



BAO MINH INSURANCE CORPORATION

**BAO MINH**

## INSURED ELIGIBILITY

- Be a Vietnamese citizen or a foreigner residing in Vietnam, the ages of 18 and 65 years old.
- No mental illness, leprosy, or chronic kidney failure,
- No cancer (only applies to Insured Persons participating in the first year),
- No permanent disability over 50%,
- Not being treated for illness, disease or injury.

## GEOGRAPHICAL SCOPE: Vietnamese

## WAITING PERIOD

- **0 days:** Covered perils caused by other accidents
- **30 days:** Common diseases, Dental diseases
- **30 days:** Death, total permanent disability due to common diseases
- **90 days:** Maternity (Pregnancy complications)
- **180 days:** Upper respiratory tract infections (tonsillitis, acute or chronic VA/severe), Lower respiratory tract infections (bronchitis, bronchiolitis, bronchopneumonia, pneumonia) (Only applicable to an Insured who is an individual from full 15 days old to under 05 years old)
- **365 days:** Maternity (Normal delivery, cesarean section, dystocia)
- **365 days:** Death, total permanent disability due to pre-existing conditions, special diseases
- **365 days:** Death due to Cancer, Maternity
- **365 days:** Treatments related to ligament reconstruction, meniscus tear
- **365 days:** Treatment of pre-existing conditions, special diseases, cancers and diseases listed in Exclusion No. 18, Article 10 of the Wording

## POLICY WORDING

Bao Minh An Sinh Prosperity insurance rules, issued according to Decision No. 0989/2021 - BM/CN dated May 26, 2021 of the General Director of Bao Minh Insurance Corporation

## OUTSTANDING FEATURES OF THE PRODUCT



The new participation age is expanded from 15 days old to 65 years old.



Essential and comprehensive insurance for all risks of accident, illness, diseases, dental, and maternity.



Insurance participation procedures are simple, quick, and do not require a medical examination before participating in insurance.



Choosing to participate in insurance flexibly with 5 programs with maximum insurance liability up to 450 million VND/person/year.



Insurance premium is attractive, suitable for all customers, from only 2,300 VND/day.



Direct billing guarantee service with leading hospitals in Vietnam.



Transparent, simple and quick compensation within 15 days from the date Bao Minh receives a valid claim file.



The time limit for claiming compensation is up to one year from the time the insured event occurs.



# BAO MINH AN SINH THINH VUONG INSURANCE



CALL CENTER  
**1800-58 88 12**  
Free incoming calls

THINK INSURANCE, THINK BAOMINH

SCOPE OF COVERAGES, INSURANCE BENEFITS, INSURANCE PREMIUMS

Unit: VND

A. PRIMARY INSURANCE BENEFITS		OPTION 1	OPTION 2	OPTION 3	OPTION 4	OPTION 5
INPATIENT TREATMENT DUE TO ILLNESS, DISEASES, ACCIDENTS (EXCLUDING CANCERS)		40,000,000	100,000,000	150,000,000	250,000,000	450,000,000
TOTAL LIMIT OF PRIMARY INSURANCE BENEFITS/PERSON/YEAR. UP TO 60 DAYS/YEAR. SUBJECT TO THE SUB-LIMIT BELOW						
1/	Limited hospital fees/year. Up to 60 days/year	16,000,000/year	40,000,000/year	60,000,000/year	100,000,000/year	180,000,000/year
		800,000/day	2,000,000/day	3,000,000/day	5,000,000/day	9,000,000/day
2/	Costs of inpatient surgery/procedure	16,000,000	40,000,000	60,000,000	100,000,000	180,000,000
3/	Another costs	For details, please refer to insurance rules				
B. ADDITIONAL INSURANCE BENEFITS		OPTION 1	OPTION 2	OPTION 3	OPTION 4	OPTION 5
1/	Outpatient treatment due to illness, diseases, accidents/year (excluding cancers). Subject to the sub-limit below	4,200,000	6,000,000	6,300,000	10,500,000	18,900,000
	- Cost of one examination, unlimited number of examinations/year	840,000//visit	1,200,000/visit	1,260,000/visit	2,100,000/visit	3,780,000/visit
	- Physiotherapy treatment/day. Not exceeding 60 days/year	42,000/day	60,000/day	63,000/day	105,000/day	189,000/day
2/	Dental Insurance		2,100,000	3,150,000	5,250,000	10,000,000
	- Cost of one examination, unlimited number of examinations/year		420,000/visit	630,000/visit	1,050,000/visit	2,000,000/visit
3/	Maternity insurance/Maternity complications. Limit/year. Subject to the sub-limit below				10,500,000	31,500,000
4/	Personal Accident Insurance. Sum Insured/person/accident	40,000,000	100,000,000	150,000,000	250,000,000	450,000,000
5/	Personal Life Insurance. Sum Insured/person (excluding cancers)	40,000,000	100,000,000	150,000,000	250,000,000	450,000,000
	Dirrect Billing	Inpatient	Inpatient - Outpatient	Inpatient - Outpatient	Inpatient Outpatient-Dental	Inpatient Outpatient-Dental

\* Children from 15 days old to 5 years old: 80/20 co-payment applies to Primary benefits and outpatient treatment benefits (Bao Minh pays 80%, insured person pays 20%).  
\*\* For detailed program content and insurance benefits, please refer to the insurance rules or contact a consultant for quick support.

PREMIUM	OPTION 1	OPTION 2	OPTION 3	OPTION 4	OPTION 5
A. ADDITIONAL INSURANCE BENEFITS - INPATIENT TREATMENT DUE TO ILLNESS OR ACCIDENT					
Upto 3 years	2,018,000	2,618,000	3,839,000	5,799,000	8,726,000
From 4 to 6 years old	869,000	1,469,000	2,155,000	3,256,000	4,899,000
From 7 to 9 years old	737,000	1,337,000	1,968,000	2,960,000	4,454,000
From 10 to 18 years old	672,000	1,272,000	1,866,000	2,819,000	4,242,000
From 19 to 30 years old	611,000	1,211,000	1,777,000	2,685,000	4,135,000
From 31 to 40 years old	732,000	1,332,000	1,955,000	2,953,000	4,444,000
From 41 to 50 years old	793,000	1,393,000	2,044,000	3,088,000	4,646,000
From 51 to 60 years old	854,000	1,454,000	2,133,000	3,222,000	4,848,000
From 61 to 65 years old	975,000	1,575,000	2,310,000	3,490,000	5,251,000
B. ADDITIONAL INSURANCE BENEFITS					
1. OUTPATIENT TREATMENT DUE TO ILLNESS, DISEASES, ACCIDENTS					
Upto 3 years	2,241,000	3,201,000	3,361,000	5,602,000	10,083,000
From 4 to 6 years old	1,258,000	1,797,000	1,887,000	3,145,000	5,661,000
From 7 to 9 years old	1,144,000	1,634,000	1,716,000	2,860,000	5,148,000
From 10 to 18 years old	1,089,000	1,556,000	1,634,000	2,724,000	4,903,000
From 19 to 30 years old	1,037,000	1,482,000	1,556,000	2,594,000	4,668,000
From 31 to 40 years old	1,141,000	1,630,000	1,712,000	2,853,000	5,135,000
From 41 to 50 years old	1,193,000	1,705,000	1,790,000	2,983,000	5,369,000
From 51 to 60 years old	1,245,000	1,778,000	1,867,000	3,112,000	5,602,000
From 61 to 65 years old	1,349,000	1,927,000	2,023,000	3,372,000	6,069,000
2. DENTAL INSURANCE	None	525,000	788,000	1,313,000	2,500,000
3. MATERNITY INSURANCE	None	None	None	2,100,000	6,300,000
4. PERSONAL ACCIDENT INSURANCE	40,000	100,000	150,000	250,000	450,000
5. PERSONAL LIFE INSURANCE	80,000	200,000	300,000	500,000	600,000