



GROUPAMA HEALTH CARE



**BẢO HIỂM
SỨC KHỎE
AN PHÚC LỢI**





VALUE EMPLOYED BENEFITS TO HELP ATTRACT AND RETAIN STAFF

By offering Groupama Health Care Insurance benefits to your employees, you may find it easier to hire and retain the best workers for your company.

Groupama Health Care Insurance is designed to get your employees access to prompt diagnosis and treatment and back to work as quickly as possible.

Groupama Health Care Insurance help to look after the health of your employees and the health of your business too.



WHAT IS GROUPAMA HEALTH CARE INSURANCE?

Groupama Health Care Insurance is a perfect plan both for you, your employees, even your family which combines Health Care, Personal Accident and Salary Compensation insurance.

High basic coverage, up to VND 400 millions per year.

Freedom to choose medical services from either our direct billing providers or on a reimbursement basic from the provider of your choice.

Flexible choices from several special benefits: salary compensation, pre-hospitalization and post-hospitalization treatment, home nursing, denta treatment, radiotherapy, photo therapy...

No medical check-up required!



I. BASIC BENEFITS		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I	Plan J
1a. In-patient Illness Treatment and Treatment for Accident (without Maternity Care).	year	20,000,000	30,000,000	40,000,000	50,000,000	70,000,000	80,000,000	110,000,000	140,000,000	200,000,000	400,000,000
1b. In-patient Illness Treatment and Treatment for Accident (including Maternity Care)	year	20,000,000	30,000,000	40,000,000	50,000,000	70,000,000	80,000,000	110,000,000	140,000,000	200,000,000	400,000,000
a. Hospitalization & Medical Expenses	day	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,000,000	5,000,000	7,000,000	12,000,000	20,000,000
b. Pre-hospitalization and Post-hospitalisation treatment (30 days).	year	1,300,000	2,000,000	2,600,000	3,400,000	4,000,000	4,000,000	7,000,000	8,000,000	12,000,000	20,000,000
c. Surgical expenses (including out-patient surgery, excluding organ transplantation)	year	20,000,000	30,000,000	40,000,000	50,000,000	70,000,000	80,000,000	110,000,000	140,000,000	200,000,000	400,000,000
d. Organ transplantation (excluding the cost of organ)	year	20,000,000	30,000,000	40,000,000	50,000,000	70,000,000	80,000,000	110,000,000	140,000,000	200,000,000	400,000,000
e. Hospital allowance (for inpatient more than 3 consecutive days, max 60 days)	day	40,000	40,000	40,000	60,000	60,000	60,000	100,000	120,000	160,000	200,000
f. Home nursing right after hospitalization discharge (max 15 days)	year	600,000	600,000	1,000,000	1,500,000	2,000,000	2,000,000	3,000,000	3,000,000	3,000,000	5,000,000
g. Ambulance services	year	20,000,000	30,000,000	40,000,000	50,000,000	60,000,000	80,000,000	110,000,000	140,000,000	200,000,000	400,000,000
h. Medical Expenses for out-patient treatment of bodily injury following accident	year	20,000,000	30,000,000	40,000,000	50,000,000	60,000,000	80,000,000	110,000,000	140,000,000	200,000,000	400,000,000
i. Emergency dental treatment (first treatment taken within 48 hours following an accident)	year	11,000,000	11,000,000	15,000,000	15,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000
j. Burial cost	year	2,000,000	2,000,000	2,000,000	4,000,000	4,000,000	4,000,000	4,000,000	6,000,000	6,000,000	10,000,000
II. OPTIONAL BENEFITS											
1a. Outpatient illness treatment (20% of limit for one treatment with a maximum of 5 treatment per year) – General Practitioners and specialist fees. – Prescribed medicines. – Prescribed diagnostic and treatment procedures. – Medical aids that are necessary as part for treatment for broken limbs or injuries (eg plaster casts, bandages) and walking aids prescribed by a physician. – Physiotherapy, radiotherapy, heat therapy or phototherapy prescribed by a physician. – Laboratory & X-ray services. – Dental care (not caused by accident) including Doctor consultation and examination, prescribed X-ray, tooth cleaning, normal compound fillings, extraction of teeth, removal of tartar, root canal treatment, apicectomy (up to 1,000,000)	year	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	6,000,000	10,000,000	10,000,000	14,000,000	20,000,000
1b. Outpatient illness treatment (excluding Dental care)	year	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	6,000,000	10,000,000	10,000,000	14,000,000	20,000,000
2a. Salary Compensation up to 6 month salary following accident (not apply for family member)	day	salary									
2b. Salary Compensation up to 6 month salary following accident or illness (not apply for maternity care and for family member, 3 first days deductible for illness)	day	salary									
3a. Death & permanent disablement following accident	year	30 months salary									
3b. Death & permanent disablement following accident or illness	year	30 months salary									
3c. Death & permanent disablement following accident (family only)	year	20,000,000	40,000,000	60,000,000	80,000,000	100,000,000	120,000,000	140,000,000	160,000,000	180,000,000	200,000,000



CLAIM PROCEDURE

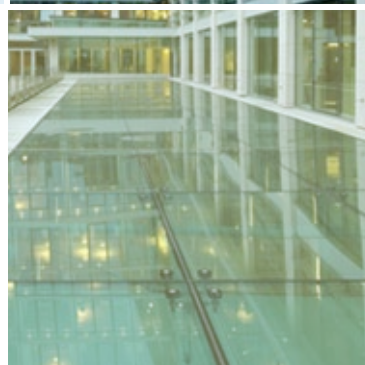
For the purpose of delivering our claim services rapidly, could you please follow these following instruction steps:

1. Claim notification:

Please call us immediately through our insurance agents/brokers/offices or fax to us at: **(84-8) 3827 0125**, or email: **contact@groupama.vn**

2. Collect and submit to us all your documents relevant to your claims:

- Claim form.
- Loss reports.
- Medical reports.
- Bills...



Groupama Vietnam General Insurance Company Limited is a 100% foreign-owned non-life insurance company, and a member of Groupama SA, France.

With over 100 years of experience in the insurance industry, Groupama SA is one of the three leading non-life insurers in France. With market presence and operations in 14 countries around the world, Groupama SA has a premium income exceeding EUR 17.362 billions, assets under management of EUR 97.416 billions, net profit of EUR 620 millions and a client base of more than 16 millions served by a work force of over 38,852 skilled employees (The above figures are as at December 2009). In Asia, Groupama SA is present in China, Hongkong and Vietnam.

Trustiness and quality are the two leading criteria that drive the operations of Groupama Vietnam in the non-life insurance market in Vietnam.



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