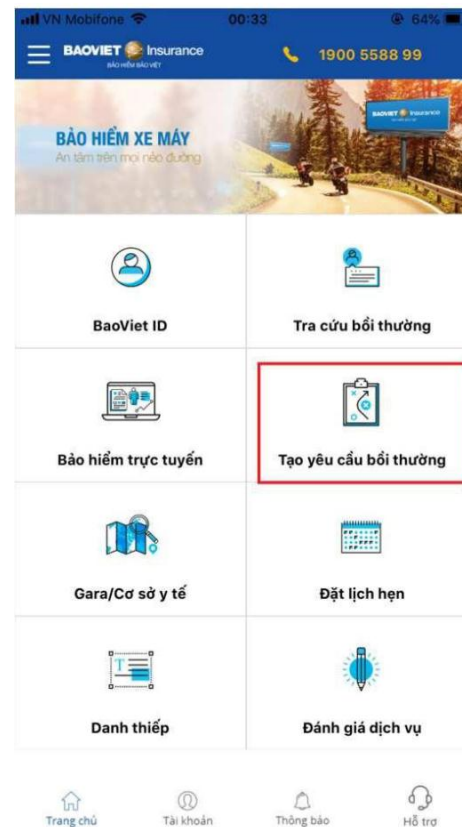
Click on **Claim number** for more detail.

5. Create Claim Request Online

This function helps to check documents before sending original set of documents to Bao Viet.

You should print Claim Form from the application to sign and attach with the original document as you send claim document set to Bao Viet.

Select “**Tạo yêu cầu bồi thường**” (Create claim request)

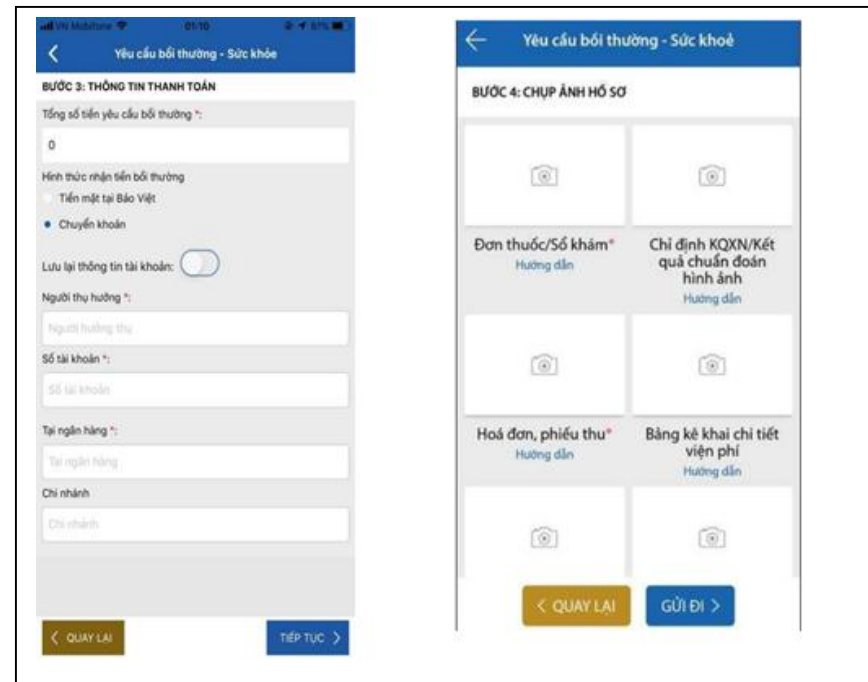




Step 1: Select Insured



Step 2: Declare claim information: input the information follow the instruction on the screen and move to step 3



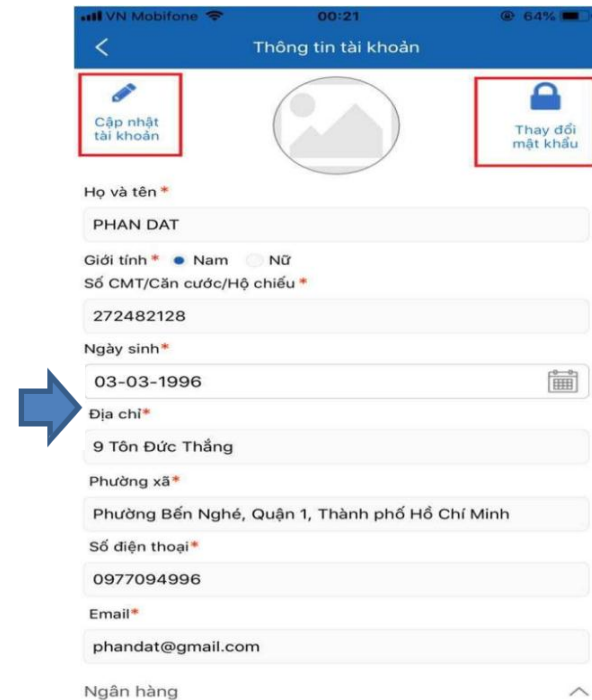
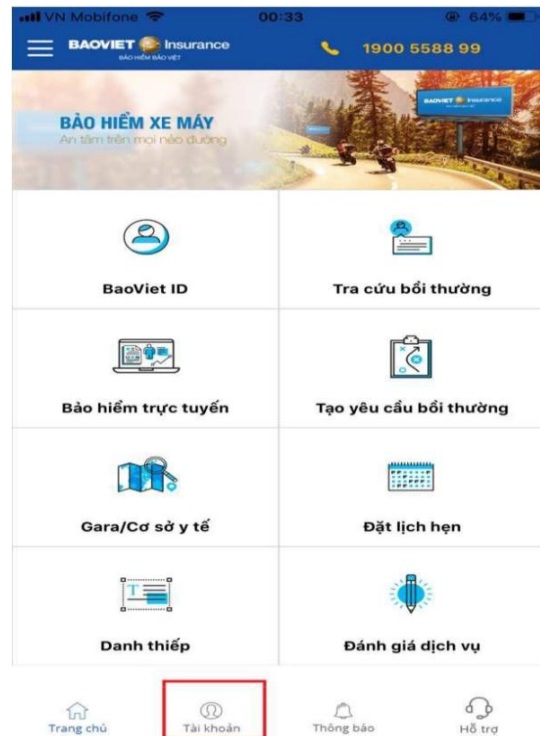
Step 3: Input the amount of indemnification and method of receiving money.



Step 4: Take photos of the documents in the Insured's profile following instruction on screen, documents marked with * are required Bao Viet will respond within 03 working days.

6. Change Password

Select “**Tài khoản**” (Account) to update your account.



Contact:

Please have your Claim documents sent to:

ACCIDENT & HEALTHCARE CLAIMS DIVISION – BAO VIET INSURANCE CORPORATION

- Northern Area: 104 Tran Hung Dao Street, Hoan Kiem District, Ha Noi City
- Central Area: 4th Floor, 97 Tran Phu Street, Hai Chau District, Da Nang City
- Southern Area: 5th Floor, EVNNPT Building, 610 Vo Van Kiet, Cau Kho Ward, District 1, Ho Chi Minh City.

Hotline: 1900558899, Ext: 3