



ATHECOM HEALTH INSURANCE

Eligibility	Resident in Vietnam from 15 days to 65 years old. Applicant under 16 years old have to join with one parent
Renewability	Up to 75 years old
Duration	1 Year
Insurer	Techcominsurance
Currency:	USD

Class name	AC1	AC2	AC3	AC4	AC5
MEDICAL					
Geographical limit:	Vietnam		ASEAN excluding Singapore		
MEDICAL TREATMENT FOR ACCIDENT (ANNUAL LIMIT)					
Maximum Sum Assured of medical treatment for Accident Includes sub-limit as below:	USD 3,000	USD 5,000	USD 10,000	USD 15,000	USD 20,000
1 Daily Room fees (standard single bed room)	USD 60	USD 100	USD 200	USD 300	USD 400
2 Inpatient treatment for Accident <i>Cost of vitamin, supplements medicines which is prescribed along with targeted medicine, but not exceed the cost of targeted medications</i>	USD 3,000 USD 60	USD 5,000 USD 100	USD 10,000 USD 200	USD 15,000 USD 300	USD 20,000 USD 400
3 Incentive Care Unit (ICU) inpatient treatment (Max 30 Confinement days)	USD 3,000	USD 5,000	USD 10,000	USD 15,000	USD 20,000
4 Daily hospitalization allowance (Max 60 days Confinement days)	Use State Health: USD 6 Not Using State Health: USD 3	Use State Health: USD 10 Not Using State Health: USD 5	Use State Health: USD 20 Not Using State Health: USD 10	Use State Health: USD 30 Not Using State Health: USD 15	Use State Health: USD 40 Not Using State Health: USD 20
5 Surgery for Accident	USD 3,000	USD 5,000	USD 10,000	USD 15,000	USD 20,000
6 Ambulance service for Accident	USD 3,000	USD 5,000	USD 10,000	USD 15,000	USD 20,000
7 Outpatient treatment for Accident <i>Cost of Vitamins and supplement medicines that are prescribed by Physician, but not exceed the cost of targeted medications</i>	USD 3,000 USD 60	USD 5,000 USD 100	USD 10,000 USD 200	USD 15,000 USD 300	USD 20,000 USD 400
8 Emergency dental treatment for Accident (Within 24 hours after Accident occur)	USD 3,000	USD 5,000	USD 10,000	USD 15,000	USD 20,000
9 Emergency Maternity treatment for Accident (Within 24 hours after Accident occur)	USD 3,000	USD 5,000	USD 10,000	USD 15,000	USD 20,000
IN-PATIENT TREATMENT FOR ILLNESS & MATERNITY (ANNUAL LIMIT)					
Maximum Sum Assured of Inpatient treatment for Illness Includes sub-limit as below:	USD 3,000	USD 5,000	USD 10,000	USD 15,000	USD 20,000
1 Daily Room fees (standard single bed room)	USD 60	USD 100	USD 200	USD 300	USD 400
2 Inpatient treatment for Illness <i>Cost of vitamin, supplements drugs which is prescribed along with targeted medicine, but not exceed the cost of targeted medicine</i>	USD 3,000 USD 60	USD 5,000 USD 100	USD 10,000 USD 200	USD 15,000 USD 300	USD 20,000 USD 400
3 ICU In-patient treatment (Max 30 days Confinement days)	USD 3,000	USD 5,000	USD 10,000	USD 15,000	USD 20,000
4 Daily Hospitalization allowance (Max 60 days Confinement days)	Use State Health: USD 6 Not Using State Health: USD 3	Use State Health: USD 10 Not Using State Health: USD 5	Use State Health: USD 20 Not Using State Health: USD 10	Use State Health: USD 30 Not Using State Health: USD 15	Use State Health: USD 40 Not Using State Health: USD 20
5 Day-patient treatment (per day max 5 times)	USD 300	USD 500	USD 1,000	USD 1,500	USD 2,000
6 Surgery for Illness	Included	Included	Included	Included	Included
7 Organ transplant (In respect of kidney, heart, liver, lung and bone marrow)	Included	Included	Included	Included	Included
8 Pre-hospitalization treatment (30 days before admission to Hospital)	USD 150	USD 250	USD 500	USD 750	USD 1,000
9 Post-hospitalization treatment (45 days after discharge from Hospital)	USD 150	USD 250	USD 500	USD 750	USD 1,000
10 Home Nursing care (limit per day max 60 days)	USD 75	USD 125	USD 250	USD 375	USD 500
11 Local Ambulance service for Illness (not apply for Maternity care)	Included	Included	Included	Included	Included
Maternity Care	USD 600	USD 1,000	USD 2,000	USD 3,000	USD 4,000

12	Pre-natal check-up (limit per visit max 3 times)	USD 30	USD 50	USD 100	USD 150	USD 200
	Daily hospitalization allowance (Max 10 Confinement days)	Use State Health: USD 15	Use State Health: USD 16	Use State Health: USD 17	Use State Health: USD 18	Use State Health: USD 60
		Not Using State Health: USD 3	Not Using State Health: USD 4	Not Using State Health: USD 5	Not Using State Health: USD 6	Not Using State Health: USD 20
	Daily Room fees (standard single bed room)	USD 60	USD 100	USD 200	USD 300	USD 400
	Normal delivery	Included	Included	Included	Included	Included
	Pregnancy complication treatment and/or difficult delivery	Included	Included	Included	Included	Included
Post-natal / after pregnancy complication check-up for 1 time within 45 days after delivery or pregnancy complication	USD 60	USD 100	USD 200	USD 300	USD 400	
Inpatient pediatric care (within 14 days following the delivery date)	USD 60	USD 100	USD 200	USD 300	USD 400	

OUT-PATIENT TREATMENT FOR ILLNESS AND MATERNITY (ANNUAL LIMIT)

	Maximum Sum Assured Includes sub-limit as below:	USD 300	USD 500	USD 1,000	USD 1,500	USD 2,000
1	Outpatient treatment for Illness (per One visit of medical examination and treatment) including consultant fee, prescribed medicine, cost of laboratory and screening tests, ... Endoscopy with anesthesia at State-owned Hospital. The Insurer shall apply Co-insurance of 10% if Insured Member having endoscopy with anesthesia done at private/international Hospital/Clinic;	USD 60	USD 100	USD 200	USD 300	USD 400
	Cost of vitamin, supplements drugs which is prescribed along with targeted medicine, but not exceed the cost of targeted medicine of One visit of medical examination and treatment	USD 15	USD 25	USD 50	USD 75	USD 100
2	Physiotherapy per visit (max. 30 times)	USD 6	USD 10	USD 20	USD 30	USD 40

DENTAL & OPTICAL CARE (ANNUAL LIMIT)

	Maximum Sum Assured Includes sub-limit as below:	USD 150	USD 200	USD 300	USD 400	USD 500
1	Scaling/polishing (max. 2 times)					
2	Check up/ consultation/ diagnosis					
3	Specialized dental treatment including: imaging tests as prescribed by Physician, treatment of gingivitis and periodontitis, dental filling with Amalgam, Composite, GIC, or similar-price materials (excluding gold and precious metal), root canal treatment, odontoma removal, apicectomy, pathologic tooth extraction.	USD 105	USD 140	USD 210	USD 280	USD 350
4	Lens or other optical component in an optical instrument.	USD 45	USD 60	USD 90	USD 120	USD 150

HEALTH PREVENTION (ANNUAL LIMIT)

	Maximum Sum Assured Includes sub-limit as below:	USD 100	USD 150	USD 200	USD 250	USD 300
1	Routine/annual medical examinations and check-ups including but not limited					
	General medical examinations					
	Gynecological examination, andrology examination	Included	Included	Included	Included	Included
	Antenatal/prenatal and post-natal check-up					
	Vaccinations and preventative medicines					
	Normal eye tests; normal hearing tests					
	Medical certificates; examination for employment or travel					

WAITING PERIOD

1	For existing and new members whose requested waiting period have been qualified	Waived
2	For new members	
a	Pre-existing conditions	365 days
b	Special illnesses/diseases	180 days
c	Maternity	Abortion, miscarriage prescribed by attending doctors: 90 days Other benefits of maternity care: 270 days

d	Death/Total Permanent Disability due to special diseases, pre-existing conditions, maternity	365 days
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Currency of benefits and premium of insurance policy will be stated in VND. Please refer to Terms and Conditions for more details on benefits and exclusion.

1) Prescribed medical test

All prescribed medical tests (relating the pathology) are covered for non-excluded pathology and medical treatment.

2) Claim under 20 Million VND

All claim under 20 Million VND can be declared online. The insurer reserve the right to request original documents for audit purposes

3) Surgery equipment

All required and prescribed surgical medical equipment are covered for non-excluded pathologies

4) Home medical treatment

Medical treatment done by licensed medical practitioner or caregiver are covered under the outpatient limit of this policy

5) Common blood disorders

Medical treatment for diabetes, cholesterol, triglycerides, hyperlipidemia, hepatitis, hypocalcemia, elevated liver enzymes or similar conditions, are covered under this policy

6) Special diseases

Under this policy, Special diseases are defined as Cancer, all kind of tumors; Stone(s) in secretion and gall system; Cardiovascular disease, failure of lung function, blood pressure, Hepatitis (A, B, C), pancreas, kidney (excluding the acute phase of kidney which gives rise to emergency medical treatment), Diseases related to hematopoietic (blood forming) system including but not limited failure of marrow, acute Leukocyte (white blood cell), chronic Leukocyte; Growth hormone disorder; Diabetes mellitus; Parkinson disease

7) Pulmonary disaorders

Under this policy, bronchitis, bronchiolitis, pneumonia of all types are covered

8) Renewal terms

The premium will be reviewed every 1st of July. Each individual renewal will be subjected to the annual review whatever the claim history of the insured person

Exchange rate 1 USD (2025)

VND 26,500

Premium per insured per year	AC1	AC2	AC3	AC4	AC5
MAIN BENEFITS					
Up to 3 years old	VND 6,916,500	VND 11,527,500	VND 12,057,500	VND 16,893,750	VND 21,995,000
From 4 to 18 years old	VND 5,199,300	VND 8,665,500	VND 9,195,500	VND 12,918,750	VND 16,695,000
From 19 to 25 years old	VND 4,770,000	VND 7,950,000	VND 8,480,000	VND 11,925,000	VND 15,370,000
From 26 to 30 years old	VND 4,984,650	VND 8,307,750	VND 8,837,750	VND 12,421,875	VND 16,032,500
From 31 to 35 years old	VND 5,210,033	VND 8,683,388	VND 9,213,388	VND 12,943,594	VND 16,728,125
From 36 to 40 years old	VND 5,446,684	VND 9,077,807	VND 9,607,807	VND 13,491,398	VND 17,458,531
From 41 to 45 years old	VND 5,695,168	VND 9,491,947	VND 10,021,947	VND 14,066,593	VND 18,225,458
From 46 to 50 years old	VND 5,956,077	VND 9,926,795	VND 10,456,795	VND 14,670,548	VND 19,030,731
From 51 to 55 years old	VND 6,230,031	VND 10,383,384	VND 10,913,384	VND 15,304,700	VND 19,876,267
From 56 to 60 years old	VND 6,517,682	VND 10,862,804	VND 11,392,804	VND 15,970,560	VND 20,764,081
From 61 to 64 years old	VND 7,217,150	VND 12,028,584	VND 20,867,979	VND 28,840,950	VND 37,818,600
From 65 to 69 years old	VND 8,024,725	VND 13,374,542	VND 23,193,277	VND 32,082,795	VND 41,982,061
From 70 to 75 years old	VND 9,486,570	VND 15,810,951	VND 27,434,433	VND 37,903,104	VND 49,742,473
DENTAL & OPTICAL CARE					
Before 65 years old	VND 993,750	VND 1,325,000	VND 1,987,500	VND 2,650,000	VND 3,312,500
From 66 to 75 years old	VND 1,192,500	VND 1,590,000	VND 2,385,000	VND 3,180,000	VND 3,975,000
HEALTH PREVENTION					
All ages	VND 3,180,000	VND 4,770,000	VND 6,360,000	VND 7,950,000	VND 9,540,000