TECHCOMINSURANCE

SONG AN
HEALTH INSURANCE

Dual coverage, worry-fee hospital expenses

Comprehensive coverage, optimized cost

- Cover medical expenses not paid by the Social Health Insurance (SHI) - starting from only VND 498,500 per year

Simple enrollment

- Answer just 3 simple health questions – no medical examination required, no complicated approval process

Comprehensive insurance benefits

- Protection against high-cost critical illnesses (e.g., cancer, stroke, heart attack), covering up to 160 conditions, including early-stage cancer
- Up to 50% coverage for medication expenses, including non-SHI drugs
- Full reimbursement of actual costs with no sub-limits

Easy cashless access Fast claims settlement

- Get reimbursed within 2 days upon submission of complete documents
- Enjoy direct billing at hospitals
- Easy online claims for amounts under VND 30 million

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Insurance Plans & Premium Schedule

Insurance benefits: four flexible plans are available for customers to choose from

Insurance plans				
Key benefits	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**
Critical Illness (160 conditions listed)	200,000,000	500,000,000	1,000,000,000	2,000,000,000
General Illness and Accident	50,000,000	50,000,000	50,000,000	100,000,000
Medical facility type	Public Hospitals (including service and on-demand departments)			
Terms of use	The insured is required to use the SHI card, with partial coverage provided by the SHI for the entire hospitalization cost.			
Insurance benefits for referred treatment *(Including treatment at the registered primary facility, commune or provincial hospitals, emergency cases, valid referral transfers, and other cases in accordance with current shi regulations)*				
Consultation, tests & diagnostic imaging, hospital room, surgery, treatment, chemotherapy and radiotherapy	Reimbursement of the remaining eligible expenses within the scope of coverage			
Treatment medication	50% × the remaining eligible expenses within the scope of coverage.			
Insurance benefits for non-referred treatment *(applicable to all cases where SHI is used outside of the prescribed network regulations)*				
Consultation, tests & diagnostic imaging, hospital room, surgery, treatment, chemotherapy and radiotherapy	Reimbursement of the remaining eligible expenses within the scope of coverage × SHI reimbursement ratio.			
Treatment medication	50% × the remaining eligible expenses within the scope of coverage x SHI reimbursement ratio			

Notes:

- *The SHI must remain valid throughout the policy term to ensure insurance benefits*
- *Room and board: In case of treatment in a service/on-demand room, reimbursement is capped at the 4-bed standard room rate as prescribed by the Ministry of Health*
- *In cases of out-of-network SHI usage, the insurer will reimburse specific costs as detailed in the statement, to the extent that such costs have been partially covered by SHI*

Premium schedule				
Age band	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**
18	498,500	1,146,500	2,226,500	4,453,000
19 - 30	627,500	1,443,500	2,803,500	5,607,000
31 - 40	717,500	1,650,500	3,205,500	6,411,000
41 - 50	971,000	2,234,000	4,339,000	8,678,000
51 - 60	2,034,500	4,680,500	9,090,500	18,181,000
61 - 65	2,110,500	4,855,500	9,430,500	18,861,000

Please refer to the benefit illustration table below

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Eligibility Conditions

- Vietnamese citizens or foreign nationals legally residing in Vietnam
- Age from 18 to 60, with continuous renewal up to 65
- Does not have a permanent disability of 50% or more
- Is not currently hospitalized for accident-related treatment
- Has not been previously diagnosed with any of the following conditions: mental disorders (uncontrolled behavior), neurological disorders (uncontrolled behavior), epilepsy, Down syndrome, leprosy, cancer, heart failure, chronic liver failure, chronic obstructive pulmonary disease (COPD), Alzheimer's disease, stroke, type 2 diabetes, or Parkinson's disease

Product Information Summary

Policy wording	The Medical Expense Top-up Health Insurance Policy (Policy Wording) is issued under Decision No. 99/2026/QĐ-TCGIns dated June 1, 2026 by the Chief Executive Officer of Techcom Non-life Insurance Joint Stock Company.
Geographical scope	Viet Nam
Waiting period	• Accident: No waiting period • General illness: 30 days • Critical illness: 90 days
Key exclusions	Techcom Non-life Insurance shall not pay insurance benefits for the Insured in respect of losses arising from or related to the following risks: • Pre-existing illnesses or injuries • Conditions requiring surgical intervention such as tonsillitis (tonsillectomy), adenoid hypertrophy (adenoidectomy), deviated septum, vestibular disorders, degenerative joint/spine conditions, natural degeneration, otitis media requiring surgery, herniated disc, asthma • Cosmetic or plastic surgery (excluding reconstructive procedures for functional restoration) • Mental and behavioral disorders, developmental delay, autism, sleep disorders, fatigue without medical cause, stress, etc. • Family planning, maternity, and childbirth • Congenital abnormalities or hereditary conditions • Illnesses resulting from the consumption of alcohol or alcoholic beverages • Infertility treatment; sexual dysfunction; assisted reproduction; hormone therapy; gender reassignment • Costs related to supply, maintenance, or repair of prosthetic devices and medical aids (except for stents) • Functional foods, cosmeceuticals, and cosmetics Please refer to Section IV – Policy Exclusions of the Policy Wording for the full list of exclusions.

Techcom Non-life Insurance Joint Stock Company

C5 Building, D'Capitale, 119 Tran Duy Hung Street, Yen Hoa Ward, Hanoi, Vietnam

Hotline: 1900996696

Website: tcgi.com.vn

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Benefit Illustration

Case
Chronic kidney failure

Total inpatient treatment cost:
VND 281,9 million

Referred Treatment

Medical Expenses (1)	VND 158,9 million
Eligible expenses within coverage (2)	**VND 147,7 million**
SHI payment (3)	VND 57,9 million
Remaining cost after SHI (4) = (2) - (3)	**VND 89,9 million**
Song An payment (5) = 100% x (4)	**VND 89,9 million**
Customer out-of-pocket (6) = (1) - (3) - (5)	VND 11,2 milion

Medication (1)	VND 123 million
Eligible expenses within coverage (2)	**VND 123 million**
SHI payment (3)	VND 74,7 million
Remaining cost after SHI (4) = (2) - (3)	**VND 48,3 million**
Song An payment (5) = 50% x (4)	**VND 24,2 milion**
Customer out-of-pocke (6) = (1) - (3) - (5)	VND 24,2 milion

Non - Referred Treatment

Medical Expenses (1)	158,9 milion
Eligible expenses within coverage (2)	**VND 86,3 milion**
SHI payment (3)	VND 28,9 milion
Remaining cost after SHI (4) = (2) - (3)	**VND 57,4 milion**
Out-of-network SHI reimbursement rate	*40%*
Song An payment (5) = 40% x (4)	**VND 22,9 milion**
Customer out-of-pocket (6) = (1) - (3) - (5)	VND 107 milion

Medication (1)	VND 123 million
Eligible expenses within coverage (2)	**VND 123 million**
SHI payment (3)	VND 37,3 milion
Remaining cost after SHI (4) = (2) - (3)	**VND 85,7 milion**
Out-of-network SHI reimbursement rate	*40%*
Song An payment (5) = 50% x 40% x (4)	**VND 17,1 milion**
Customer out-of-pocke (6) = (1) - (3) - (5)	VND 68,6 milion

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Claims Guide

Cashless Hospitalization	Reimbursement Claims
(Applicable for inpatient treatment at hospitals within Techcom Insurance's cashless network)	*(Applicable at all medical facilities)*
1 Present documents Present ID, SHI card, and insurance card → Confirm cashless guarantee via the IVIE – Bac si oi App	**1 Submit a claim** Create a claim via the IVIE – Bac si ơi App, or email to: boithuongsuckhoe@tcgi.com.vn, or submit hard copies at Techcom Insurance offices
2 Deposit payment Pay the required deposit according to the medical facility's instructions	**2 Receive notification** Get notified regarding claim status (complete, valid, or requiring additional documents, if any)
3 Admission & treatment Undergo hospitalization and treatment as guided by the medical facility	**3 Claim assessment** Receive the claim settlement decision → If you do not agree, contact the hotline or email boithuongsuckhoe@tcgi.com.vn
4 Confirmation Receive the cashless approval result and confirm on the IVIE – Bac si oi App → Pay any expenses not covered by insurance or receive any refundable deposit (if applicable)	**4 Receive payment** Receive the claim payout

Notes: *During the treatment process, the customer may receive a request for a deposit if the estimated treatment cost exceeds the approved guarantee limit.*

Cashless approval processing time: 2 hours for estimated costs and 1 hour for actual costs.

Notes: *Claim payments will be made within 2 working days from the date of receipt of complete supporting documents.*

Claims must be submitted within 1 year from the date of the insured event.

Claim Documentation

Claim Request Form

Online submission via the IVIE – Bac si oi App	Submission via email or hard copy
The system will automatically generate the claim form after the customer uploads the required claim documents	Complete the claim form in accordance with Techcom Insurance's requirements and attach it to the claim file

Medical Documents for Illness

Hospital discharge summary indicating hospitalization period	Surgical certificate / operation report (if applicable)	Detailed statement of medical expenses	Additional documents (if any): medical records summary, previous medical history, medical reports	Financial invoices/receipts

Medical Documents for Accidents

(In addition to the documents listed above, customers must provide the following depending on the type of accident)

Daily-life accident	Occupational accident	Traffic accident
Accident report prepared by the customer and confirmed by a witness (if any) • For children under 18: may be prepared by parent or legal guardian • For treatment costs under VND 2 million: only accident details declared in the claim form are required	Occupational accident report certified by the employer/organization or confirmation by a witness for freelance workers (if applicable)	• Vehicle documents: vehicle registration and driving license (if the accident occurred while operating a vehicle) • Accident report / statement: + If investigated by authorities: official accident report or investigation conclusion issued by the competent authority + If not investigated: accident statement confirmed by a witness (if any)

Claim Submission Methods

IVIE – Bac si oi App	boithuongsuckhoe@tcgi.com.vn	Direct submission
Customers can select existing medical records or upload clear photos/scanned copies of required documents in accordance with guidelines	Customers submit photos or scanned copies of the required documents	Customers submit original documents or valid copies to: C5 Building, D'Capitale, 119 Tran Duy Hung Street, Yen Hoa Ward, Hanoi, Vietnam

For online claims with an approved settlement amount of VND 30 million or above, customers are required to submit hard copies of all claim documents to the insurance company.

Notes:

- *Valid copy: refers to a copy that has been notarized/certified by a competent authority or medical facility, or a copy verified against the original by the receiving officer/claims officer, with confirmation signature on the copy*
- *In cases where verification is required to determine pre-existing condition exclusions or whether the insured event occurred prior to policy inception, customers must provide their VSSID medical history upon request by Techcom Insurance. Submission method: Customers are required to provide full screenshots from the VSSID application, covering the complete medical examination and treatment history.*

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