

APPENDIX 1 - SUMMARY OF INSURANCE BENEFIT

		OPTION 1	OPTION 2	OPTION 3	OPTION 4
I	PERSONAL ACCIDENT INSURANCE				
	<i>AREA OF COVERAGE</i>	<i>WORLDWIDE</i>			
1.	ACCIDENT 24/24	VND 300.000.000	VND 1.000.000.000	VND 1.500.000.000	VND 2.000.000.000
1.1	Death or permanent total disablement due to accident	Paid up to limit	Paid up to limit	Paid up to limit	Paid up to limit
1.2	Permanent partial disablement due to accident	A percentage of Capital Sum as per Scale of Compensation	A percentage of Capital Sum as per Scale of Compensation	A percentage of Capital Sum as per Scale of Compensation	A percentage of Capital Sum as per Scale of Compensation
2	MEDICAL TREATMENT FOLLOWING BY ACCIDENT	VND 50.000.000	VND 65.000.000	VND 100.000.000	VND 200.000.000
	<i>AREA OF COVERAGE</i>	<i>Vietnam</i>			
2.1	Hospital miscellaneous charges	Paid up to limit	Paid up to limit	Paid up to limit	Paid up to limit
2.2	Daily allowance per night when the Insured is paid from and above 70% total expenses by compulsory medical insurance (maximum 60 days/year)	VND 120.000/day	VND 120.000/day	VND 200.000/day	VND 200.000/day
2.3	Expenses for transportation in emergency case (excluding by air and limit for taxi: VND 500.000/person/year)	Paid up to limit	Paid up to limit	Paid up to limit	Paid up to limit
2.4	Educational support: VND 5,000,000/child, maximum 2 children under 18 years old whose mother/father is VietJet Air's employee and die due to accident	VND 5.000.000	VND 5.000.000	VND 5.000.000	VND 5.000.000
II	HEALTH INSURANCE (EXCLUDING MATERNITY BENEFIT)				
1	DEATH/ PERMANENT TOTAL DISABLEMENT FOLLOWING ILLNESS/ SICKNESS/ DISEASE (EXCLUDING MATERNITY BENEFIT)	NOT APPLIED	NOT APPLIED	NOT APPLIED	VND 200.000.000
	<i>AREA OF COVERAGE</i>	<i>Asia</i>			

		OPTION 1	OPTION 2	OPTION 3	OPTION 4
1.1	Death/ Permanent total disablement due to sickness/illness/ disease	N/A	N/A	N/A	Paid up to limit
2	IN PATIENT TREATMENT FOLLOWING ILLNESS/ SICKNESS/DISEASE (EXCLUDING MATERNITY BENEFIT)	VND 150.000.000	VND 195.000.000	VND 300.000.000	VND 600.000.000
	AREA OF COVERAGE	Vietnam			
2.1	Hospital charges (including daycare treatment)	VND 50.000.000/year	VND 65.000.000/year	VND 100.000.000/year	VND 200.000.000/year
2.1.1	Daily accommodation charges	<i>VND 2.500.000</i>	<i>VND 9.750.000</i>	<i>VND 15.000.000</i>	<i>VND 30.000.000</i>
2.1.2	Diagnostics Test charges				
2.1.3	Drugs during treatment				
2.1.4	Blood, dressings, plasma				
2.1.5	Other charges during inpatient treatment	<i>Maximum 60 days/year</i>	<i>Maximum 60 days/year</i>	<i>Maximum 60 days/year</i>	<i>Maximum 60 days/year</i>
2.1.6	Intensive care unit charges				
2.2	Surgical charges (Inpatient, Daycare, Outpatient, Minor surgery)	VND 50.000.000/year	VND 65.000.000/year	VND 100.000.000/year	VND 200.000.000/year
	Surgical charges including but not limit: - Surgeon and anesthetist charges; - Operating theatre charges - Medical supplies - In-hospital specialist consultation; - Rehabilitation after surgery - Organ transplant charges - Re-surgical charges	Paid up to limit	Paid up to limit	Paid up to limit	Paid up to limit
2.3	Pre-hospitalization treatment (within 30 days before last admission)	VND 2.500.000/year	VND 3.250.000/year	VND 5.000.000/year	VND 10.000.000/year
2.4	Post hospitalization treatment (within 30 days after discharge)	VND 2.500.000/year	VND 3.250.000/year	VND 5.000.000/year	VND 10.000.000/year
2.5	Home nursing care after discharge (maximum 15 days/year)	VND 2.500.000/year	VND 3.250.000/year	VND 5.000.000/year	VND 10.000.000/year

		OPTION 1	OPTION 2	OPTION 3	OPTION 4
2.6	Rehabilitation	VND 5.000.000/year	VND 6.500.000/year	VND 10.000.000/year	VND 20.000.000/year
2.7	Daily allowance (Insured choose 1 allowance)				
2.7.1	Daily allowance per night (maximum 60days/year)	VND 50.000/day	VND 65.000/day	VND 100.000/day	VND 200.000/day
2.7.2	Daily allowance per night when the Insured is paid from and above 70% total expenses by compulsory medical insurance (maximum 60 days/year)	VND 100.000/day	VND 130.000/day	VND 200.000/day	VND 400.000/day
2.8	Local emergency transportation by all the transport, including taxi (max VND 500,000/year) and excluding airplane	Paid up to limit	Paid up to limit	Paid up to limit	Paid up to limit
2.9	Mortal remain in case of death at hospital	VND 2.000.000/year	VND 2.000.000/year	VND 2.000.000/year	VND 2.000.000/year
3	OUT PATIENT TREATMENT FOLLOWING SICKNESS/ILLNESS/DISEASE (EXCLUDING MATERNITY BENEFIT)	VND 6.000.000/year	VND 10.000.000/year	VND 10.000.000/year	VND 10.000.000/year
	AREA OF COVERAGE	Vietnam			
3.1	- Medicine following prescription of doctor - Testing, diagnostic and treatment charges	<i>VND 1.200.000</i> <i>/ visit</i>	<i>VND 2.000.000</i> <i>/ visit</i>	<i>VND 2.000.000</i> <i>/ visit</i>	<i>VND 2.000.000</i> <i>/ visit</i>
	<i>Limit of visit/year</i>	<i>Not limited</i>	<i>Not limited</i>	<i>Not limited</i>	<i>Not limited</i>
3.2	Dental treatment - Diagnostic, x-rays - Gingivitis, pyorrhoea - Normal filling (amalgam or composite, fuji) - Root canal treatment - Removal of decayed teeth (max VND 600,000/year) - Extractions of diseased teeth (including surgery and minor surgery)	VND1.200.000/year	VND2.000.000/year	VND2.000.000/year	VND2.000.000/year
3.3	Physiotherapy, radiotherapy, heat therapy or phototherapy, other therapies prescribed by a physician (maximum 60 days/ year)	VND 100.000/day	VND 100.000/day	VND 100.000/ day	VND 100.000/ day

APPENDIX 2 - SUMMARY OF EXTENSION CLAUSE

No.	ITEM	GOLDEN HEALTH 2020
1	GENERAL EXTENSION CLAUSE	
1.1	Automatic additional/deletion clause	
1.1.1	Additional Clause: pro-rata premium, full year benefits	Employees can register for additional participation twice a year
1.1.2	Deletion clause: in case Insured resigns from VietJet, the insurance is valid until the expiry of the payment period.	Applied
2	EXTENSION CLAUSE FOR RISKS WITH HUGE CONSEQUENCES	
2.1	Toxic Poisoning through eating and drinking	Maximum overall compensation limit (accumulation loss): VND2.100.000.000/each and every occurrence and in the aggregate
2.2	Toxic Poisoning due to inhalation of toxic gases, compound	
2.3	Diseases due to swine flu, bird flu, influenza A (H1N1), H5N1 (maximum accumulative VND 2.1 billion VND / contract), exclusion of disease notified by the health authorities (coverage for medical expenses)	Applied
2.4	Exposure & Disappearance Clause	Applied
2.5	Hijacking Clause	Applied
2.6	Army forces activities	Applied
2.7	Motor Cycling Extension	Applied
2.8	Occupational disease clause	Applied
3	EXTENSIONS CLAUSES FOR DIAGNOSTICS	
3.1	Homeopath and traditional Chinese medicine practitioner;	Applied
3.2	Medical materials include but not limit:Natri clorid, Sterima, Humer, Marinmer, Xisat.	VND 500.000/year
3.3	Longo knife for hemorrhoid surgery	Applied
3.4	Equipment implanted inside the body such as pacemakers, aerosols, stent, catheter	Applied
3.5	Vitamins and minerals supporting the treatment of diseases. Maximum 500.000VND/year	20% of prescription for supplementary drug; up to limit for treatment drug following indication doctor.
3.6	Medical material for treatment due to disease include but not limit: splint, vis, screws,..Maximum 1,500,000 vnd/person/year	Applied
3.7	Paid for abnormal metabolism, biochemical body: included but not limited for treatment of increasing lipid in blood, high liver enzyme, reduction of blood calcium or similar status	Applied
4	EXTENSION CLAUSES FOR CLAIM PROCEDURE	
4.1	Notify of cancelling the contract within 60 days from the effective date	Deleted
4.2	Waive medical detailed and breakdown in public hospital (for inpatients and outpatients)	Applied. Inpatient: under VND2,000.000 and outpatient: under VND500.000
4.3	Daily accommodation in international faculty, specialist care faculty of Public Hospital (excluding Deluxe room, VIP room)	Applied

No.	ITEM	GOLDEN HEALTH 2020
4.4	Hospital charges including standard meal and other invalid charges during treatment	Applied
4.5	Accepting copies of medical report of Claim Executive in Insurer Company. In case of clarifying, the Insurer company can require the original file to check.	Applied
4.6	Accepting VAT invoice of medicine issued within 30 days from the date of prescription	Applied
4.7	Accept prescription for up to 60 days as prescribed by a doctor but no longer than the insurance period and in the list of diseases that require long-term treatment	Applied for Chronic diseases
5	ADDITIONAL SERVICES	
5.1	Claim procedure within 15 working days since receiving full and invalid claim file. Payment within 03 working days since receiving notification.	Applied
5.2	Quarter claim report	Applied