

UltraCare

International medical insurance
for you and your family



Your life knows no bounds

Choose health insurance that can keep up

aetnaSM

BAOVIET  **Insurance**

Why Aetna ?

They've all got a good reason
to smile with **ULTRACARE**

COMPREHENSIVE COVERAGE

- ✓ High insured limit, sufficient cover for treatment of critical conditions in developed countries
- ✓ Area of cover worldwide, give members access to high technology of medical services in the world
- ✓ Fully covered for Cancer treatments
- ✓ Emergency or non-emergency medical evacuation for inpatient, daycare or outpatient care
- ✓ Check-up package up to \$1,000/year, including health screening and vaccination



EXCELLENT SERVICES



- ✓ Direct settlement worldwide for inpatient and daycare; outpatient direct billing in Vietnam, Thailand and Cambodia
- ✓ Red 24/7 services – Safety advice and assistance, on-the-ground crisis management support
- ✓ Scanned claim documents are acceptable, no VAT invoice is required
- ✓ Treatment at private doctor is payable
- ✓ Worldwide and Vietnam hotline 24/7
- ✓ Transparent, fast and fair claim procedures

DISCOUNT AND RENEWAL GUARANTEE

- ✓ Free premium for 2nd, 3rd and 4th child under 18 years old
- ✓ Ability for child 0-17 years old placing a stand-alone policy
- ✓ Renewal guarantee for individual policy
- ✓ No renewal premium loading for individually high claim experience (except increase due to medical inflation and age-band)
- ✓ No-claim discount up to 25%
- ✓ Possibility of continuous cover when member relocates to another country



UltraCare at-a-glance

There's an UltraCare plan that's just right for you

	Ultracare	Ultracare	Ultracare	Ultracare
	Standard	Select	Comprehensive	Elite
Overall plan limit	USD 1,500,000	USD 2,500,000	USD 4,000,000	USD 5,000,000
Inpatient & Daycare				
Inpatient & Daycare treatment	Paid in full	Paid in full	Paid in full	Paid in full
Parent accommodation	Paid in full	Paid in full	Paid in full	Paid in full
Emergency treatment outside area of cover	Not covered	USD 40,000	USD 70,000	USD 100,000
Inpatient psychiatric treatment (max 30 days)	Not covered	Not covered	USD 10,000	Paid in full
Outpatient treatment				
Outpatient post-hospitalisation treatment (within 90 days after discharge)	Paid in full	Paid in full	Paid in full	Paid in full
Outpatient surgical procedures	Paid in full	Paid in full	Paid in full	Paid in full
Consultation fees, drugs and dressings, pathology, diagnostic tests and procedures	Not covered	USD 5,000	USD 10,000	Paid in full
MRI, PET, CT	Not covered	Paid in full	Paid in full	Paid in full
Outpatient physiotherapy	Not covered	USD 1,500	USD 2,000	Paid in full
Outpatient complementary medicine and treatment				USD 5,500
Traditional Chinese medicine, acupuncture & homeopathic treatment				
Other benefits				
Medical evacuation & repatriation	Paid in full	Paid in full	Paid in full	Paid in full
Local ambulance	Paid in full	Paid in full	Paid in full	Paid in full
Cancer care	Paid in full	Paid in full	Paid in full	Paid in full
Maintenance of chronic medical conditions	Not covered	USD 75,000	USD 150,000	USD 300,000
Congenital abnormalities	Not covered	Not covered	USD 35,000	USD 50,000
Terminal care	Not covered	Paid in full	Paid in full	Paid in full
HIV hoặc AIDS	Not covered	USD 85,000	USD 85,000	USD 85,000
Wellness & vaccination	Not covered	Not covered	USD 700	USD 1,000
Outpatient dental treatment	Not covered	Not covered	75% of USD 1,000	USD 1,500
Red24 security services	AdviceLine	AdviceLine	Action Response	Action Response

Note:

Please refer the table of benefit for further details

Waiting period is applied for dental treatment, psychiatric treatment and HIV/AIDS

Add-on benefits

Choose optional plan for your need



MATERNITY ADD-ON PLAN

Overall limit	USD 1,700,000
Maternity care and childbirth	
Antenatal checkups and treatment Delivery costs Newborn care Complication during pregnancy resulting from assisted conception	Paid up to USD 8,500
Complications during pregnancy	
Complication during pregnancy resulting from normal conception	Paid in full
Other benefits	
Treatment of birth defects	Paid up to USD 34,000
Terminating a pregnancy when medically necessary	Paid in full
Local ambulance	Paid in full

Waiting period: 12 months

TRAVEL ADD-ON PLAN

Medical expenses	Paid up to USD 3,400,000
Travel costs due to medical condition	Paid up to USD 3,400,000
Loss of deposits, cancellations or curtailments	Paid up to USD 5,100
Travel delays, missed departures and travel disruption, baggage and personal effects, loss of money,...	Details in the table of benefit

PERSONAL ACCIDENT ADD-ON PLAN

Overall limit	1 unit = USD 85,000 Max 5 units = USD 425,000
Death or Permanent total disablement	
Death Permanent total disablement	Paid up to 100% sum insured
Permanent partial disablement	
Permanent partial disablement	Paid up to % of disablement



Note:

Please refer the table of benefit for further details

CHOOSE YOUR AREA OF COVER

Premium depends on the area of cover, 2 options for your choice:

- Area 1: Worldwide, including the USA
- Area 2: Worldwide, excluding the USA

Most importantly, we place you at the heart of everything we do

We make sure that while you're away from home, you receive the financial security, care and support you need to stay healthy

Services from our CARE team: Support for every stage of health

The Care and Response Excellence team (CARE team) is an in-house team of specialised clinicians and multilingual case managers available 24/7/365 to support you pre-trip, post-trip, and anytime in between. They are equipped to coordinate every aspect of your care and transportation, and they do it with the professionalism you'd expect from a world-class team.



For peace of mind

- Direct settlement of medical bills to hospitals
- Worldwide network with more than 1 million health care providers in the United States and nearly 165,000 providers elsewhere in the world
- Less out-of-pocket for members



Help for a healthier life

- Holistic support tailored to specific health needs
- One-on-one contact with a trained clinician
- Advice and education to help member manage their health and avoid complications



Response when it's most needed

- Preauthorisation of inpatient treatment and settlement of medical bills
- Coordination of medical evacuation and admission to hospital
- End-to-end medical oversight and care management to ensure best patient outcomes



Seeing it through

- Continuity of care as an employee transitions from hospital to home
- Coordination of treatment plans and goals with multiple care givers
- Continued engagement to ensure appropriate follow-up care



Support for on-going conditions

- One-on-one access to a nurse for chronic condition and disease management
- Condition-specific educational materials and tips to help member understand and follow their doctor's treatment plan
- Help managing conditions and preventing complications
- Support to help individuals reach their health goals

Getting ready for a healthy trip

- Help finding providers in any part of the world
- Access to personalised pre-trip planning services to prepare for any health event or support on-going conditions in a new location
- Assistance in obtaining medication and durable medical equipment before leaving home or after arrival

We are more than a health insurance services company. We focus on health and wellness, providing resources and support to help members reach the pinnacle of good health!

About Aetna International

BaoViet in partnership with Aetna International

We're proud to partner with leading local insurer, BaoViet, to deliver world-class health benefits in Vietnam.

As part of Aetna, one of the largest health care benefits companies in the U.S., Aetna International benefits from the heritage of more than 160 years of expertise. For more than five decades, we have extended that strength and stability across the globe as one of the world's largest and most prominent providers of international health benefits and wellness.

Today, we support nearly 46.3 million members worldwide. To do this, we employ over 49,000 dedicated professionals in 22 offices across Africa, Europe, the Middle East, Greater, China, Southeast Asia, and the U.S.

As a member, you enjoy the local support of our on-the-ground teams along with the global strength of our worldwide network. This means that you have access to exceptional care no matter where you are.

Building a Healthier World[®]



22

Offices around the world



160

Year heritage



49,000

Aetna International employees worldwide



165,000

Medical providers in our network outside of the U.S.



46,3 m

Aetna International members worldwide



1.1m

Medical providers in our U.S. network

Wherever you are, wherever you're headed next, take UltraCare with you!

GET QUOTE:

+ (84) (028) 3822 8668



vietnamsales@aetna.com.vn



www.aetnainternational.com



www.twitter.com/AetnaIntl



www.facebook.com/AetnaInternational

