

**BAOVIET PREFERRED HEART AND CANCER CARE**  
**THE BEST CARE WHEN YOU NEED IT MOST**



Enhancing your basic  
health plan with  
**SUPERIOR CARE,  
SERVICE,  
AND ELIGIBILITY**



- Cover for the advanced treatments and serious diseases that most patients travel for.
- The leading US doctors, hospitals, and state-of-the-art treatment.
- Value and cost breakthrough.
- Save money on expensive worldwide comprehensive plans.
- Disease management support and personal care management should cancer or heart disease strike an employee or their family.
- High value addition to Employee Benefits programs to attract, retain, and protect your valued employees.
- Portability: keep stable, group prices when switching to an individual plan.
- Lifelong cover: renewal up to age 99.

# CAN YOU THINK OF ANYTHING MORE CRITICAL?

None of us like to think about it, but facts are facts: the chance of getting a critical illness is disturbingly high. Cancer or heart disease alone will kill half of us.



## According to the World Health Organization:

- Cardiovascular diseases are the number 1 cause of death globally: more people die annually from cardiovascular diseases than from any other cause. An estimated 17.5 million people died from CVDs in 2012, representing 31% of all global deaths.
- In 2015 alone, 8.8 million people died from cancer, of which approximately 70% were from low- and middle-income countries.

## Surprisingly and sadly, there are many major factors that could lead to failings in the treatment process of cancer or cardiovascular disease:

- First diagnoses are inaccurate up to 15% of the time. And the course of treatment changes significantly based on the diagnosis.
- Local thinking – when ‘the best we have here’ is presented as the best there is.
- Cost-constrained thinking – when decision-makers (payers and providers) have their eye on the cost of treatment more than on the outcome.
- 30% higher chance of survival if you can access to the right diagnosis and treatment from the very beginning.



The result is that far too many people die for the wrong reasons. Reasons that have little to do with the disease itself and everything to do with the way it was treated.



<sup>1</sup>When compared to standard treatment and hospital

## Your safety net may have holes:

What do you do when you and your family are so vulnerable to cancer and heart disease, would you risk their health with suboptimal treatment?

For some people, private medical insurance is the answer. This is fine for day-to-day health problems, but not for the serious life-threatening illnesses. Private medical plans have severe limitations that prevent best practice. They often require an accountant to approve a treatment that goes beyond the local norm – or the limits are not enough to cover the cost of treatment, and less so of the best treatment. Private medical insurance is usually reimbursement of costs, which leaves you at risk of pre-financing the treatment, or footing the bill, while dealing with claim hassles.

Moreover, they usually provide little or no assistance in finding the best specialists, no patient support or guidance to help you and your family through this anxious time with education, informed decision-making, and logistics.

For some, having enough wealth is enough to feel confident, or because they know someone who has undergone cancer or heart disease treatment before. Yet while referral of mouth and your personal network might be a good start to get more information and a second medical opinion, these recommendations are often limited to subjective experience by family or friends, rather than objective data and medical performance.

For others, the answer is cancer or critical illness insurance that give you a cash ‘lump sum’ payment. But often these lump sums are helpful to cover other costs like mortgages, but not for treatment. Money alone cannot improve your chances of survival and returning to normal. Only best practice can do that.

### Fatal Errors.

The all-too-common mistakes that lead to needless death or permanent disability:

- ✓ Wrong diagnosis.
- ✓ Poor treatment planning.
- ✓ Incorrect treatment.
- ✓ Breakdown in communication between specialists.
- ✓ Sporadic quality control.
- ✓ Lack of patient involvement.
- ✓ A cost control mindset.
- ✓ Best treatment unavailable locally.
- ✓ Inexperienced treatment teams.
- ✓ No one responsible for the entire process.

# INTRODUCING BAOVIET PREFERRED HEART AND CANCER CARE PROGRAM

**NOT A ONE-OFF LUMP SUM POLICY. BUT A \$2 MILLION TREATMENT SOLUTION**

BaoViet Preferred Heart and Cancer Care is a new vision for treatment of cancer and heart disease. It's a program that costs much less than worldwide comprehensive insurance plans, and even less than some local insurance, but does something that no traditional insurance can do: provide your family with the best possible chance of a full and fast recovery from the world's most life threatening illnesses.

Top-ranked hospitals. Leading edge treatments. The latest technologies. Personal care management. Preferred Heart and Cancer Care makes all these possible and affordable, as an ideal complement to your basic health care plan. To deliver this new vision, BaoViet Insurance has partnered with Preferred Global Health, Ltd. (PGH), the global patient organization and independent company specialising in the development and management of cross-border medical programmes to deliver the best possible outcome.



## **By joining Preferred Heart and Cancer Care, you will be entitled to:**

- Diagnosis verification and treatment planning by world-leading specialists.
- Treatment at a Centre of Excellence ranked among the top 1% of US hospitals.
- No claims forms with direct payment of medical bills in the US of up to US\$ 2,000,000 per year.
- Travel and accommodation payment up to US\$ 20,000 per treatment episode for covered person and a companion.
- The entire care process coordinated by your Personal Care Manager.
- Diagnosis verification normally within 7-10 business days of receiving complete records. No treatment delays.
- Effective Care Management to reduce the preventable medical errors affecting around one quarter of all patients.

## **Covered Treatment**

BaoViet Preferred Heart and Cancer Care covers the treatments for those illnesses that are the most serious and the most quality sensitive:

- Cancer Treatment, for all types of cancers except non-malignant cases.
- Heart Surgery to correct narrowed or blocked coronary arteries by means of bypass grafts or to correct valvar abnormalities.
- Interventional Cardiology Procedures (coronary angioplasty) to correct narrowing of two or more coronary arteries by means of dilating or opening the vessels.
- Major Vascular Procedures to repair the aorta, carotid, iliac, femoral, and cerebral arteries.



BAOVIET PREFERRED HEART AND CANCER CARE  
A THREE-PART PROGRAMME  
OUR ONLY JOB IS YOUR FULL RECOVERY

BaoViet Preferred Heart and Cancer Care programme sets the standard for cancer and heart disease care for you and your family.

It gives you personalised attention and service when you and your family need it most. And it reduces your financial concerns, as all of your treatment is paid directly and fully by BaoViet Insurance Corporation.

THE PROGRAMME HAS THREE INTEGRATED PARTS:

1 Medical Advice  
and Treatment Planning



2 Patient Support  
and Treatment



3 Financial Protection

# 1 WORLD CLASS PROFESSIONAL MEDICAL ADVICE AND TREATMENT PLANNING

## If diagnosed with cancer or heart disease, members enjoy:

- Access to the US Centers of Medical Excellence for diagnosis verification, treatment planning, and treatment delivery.
- Personal Care Manager, a highly skilled and professional nurse who will work with you, your family, and your medical team to better understand your options and coordinate the process.
- A National Medical Advisor to guide and manage the collection of all necessary information, and coordinate the dialogue between the medical specialists involved at home and overseas.

## Diagnosis Verification and Treatment Plan

BaoViet Preferred Heart and Cancer Care gives you a comprehensive evaluation of your initial diagnosis and options for the best course of treatment to follow performed by leading specialists in your condition from the top 1% of US hospitals so you can make an informed decision.

Empowered with this information you can decide whether to seek treatment in the US, under cover of BaoViet Preferred Heart and Cancer Care, or elsewhere under a different plan.

## Doctor-to-Doctor Dialogue

This service and enhancement to the Diagnosis Verification and Treatment Plan is for certain pre-approved cases if you choose to be treated locally and outside of BaoViet Preferred Heart and Cancer Care policy cover. For complex cases where there is proven capacity to implement best treatment protocols locally, your Personal Care Manager will coordinate a dialogue between local treating doctors and US specialists to share knowledge on your treatment plan, providing additional medical expertise and global best care at home.

# 2 PATIENT SUPPORT AND TREATMENT

## The right team, top-rated hospital

Every year new medical innovations and procedures are being developed that offer less risk of complications or disability, and increased chances of survival.

BaoViet Preferred Heart and Cancer Care gives you access to first-rated, all-star medical team at a US Center of Medical Excellence. These are the leading hospitals that have the largest budgets and development of groundbreaking technologies, international top talent, and the most successful results for patients.



## Trusted advice, caring support

Knowing that you are receiving trusted, expert advice and caring support can minimize the stress inherent in such a difficult situation. Your Personal Care Manager and the care management team behind them will also assist with all the logistics necessary when traveling to the US for treatment.

- Travel and accommodation arrangements, as well as airport transfers for you and your companion.
- Advocacy for your needs and preferences, getting answers about your treatment, and ensuring that you receive the optimal medical care.
- Medical appointments, scheduling and accompanying you to the major appointments and acting as a contact for you and your family.
- Continually quality controlling the treatment process on your behalf to ensure that all medical priorities are met and all medical resources are available and coordinated.

# 3 FINANCIAL PROTECTION, QUALITY FOCUS

First class treatment comes at a price. However, cost should not be a distraction and treatment should be driven by medical criteria, not cost criteria, or long lists of exclusions, to achieve the best outcome.

BaoViet Preferred Heart and Cancer Care takes care of the financials, providing an annual coverage of up to US\$ 2,000,000 for medical treatment and services, including a US\$ 20,000 travel and accommodation allowance per episode of treatment for the patient and a companion. Your only responsibility is an affordable fee.

All necessary medical costs in the US are paid in full and directly by BaoViet Insurance Corporation – there are no claims forms or deductibles – so that you bear no additional financial burden, or have to pre-finance your treatment.

TREATMENT AT THE WORLD'S

# TOP 1%

OF HOSPITALS IN THE US

You may have the best care in the country but  
You need the best care in the world



**For us, best practice means:**

- Right diagnosis.
- Right treatment plan and medical protocols.
- Right hospital.
- Right all-star medical team.
- Right care management team, providing patient advocacy, guidance and support.

**For us, best outcome means:**

- Making a full and speedy recovery of health and quality of life.
- BaoViet Preferred Heart and Cancer Care Centres of Medical Excellence are typically Harvard-level and selected from the top 1% of hospitals as featured in the "Honor Roll of Best Hospitals", ranked and published annually by US News & World Report\*, and for their ability to team with PGH to prevent medical errors. They include:

- Boston Children's Hospital; Boston, Massachusetts a Harvard Medical teaching hospital
- Brigham and Women's Hospital; Boston, Massachusetts a Harvard Medical teaching hospital
- Dana-Farber Cancer Institute; Boston, Massachusetts a Harvard Medical teaching hospital
- Massachusetts General Hospital, Boston, Massachusetts a Harvard Medical teaching hospital
- Children's Hospital of Philadelphia; Philadelphia, Pennsylvania
- Cleveland Clinic; Cleveland, Ohio
- Johns Hopkins Hospital; Baltimore, Maryland
- Mayo Clinic; Rochester, Minnesota
- Memorial Sloan-Kettering Cancer Center; New York, New York
- New York-Presbyterian University Hospital of Columbia and Cornell; New York, New York
- UCSF Medical Center; San Francisco, California
- UCLA Medical Centre; Los Angeles, California
- University of Texas MD Anderson Cancer Center; Houston, Texas

\* Nearly 5,000 hospitals are evaluated each year. To qualify, these had to score at the top in at least 6 out of 16 medical specialties including cancer, cardiology & heart surgery, on data including performance, death rates, patient safety and reputation.



# COST IS NOT A FACTOR

**The best critical illness treatment in the world is expensive.  
But Preferred Heart and Cancer care is not.**

Why is it so affordable? When people hear about Preferred Heart and Cancer Care, they always assume it will cost four to five times what it actually costs. In reality, we've kept the cost of membership (including the insurance portion) incredibly low. We do this by approaching critical care from a completely new angle, then proving to the insurance community that the best care can also be the most cost-effective.

By following a best-practice process, our members have fewer complications, faster recoveries and a lower chance of long-term disability. This logic results in very competitive insurance rates for our members.

Moreover, BaoViet Preferred Heart and Cancer Care was specifically designed as a lifelong programme, to offer protection and stable, affordable prices, even past retirement, when the risk of cancer and heart disease is the highest, and when most lump sum policies "kick you out" or end. The age range for new applications is 1-74 years, but renewals can be accepted up to 99 years of age.



# LIVING WORDS

## WHAT OUR PATIENTS SAY

“With a cancer diagnosis you don’t need waiting lists, you need the right people and treatment right away.”



### Case: Matthias P - Prostate Cancer

- Diagnosed with prostate cancer during a routine medical examination, Matthias was concerned about which course of treatment he should pursue, and the side effects of each.
- He contacted PGH in order to consult with Harvard specialists. Matthias’ initial diagnosis and all his medical records were thoroughly reviewed by leading specialists who had successfully treated prostate cancer with minimal side effects.
- The recommended treatment plan and the consequent follow-up calls addressed all his questions and presented two treatment options.
- Matthias chose to proceed with the minimally invasive daVinci® robotic prostatectomy and to be treated at a Harvard Medical teaching hospital.

The surgery was performed by a top US urological surgeon, who had successfully carried out more than 2,000 robotic prostatectomies in the previous 5 years.

**Outcome:** Thanks to an informed evaluation of the state-of-the-art procedures available, Matthias experienced no negative side effects. PGH was with him every step of the way, and he recovered to return home in record time.

“ I’m alive today because I asked PGH to verify my diagnosis and develop a treatment plan. I received the best treatment available in the world... and I didn’t have to leave home. ”

### Case: Jan V - Brain Tumour

- Diagnosed in Norway with a rare brain tumour called glioblastoma, Jan was told he had 6 months to live. His local and national hospitals had no real experience in dealing with a rare and highly malignant tumour and Jan was advised to go home and enjoy the last months of his life. But instead of accepting this prognosis, Jan contacted PGH.
- The PGH Care Management Team quickly identified and engaged a leading glioblastoma team consisting of a brain cancer specialist, radiation oncologist, surgical oncologist and a pathologist to provide a Diagnostic Verification and Treatment Plan (DVTP).

Jan’s medical history and pathology slides were reviewed by Harvard specialists who treat hundreds of glioblastoma cases every year.

Using their collective expertise, a treatment plan was designed and implemented by Jan’s local physician in Norway.

**Outcome:** Jan is alive and well 6 years after his initial diagnosis. Without leaving Norway, he received best-in-world advice and treatment.

### Case: Michelle J - Breast Cancer

“ I wanted to express my sincerest appreciation to you - and the whole PGH team - for taking such great care of me during my Boston trip. The wonderful care began before I even set foot in the United States by arranging for my treatment by the number one ranked oncology doctor and hospital facility (as ranked by US News and Report).

Moreover, I found it easy and comfortable to contact you from Hong Kong; PGH was responsive to all my phone calls and emails and expeditiously arranged my travel - greeting me on arrival at the airport. It was good to know you even had a Chinese translator on hand.

Your team was so supportive throughout the entire process, from surgery to outpatient treatment. I appreciate your efforts in taking care of all my logistical details, including arranging hotel accommodation, scheduling early doctor’s appointments and ensuring I had a dedicated Care Manager, who knew me and my case.

I can’t imagine how different my experience would have been if I had to worry about the side details of organisation and planning, rather than concentrating on beating breast cancer.

I’ve just learned my results and I am very happy to say that the operation was a success! Thanks for your care, support, attention to detail, and most importantly, for making sure I never felt alone even when 10,000 km away from home.

*With deepest gratitude,* ”



For more than 50 years, BaoViet Insurance Corporation is proud to be Vietnam's longest-established and largest insurer.

BaoViet Insurance Corporation strives constantly to fulfill its role and responsibility of Vietnam's leading insurer in claim support and settlement as well as in corporate social responsibility with a view to ensure sustainable development and improve the community's welfare.



PGH (Preferred Global Health) was founded twenty years ago in response to the problem that too many people die prematurely from the lack of application of best medical practice and quality controlled care for treating and surviving critical illness.

As a global patient organization PGH has been helping patients from around the world get the best care for the most serious illnesses. PGH is a privately owned company with global offices and is independent of both the health insurance and hospital provider industries. PGH's 'best outcome' programs are distributed around the world by top rated, leading insurance companies, including Europe, Asia, the Middle East and the Americas.

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