



care

Underwritten by Bao Viet Insurance Corporation

Medical Care Insurance

**HSBC**   
The world's local bank

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## HSBC – THE WORLD’S LOCAL BANK

**The HSBC Group** is one of the largest banking and financial services organisations in the world, with well-established businesses in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. In June 2008, the HSBC Group had over 9,500 offices in 85 countries and territories, serving over 100 million customers, with a total of 45 million customers registered for internet banking.

In Vietnam, HSBC opened its first office in Saigon (now Ho Chi Minh City) in 1870. On 1 January 2009, HSBC became the first foreign bank to incorporate in Vietnam with registered capital of VND3,000 billion. HSBC has won many accolades for excellence in banking, including the Best Bank for Vietnam Award 2008 and Best Trade Finance Bank in Vietnam 2008 & 2009, both awarded by The Asset magazine’s Triple A, Best Foreign Bank 2008 in Vietnam by FinanceAsia, and Best Sub-Custodian Bank in Vietnam 2008 by Global Finance.

HSBC is the only foreign strategic alliance of Bao Viet Group – the leading finance-insurance incorporation with a 10% share. We can serve our customers even better with an extensive network of branches and transaction offices across Ho Chi Minh City and Hanoi.



## BAOVIET – THE LEADING FINANCIAL – INSURANCE GROUP IN VIETNAM

Through more than 40 continuous years of strong development and growth, BaoViet has strengthened its position and proved to be a top insurer in Vietnam. With its extensive and widespread network including 125 branches and subsidiaries throughout the country, together with other peer companies such as: BaoViet Fund Management Company, Vietnam International Assurance Joint Stock Company, BaoViet Securities Company, BaoViet Bank, BaoViet Invest Company... BaoViet has been asserting its position as a leading Financial-Insurance Group in Vietnam.

**BaoViet Insurance Incorporation** Being a member of BaoViet Financial-Insurance Group, BaoViet Insurance Corporation is a key player in non-life insurance, reinsurance, claim and survey business, financial investment, and other financial businesses in Vietnam. With prestigious position and profound experience in insurance gained from long-standing operation, strong financial capability, nationwide agency network consisting of 66 member companies, more than 2,800 staff and 10,000 professional agents, and comprehensive understanding of local market, BaoViet Insurance has always been the leading insurer in Vietnam.





A happy life  
starts with **good health**



We all understand the importance of looking after key aspects of our lives: family, education, security, employment and – last but not least – health. Without good health, we cannot enjoy the wealth we have accumulated.

You can enjoy peace of mind with Medical Care Insurance. Medical Care Insurance can help you face the future happily, confidently and securely.

## Protection plans

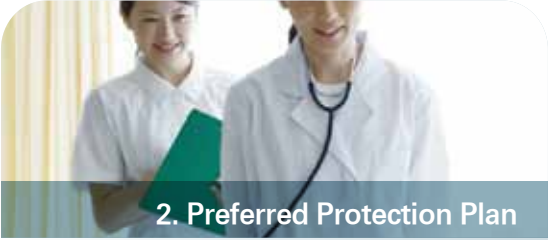
Medical Care Insurance brings you 4 health care protection plans tailored to the different needs you and your family might have together with several outstanding benefits:

- High and comprehensive coverage up to VND1.3 billion
- Choice of any hospital and medical organisation
- Flexible choice from several additional benefits according to your insurance needs and affordability
- Simple application procedures: As parents, you can incorporate your family applications in just one form and enjoy a discounted offer up to 10% for your child/children
- No medical check-up required
- Deluxe plan extends the territorial limit to Asia region and Worldwide with only 25% and 50% top-up on annual total premium respectively.
- Automatic renewal



### 1. Classic Protection Plan

Protection at an affordable price



### 2. Preferred Protection Plan

You want to have a better protection plan with greater coverage



### 4. Deluxe Protection Plan

Highest coverage with access to premium health care services in Vietnam and Asia region



### 3. Executive Protection Plan

High and comprehensive coverage with access to high quality health care services



Don't miss out on  
**health** protection



# 1. Classic Protection Plan

This health care insurance is suitable for those who look for effective protection at an affordable price.

## BENEFITS

TERRITORIAL LIMIT		VIETNAM
TOTAL LIMIT		VND 180,000,000
BENEFIT CATEGORY		LEVEL OF PROTECTION (IN VND)
BASIC BENEFITS	Room and Board/ Intensive Care	2,700,000 / day, up to 54,000,000 / year
	Pre-hospital treatment (30 days prior to hospital admission) and post-hospital treatment (45 days after hospital discharge)	Up to 3,600,000 / year
	Hospital cash income	54,000/day, up to 3,240,000/year
	Surgical expenses (excluding organ transplantation but covering out-patient surgery)*	Up to 54,000,000 / year
	Organ transplantation (excluding the cost of organ)*	Up to 81,000,000 / year
	Ambulance service (within Vietnam's territory)	Up to 54,000,000 / year
	Burial or cremation cost	Up to 1,800,000 / event
ADDITIONAL BENEFITS	Loss of income	90,000 / day, up to 16,200,000/year
	Outpatient treatment benefit	Up to 5,400,000 / year, 10 times / year and up to 540,000 / time
	Dental benefit	Up to 5,400,000 / year
	Maternity benefit	Up to 2,700,000 / year
	Emergency medical evacuation	Up to 360,000,000 / year

\* The limit of the indemnity under surgical expenses & organ transplantation expenses is not accumulative. Only the higher limit of indemnity will be applied.

## PREMIUM

SCOPE OF COVER	AGE RANGE	PREMIUM FEE (IN VND)
<b>Basic benefits</b>		
Hospitalisation and surgical expenses	From 0 to 18	1,410,000
	From 19 to 30	1,370,000
	From 31 to 40	1,420,000
	From 41 to 50	1,470,000
	From 51 to 60	1,515,000
	From 61 to 65	1,545,000
<b>Additional benefits</b>		
1. Loss of income		165,000
2. Out-patient treatment	From 0 to 18	1,155,000
	From 19 to 30	1,080,000
	From 31 to 40	1,135,000
	From 41 to 50	1,180,000
	From 51 to 60	1,215,000
	From 61 to 65	1,240,000
3. Dental treatment	From 0 to 18	1,755,000
	From 19 to 65	1,350,000
4. Maternity benefit		405,000
5. Emergency Medical Evacuation		270,000



Your health is  
your biggest asset



## 2. Preferred Protection Plan

This is the protection plan that offers you greater coverage. It also allows you to access to high quality health care services from reputable medical organisations within Vietnam.

### BENEFITS

TERRITORIAL LIMIT		VIETNAM
TOTAL LIMIT		VND 320,000,000
BENEFIT CATEGORY		LEVEL OF PROTECTION (IN VND)
BASIC BENEFITS	Room & Board/Intensive Care	4,500,000 / day, up to 90,000,000 / year
	Pre-hospital treatment (30 days prior to hospital admission) and post-hospital treatment (45 days after hospital discharge)	Up to 6,300,000 / year
	Hospital cash income	90,000/ day, up to 5,400,000 / year
	Surgical expenses (excluding organ transplantation but covering out-patient surgery)*	Up to 90,000,000 / year
	Organ transplantation (excluding the cost of organ)*	Up to 135,000,000 / year
	Home nursing right after hospital discharge (maximum 15 days/ year)	Up to 2,700,000 / year
	Ambulance service (within Vietnam's territory)	Up to 90,000,000 / year
	Burial or cremation cost	Up to 3,600,000 / event
ADDITIONAL BENEFITS	Loss of income	180,000 / day, up to 32,400,000/ year
	Outpatient treatment benefit	Up to 9,000,000 / year, 10 times/ year and up to 900,000 / time
	Dental benefit	Up to 9,000,000 / year
	Maternity benefit	Up to 9,000,000 / year
	Emergency medical evacuation	Up to 360,000,000 / year

\* The limit of the indemnity under surgical expenses & organ transplantation expenses is not accumulative. Only the higher limit of indemnity will be applied.

### PREMIUM

SCOPE OF COVER	AGE RANGE	PREMIUM FEE (IN VND)
<b>Basic benefits</b>		
Hospitalisation and surgical expenses	From 0 to 18	2,185,000
	From 19 to 30	2,125,000
	From 31 to 40	2,200,000
	From 41 to 50	2,280,000
	From 51 to 60	2,350,000
	From 61 to 65	2,395,000
<b>Additional benefits</b>		
1. Loss of income		325,000
2. Out-patient treatment	From 0 to 18	1,930,000
	From 19 to 30	1,800,000
	From 31 to 40	1,890,000
	From 41 to 50	1,965,000
	From 51 to 60	2,025,000
	From 61 to 65	2,065,000
3. Dental treatment	From 0 to 18	2,810,000
	From 19 to 65	2,160,000
4. Maternity benefit		675,000
5. Emergency Medical Evacuation		270,000



**Total** protection  
for your family's all-round **health**



## 3. Executive Protection Plan

This protection plan offers high and comprehensive coverage and gives you access to exclusive health care services from high-class organisations within Vietnam.

### BENEFITS

TERRITORIAL LIMIT		VIETNAM
TOTAL LIMIT		VND 650,000,000
BENEFIT CATEGORY		LEVEL OF PROTECTION (IN VND)
BASIC BENEFITS	Room & Board/Intensive Care	9,000,000 / day, up to 180,000,000 / year
	Pre-hospital treatment (30 days prior to hospital admission) and post-hospital treatment (45 days after hospital discharge)	Up to 9,000,000 / year
	Hospital cash income	126,000 / day, up to 7,560,000 / year
	Surgical expenses (excluding organ transplantation but covering out-patient surgery)*	Up to 7,560,000 / year
	Organ transplantation (excluding the cost of organ)*	Up to 270,000,000 / year
	Home nursing right after hospital discharge (maximum 15 days/ year)	Up to 3,600,000 / year
	Ambulance service (within Vietnam's territory)	Up to 180,000,000 / year
	Burial or cremation cost	Up to 5,400,000 / event
ADDITIONAL BENEFITS	Loss of income	270,000 / day, up to 48,600,000 / year
	Outpatient treatment benefit	Up to 12,600,000 / year, 10 times / year and up to 1,260,000 / time
	Dental benefit	Up to 18,000,000 / year
	Maternity benefit	Up to 18,000,000 / year
	Emergency medical evacuation	Up to 900,000,000 / year

\* The limit of the indemnity under surgical expenses & organ transplantation expenses is not accumulative. Only the higher limit of indemnity will be applied.

### PREMIUM

SCOPE OF COVER	AGE RANGE	PREMIUM FEE (IN VND)
<b>Basic benefits</b>		
Hospitalisation and surgical expenses	From 0 to 18	2,890,000
	From 19 to 30	2,810,000
	From 31 to 40	2,910,000
	From 41 to 50	3,015,000
	From 51 to 60	3,105,000
	From 61 to 65	3,165,000
<b>Additional benefits</b>		
1. Loss of income		490,000
2. Out-patient treatment	From 0 to 18	3,855,000
	From 19 to 30	3,600,000
	From 31 to 40	3,780,000
	From 41 to 50	3,925,000
	From 51 to 60	4,045,000
	From 61 to 65	4,125,000
3. Dental treatment	From 0 to 18	4,680,000
	From 19 to 65	3,600,000
4. Maternity benefit		1,350,000
5. Emergency Medical Evacuation		360,000



**Good health** is invaluable  
and needs the best **protection**



## 4. Deluxe Protection Plan

This protection plan gives you highest coverage with access to premium health care services in Vietnam, Asia region and Worldwide.

### BENEFITS

TERRITORIAL LIMIT		VIETNAM, ASIA & WORLDWIDE **
TOTAL LIMIT		VND1,300,000,000
BENEFIT CATEGORY		LEVEL OF PROTECTION (IN VND)
BASIC BENEFITS	Room & Board / Intensive Care	18,000,000 / day, up to 360,000,000 / year
	Pre-hospital treatment (30 days prior to hospital admission) and post-hospital treatment (45 days after hospital discharge)	Up to 18,000,000 / year
	Hospital cash income	180,000 / day, up to 10,800,000 / year
	Surgical expenses (excluding organ transplantation but covering out-patient surgery)*	Up to 360,000,000 / year
	Organ transplantation (excluding the cost of organ)*	Up to 540,000,000 / year
	Home nursing right after hospital discharge (maximum 15 days/ year)	Up to 5,400,000 / year
	Ambulance service (within Vietnam's territory)	Up to 360,000,000 / year
	Burial or cremation cost	Up to 7,200,000 / event
ADDITIONAL BENEFITS	Loss of income	360,000 / day, up to 64,800,000/ year
	Outpatient treatment benefit	Up to 18,000,000 / year, 10 times / year and up to 1,800,000 / time
	Dental benefit	Up to 36,000,000 / year
	Maternity benefit	Up to 36,000,000 / year
	Emergency medical evacuation	Up to 900,000,000 / year

\*The limit of the indemnity under surgical expenses & organ transplantation expenses is not accumulative. Only the higher limit of indemnity will be applied.

\*\* Deluxe plan extends the territorial limit to Asia region and Worldwide with only 25% and 50% top-up on annual total premium respectively.

### PREMIUM

SCOPE OF COVER	AGE RANGE	PREMIUM FEE (IN VND)
<b>Basic benefits</b>		
Hospitalisation and surgical expenses	From 0 to 18	5,595,000
	From 19 to 30	5,440,000
	From 31 to 40	5,635,000
	From 41 to 50	5,845,000
	From 51 to 60	6,020,000
	From 61 to 65	6,140,000
<b>Additional benefits</b>		
1. Loss of income		650,000
2. Out-patient treatment	From 0 to 18	7,705,000
	From 19 to 30	7,200,000
	From 31 to 40	7,560,000
	From 41 to 50	7,850,000
	From 51 to 60	8,085,000
	From 61 to 65	8,245,000
3. Dental treatment	From 0 to 18	9,360,000
	From 19 to 65	7,200,000
4. Maternity benefit		2,025,000
5. Emergency Medical Evacuation		360,000

## COMPARISON OF PROTECTION PLANS

BENEFIT CATEGORY		LEVEL OF PROTECTION (IN VND)			
		CLASSIC	PREFERRED	EXECUTIVE	DELUXE
BASIC BENEFITS	Total limit	180,000,000	320,000,000	650,000,000	1,300,000,000
	Room & Board / Intensive Care	2,700,000 / day Up to 54,000,000 / year	4,500,000 / day Up to 90,000,000 / year	9,000,000 / day Up to 180,000,000 / year	18,000,000 / day Up to 360,000,000 / year
	Pre-hospital treatment (30 days prior to hospital admission) and post-hospital treatment (45 days after hospital discharge)	Up to 3,600,000 / year	Up to 6,300,000 / year	Up to 9,000,000 / year	Up to 18,000,000 / year
	Hospital cash income	54,000 / day Up to 3,240,000 / year	90,000 / day Up to 5,400,000 / year	126,000 / day Up to 7,560,000 / year	180,000 / day Up to 10,800,000 / year
	Surgical expenses (excluding organ transplantation but covering out-patient surgery)*	Up to 54,000,000 / year	Up to 90,000,000 / year	Up to 180,000,000 / year	Up to 360,000,000 / year
	Organ transplantation (excluding the cost of organ)*	Up to 81,000,000 / year	Up to 135,000,000 / year	Up to 270,000,000 / year	Up to 540,000,000 / year
	Home nursing right after hospital discharge (maximum 15days/year)	NA	Up to 2,700,000 / year	Up to 3,600,000 / year	Up to 5,400,000 / year
	Ambulance service (within Vietnam's territory)	Up to 54,000,000 / year	Up to 90,000,000 / year	Up to 180,000,000 / year	Up to 360,000,000 / year
	Burial or cremation cost	Up to 1,800,000 / event	Up to 3,600,000 / event	Up to 5,400,000 / event	Up to 7,200,000 / event
	Scope of protection	VIETNAM			VIETNAM, ASIA & WORLDWIDE**
ADDITIONAL BENEFITS	Loss of income	90,000 / day Up to 16,200,000 / year	180,000 / day Up to 32,400,000 / year	270,000 / day Up to 48,600,000 / year	360,000 / day Up to 64,800,000 / year
	Outpatient treatment benefit	Up to 5,400,000/year, 10 visit / year and Up to 540,000 / visit of treatment	Up to 9,000,000/year, 10 visit / year and Up to 900,000 / visit of treatment	Up to 12,600,000/year, 10 visit / year and Up to 1,260,000 / visit of treatment	Up to 18,000,000/year, 10 visit / year and Up to 1,800,000 / visit of treatment
	Dental benefit	Up to 5,400,000 / year	Up to 9,000,000 / year	Up to 18,000,000 / year	Up to 36,000,000 / year
	Maternity benefit	Up to 2,700,000 / year	Up to 9,000,000 / year	Up to 18,000,000 / year	Up to 36,000,000 / year
	Emergency medical evacuation	360,000,000/year	360,000,000/year	900,000,000 / year	900,000,000 / year

\*The limit of the indemnity under surgical expenses & organ transplantation expenses is not accumulative. Only the higher limit of indemnity will be applied.

\*\* Deluxe plan extends the territorial limit to Asia region and Worldwide with only 25% and 50% top-up on annual total premium respectively.

**Note:** All the information in this brochure is for reference only. Please refer to the Policy Wording for further explanation.

**PREMIUM:**

SCOPE OF COVER		ANNUAL PREMIUM / PERSON			
Basic benefits		CLASSIC	PREFERRED	EXECUTIVE	DELUXE
Hospitalisation and surgical expenses	From 0 to 18	1,410,000	2,185,000	2,890,000	5,595,000
	From 19 to 30	1,370,000	2,125,000	2,810,000	5,440,000
	From 31 to 40	1,420,000	2,200,000	2,910,000	5,635,000
	From 41 to 50	1,470,000	2,280,000	3,015,000	5,845,000
	From 51 to 60	1,515,000	2,350,000	3,105,000	6,020,000
	From 61 to 65	1,545,000	2,395,000	3,165,000	6,140,000
<b>Quyền lợi bổ sung</b>					
1. Loss of income		165,000	325,000	490,000	650,000
2. Out-patient treatment	From 0 to 18	1,155,000	1,930,000	3,855,000	7,705,000
	From 19 to 30	1,080,000	1,800,000	3,600,000	7,200,000
	From 31 to 40	1,135,000	1,890,000	3,780,000	7,560,000
	From 41 to 50	1,180,000	1,965,000	3,925,000	7,850,000
	From 51 to 60	1,215,000	2,025,000	4,045,000	8,085,000
	From 61 to 65	1,240,000	2,065,000	4,125,000	8,245,000
3. Dental treatment	From 0 to 18	1,755,000	2,810,000	4,680,000	9,360,000
	From 19 to 65	1,350,000	2,160,000	3,600,000	7,200,000
4. Maternity benefit		405,000	675,000	1,350,000	2,025,000
5. Emergency Medical Evacuation		270,000	270,000	360,000	360,000

Share your health care responsibility and financial burdens with us. Get the most suitable plan for yourself and your family today by filling in the attached application form and submit to us.

#### Other Recommended Insurance Products:

1

##### **Personal Safety Insurance:**

Bao Viet Personal Safety Insurance can assist you and your family lighten the financial burden in the event of an accident in Vietnam or worldwide.

2

##### **Term Life Insurance:**

As a key-earner in the family, you always wish to protect your loved ones in any situation. Relax and enjoy life with affordable Term Life Insurance protection for yourself and your family.

3

##### **Life Insurance with Endowment:**

Life Insurance with Endowment brings you peace of mind and a wise and safe investment plan for your financial future and a thorough protection for yourself and your family.

4

##### **Home Insurance:**

Your home is more than just a roof over your head – it is what you worked hard to build up. With comprehensive benefits, Home Insurance is the best choice to protect your sweet home.

5

##### **Car Insurance:**

Car Insurance is an all-in-one auto insurance plan of BaoViet Insurance with many attractive benefits and prompt assistance services. Henceforward, you will have peace of mind whenever and wherever you drive.

The image features three red call-to-action boxes arranged horizontally. Each box has a white header with a red background and a white body with a red border. The first box is labeled 'call us' and contains the phone number '(84 8 ) 37 247 247'. The second box is labeled 'log on' and contains the website address 'www.hsbc.com.vn'. The third box is labeled 'come in' and contains the text 'Nearest Branch or Transaction Office'.

**Important note**

*Medical Care Insurance is underwritten by Baoviet Insurance Corporation, 35 Hai Ba Trung Street, Hanoi, Vietnam. It is not an obligation of, deposits in or guaranteed by HSBC Bank (Vietnam) Limited.*

Issued by HSBC Bank (Vietnam) Ltd.

