

A dark blue silhouette of a world map is centered on the page. The country of Vietnam is highlighted with a light blue, semi-transparent overlay that has a slightly textured, fabric-like appearance.

BROCHURE
Master Care
Vietnam



Trust us for your health insurance!

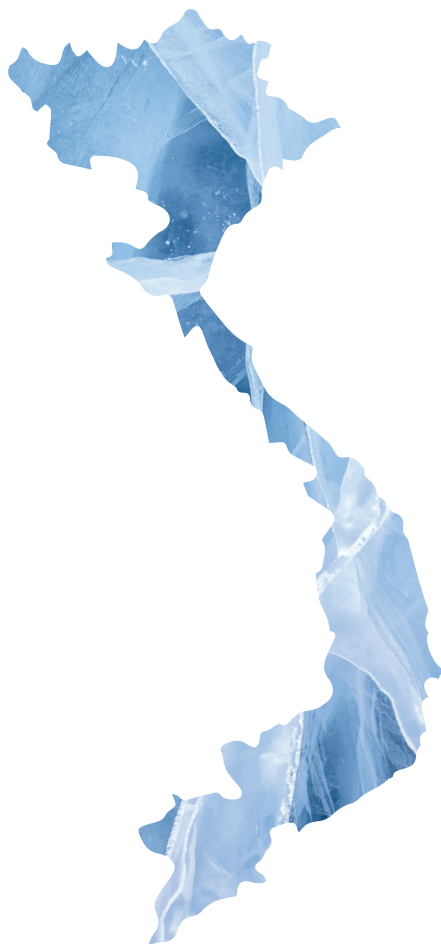
Master Care is an international health-care solution designed by Henner and insured by Post & Telecommunication Joint Stock Insurance Corporation (PTI), one of the first insurers in Vietnam. PTI provides a comprehensive range of products and services, including health insurance.

Together, we take great pride in being able to support the globally mobile population with our experience in the industry and strong worldwide medical network. We believe Health Insurance is about protecting you and your family's future.

We will provide you with the very best care when you need it!



**One of the first
insurers in Vietnam**



Discover our Master Care plan

Who is the product for?

Master Care is designed for individuals aged 18 to 70 and/or their family, who want to be protected locally and abroad.

Designed with you in mind...

Choose among four plans:

1 Primary
Benefit from essential inpatient coverage with this plan ideal for young professionals.

2 Vitality
Gain peace of mind with inpatient and outpatient benefits.

3 Serenity
Support a growing family with comprehensive outpatient and dental coverage, as well as optional maternity benefits.

4 Prestige
Enjoy extensive protection with the most complete plan and the highest coverage.

| | 1 | 2 | 3 | 4 |
|----------------------|---|---|---|---|
| Inpatient | ✓ | ✓ | ✓ | ✓ |
| Outpatient | | ✓ | ✓ | ✓ |
| Emergency Assistance | ✓ | ✓ | ✓ | ✓ |
| Dental | | | ✓ | ✓ |
| Vision | | | | ✓ |
| Optional benefits | | | | |
| Maternity | | | ✓ | ✓ |

SMART NOTICE

All our plans come with Emergency Assistance, Evacuation and Repatriation cover. They all give you access to the same quality of service and the same worldwide network of healthcare professionals. The difference lies in the level of benefits and options you choose.

Our Product Difference

Master Care offers affordable and customisable plans for your most important needs. With Master Care, you benefit from :



INPATIENT DIRECT BILLING

When it comes to hospital bills and treatment within our Medical Network, Henner may directly pay your healthcare provider for the eligible cost. Thanks to our direct billing arrangement, you can focus on treatment and recovery.



WORLDWIDE COVERAGE

Repatriation and medical treatment are included anywhere in your selected area of cover. In case of emergency, you are covered worldwide regardless of the area selected.



FAMILY DISCOUNTS

Family matters to us! With Master Care you benefit from:

5% discount
for 2 insured members

10% discount
for 3 insured members

15% discount
for 4+ insured members



WELL-BEING OF THE INSURED

The plan covers alternative medicine and specialists such as Traditional Chinese Medicines, chiropractors, podiatrists, homeopaths and speech therapists. Vitamins and implants are also covered.

Building your plan is easy

Master Care is flexible, you only pay for the coverage you need and choose.

01 Where do you need coverage?

It depends on how extensive you need your coverage to be.

Area 1 Worldwide excluding USA

Area 2 Worldwide excluding USA, Hong Kong, Mainland China, Brazil, Switzerland

Area 3 ASEAN excluding Singapore

Area 3 includes Indonesia, Malaysia, Philippines, Thailand, Brunei, Vietnam, Laos, Myanmar and Cambodia.

Regardless of the area chosen, you still benefit from worldwide coverage in case of emergencies or sudden illness that occurs outside the area of cover for trips up to 90 consecutive days.

02 Select your plan

Select the plan which best meets your needs using the table of benefits on the previous page.

Our plans are subjected to maximum annual limits:

- up to USD 500 000 for Primary and Vitality plans
- up to USD 1 000 000 for Serenity plan
- up to USD 2 500 000 for Prestige plan

NOTE

Vitality, Serenity and Prestige plan includes Outpatient Direct Billing.

03 Affordable solutions at your fingertips

Deductible and co-insurance options help lower your premium:

- **Pick the amount of your inpatient deductible:**
NIL / USD 1 000 / USD 2 500 / USD 5 000 / USD 8 000
- **Adjust your premium by choosing your outpatient co-insurance:**
NIL / 10% / 20%

Inpatient deductible is not available if the Maternity option is selected.

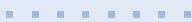
04 Add on benefits

Choose among several optional benefits for more comprehensive protection:

■ Maternity*

*A female member may purchase Maternity coverage only if her spouse / partner is also covered under the same policy

See how it works*



Her needs

Leah has recently moved abroad for work. Away from home for the first time, she is not familiar with the health system and medical costs in her new country.



A cost-efficient solution
ensuring access
to top quality healthcare



**Hospitalisation,
General Practitioner
consultations,
accident protection**



Our recommendation for Leah...



Vitality Plan

The Vitality plan will cover all of Leah's most important needs. It will support her with an adequate level of coverage for both inpatient and outpatient treatments as well as medical evacuation and repatriation.

*This is just an example of combination you can choose among our different plans.

Your Tools

Wherever you are, save time and resources with our digital tools that can help you manage your health.



WELCOME EMAIL

We welcome our new members by emailing them everything they need to know about their new healthcare plan.



Henner PASS

This is our **digital membership card** and it's where our members can find:

- Their **Henner insurance number**
- A summary of their **direct billing access**
- **Proof of insurance**
- Contact information of their dedicated **customer service** team



myHenner APPLICATION

With the myHenner app at their fingertips, your employees can manage their healthcare needs quickly and easily. They can use the app to:

- **Find a healthcare professional** within the Henner worldwide healthcare network
- **Review and download pre-authorisation forms** and processed claims statements
- Access their **Henner Pass**
- **Store and access** medical information
- Access in-app **Client Services messaging support**
- **Submit claims** through the e-claiming service.



Henner MEMBER PORTAL

By accessing the Henner Member portal, our members can:

- **Find a healthcare professional** within the Henner worldwide healthcare network
- **Review and download pre-authorisation forms** and processed claims statements
- Check and download their **table of benefits**
- Access **Henner's Prevention Platform**

We stand out from the crowd

The Henner Group

The Henner Group is a pioneer in designing and managing life and healthcare insurance solutions for individuals and companies worldwide.

The Group and its 1,650 employees are also there to provide you with the best possible customer experience.

250

client officers working daily at our members service all around the world

20

offices worldwide

2 100 000

members trust us to take care of their health

183

countries represented in our medical network



You're in safe hands

Wherever you are, our teams are there to support you and cater to your needs at all times. We provide you with a comprehensive range of services.



OVER 70 YEARS OF EXPERIENCE

We have over 70 years of experience in designing healthcare solutions. Today we protect individuals, multinationals, SMEs and international organisations worldwide.



TEAMS WITHIN YOUR REACH

We have Client Service teams that cover every time zone, and we can communicate with you in over 40 languages. Wherever you are, we're only a phone call away.



GLOBAL HEALTHCARE NETWORK

We partner with top-quality healthcare providers in more than 183 countries, and depending on your plan, if you are receiving care within our medical network, you can benefit from direct billing and/or preferential rates. In some hospitals, concierge services are also available.



CARE MADE SIMPLE

Our straightforward processes and fast turnaround times for reimbursements, thanks to our app, members portal and dedicated Client Services team, ensure a stress-free experience so that you can focus on what's important.

Get in touch today

Need more information?

If you would like to find out more about the coverage, do not hesitate to approach your intermediary for more information!

Alternatively, if you would like one of our advisors to contact you, send us an email and leave your telephone number for us to call you.

Your advisor's contact:

Administered by:



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Insured by:



Post and Telecommunication Joint Stock Insurance Corporation (PTI) was established on August 1, 1998 under the laws of Vietnam and registered with the Ministry of Finance under No. 41A/GP/KDBH date 01/02/2007, amendment to establishment and operation license No 41A/GPDDC4/KDBH date 30/06/2010, whose registered office is at: 8 floor, Harec building 4A Láng Hạ Street, Ba Đình District, Hanoi City, Vietnam | www.pti.com.vn

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