



**Liberty**  
**Insurance**



MA-HGE-BR-001-11-E

# MediCare

Get yourself a relief from financial anxiety of medical bills with Liberty MediCare Insurance



**MEDICARE**

**Bảo hiểm Sức khỏe**



## Relieve the worry of hospital fees

Health is the most precious present for ourselves and those we love. Liberty MediCare Insurance is a meaningful and valuable gift, designed to suit individuals, groups, small and medium-sized businesses with many attractive benefits and incentives, ensuring customers' peace of mind. You are always protected against any unexpected risks, reducing your worries about hospital fees when hospitalized.

### Key Benefits



Cover for both illnesses and accidents



Full cover for surgery, organ transplant, home nursing, day care treatment, local ambulance service and domestic medical emergency evacuation



No limit on hospital services or the number of hospitalisation days



No waiting period for special disease



Transparent, fast and fair claims procedure



## HOSPITAL SERVICES (Unit: VND)

Hospital Services	Plan M1 - Bronze	Plan M2 - Silver	Plan M3 - Gold	Plan M4 - Diamond
<b>Overall annual limit</b>	120,000,000	250,000,000	500,000,000	1,000,000,000
<b>All hospital service</b> (including surgeon fee, operation room, surgical appliances, investigations, nursing and hospital charges, etc.)	Fully covered	Fully covered	Fully covered	Fully covered
<b>Room and Board</b> - per day	1,000,000	1,500,000	2,500,000	4,000,000
<b>Intensive Care Unit</b> – per day	2,500,000	4,000,000	6,000,000	15,000,000
<b>Companion Bed</b> – per day (accompanied dependent child below 18, max 10 days per year)	Not applicable	Not applicable	Not applicable	1,000,000
<b>Oncology Treatment</b> Treatment given for cancer received as an In-patient or Day-patient at the Hospital Maximum per policy year	50,000,000	100,000,000	250,000,000	Fully covered
<b>Day Case Treatment</b> Admitted to a Hospital bed but does not stay overnight Maximum per policy year	Fully covered	Fully covered	Fully covered	Fully covered
<b>Local Ambulance Services</b> The medically necessary road ambulance transportation services to and from a local Hospital	Fully covered	Fully covered	Fully covered	Fully covered
<b>Organ Transplant</b> In respect of kidney, heart, liver and bone marrow transplants Maximum per Sickness or Injury	Fully covered	Fully covered	Fully covered	Fully covered
<b>Pre and Post Hospitalisation Treatment</b> Outpatient expenses incurred within 30 days before admission and 90 days following hospital discharge Maximum per hospitalisation	6,000,000	8,000,000	10,000,000	20,000,000

## HOSPITAL SERVICES (Unit: VND)

Hospital Services	Plan M1 - Bronze	Plan M2 - Silver	Plan M3 - Gold	Plan M4 - Diamond
<b>Nursing at Home</b> Maximum 182 days per policy year	Fully covered	Fully covered	Fully covered	Fully covered
<b>Emergency Ward Treatment</b> Services performed in a Hospital casualty ward or emergency room for a period of not more than 24 hours	6,000,000	10,000,000	15,000,000	Fully covered
<b>Emergency Dental Treatment</b> Immediately following an accident and the teeth repaired must have been sound and natural Maximum per policy year-	Not applicable	Not applicable	20,000,000	50,000,000
<b>AIDS/HIV</b> occurring during the Period of Insurance of this Policy, including the subsequent renewal year(s) and manifests itself after five years of continuous coverage under the Policy from the first Effective Date	Not applicable	Not applicable	Not applicable	10% of Annual Overall Limit/lifetime
<b>Emergency Medical Evacuation/Repatriation</b>	Fully covered	Fully covered	Fully covered	Fully covered
<b>Repatriation of Mortal Remains</b>	Fully covered	Fully covered	Fully covered	Fully covered
<b>Medical/Legal information and assistance</b>	24-hour access	24-hour access	24-hour access	24-hour access

## OPTIONAL COVERAGE

Hospital Services	01	02	03	04
<b>1. OUTPATIENT SERVICE</b>				
<b>Outpatient Annual Overall Limit</b>	10,000,000	15,000,000	20,000,000	30,000,000
<b>General Outpatient Services</b>	Fully covered	Fully covered	Fully covered	Fully covered
<b>Specialist Outpatient Services</b>	Fully covered	Fully covered	Fully covered	Fully covered

# OPTIONAL COVERAGE

Hospital Services	01	02	03	04
<b>1. OUTPATIENT SERVICE</b>				
<b>Laboratory and x-ray Services</b> (upon referral)	Fully covered	Fully covered	Fully covered	Fully covered
<b>Prescribed Drugs</b> (upon referral)	Fully covered	Fully covered	Fully covered	Fully covered
<b>Chinese Herbalist, Bonesetter &amp; Acupuncture</b> (Limit per visit, maximum 10 visits per policy year)	150,000 per visit limit	150,000 per visit limit	200,000 per visit limit	300,000 per visit limit
<b>Physiotherapy and Chiropractor Treatment</b> (upon referral) (Limit per visit, maximum 15 visits per policy year)	200,000 per visit limit	300,000 per visit limit	400,000 per visit limit	600,000 per visit limit
<b>2. DENTAL SERVICES</b> Available when applying together with optional outpatient and subject to 20% co-payment				
<b>Dental Overall Annual Limit</b>	10,000,000	10,000,000	10,000,000	10,000,000
<b>Routine Oral Examination</b> (including scaling & polishing) (once per year, maximum per policy year)	2,000,000	2,000,000	2,000,000	2,000,000
<b>Basic Dental Services</b> (Extraction, amalgam fillings, x-rays, periodontal scaling)	Fully covered	Fully covered	Fully covered	Fully covered
<b>Major Dental Services</b> (Removal of impacted, buried or unerupted teeth, Root Canal Treatment, Removal of Solid Odonomes, Apicectomy)	Fully covered	Fully covered	Fully covered	Fully covered
<b>3. MATERNITY CARE</b> Available when applying together with hospitalisation services				
<b>Annual limit</b>				40,000,000
<b>Pre-natal, post-natal services, cost of delivery including all hospital and professional fees and up to 30 days for new-born baby care</b> (Subject to 12-month waiting period)				Fully covered

## ELIGIBILITY CRITERIA

	M1 & M2 120 million & 250 million VND	M3 & M4 500 million & 1 billion VND
<b>Insured people</b>	<ul style="list-style-type: none"> <li>Full-time employees at company/organization</li> <li>Spouse, child(ren) of employees</li> </ul>	<ul style="list-style-type: none"> <li>Family includes spouse and child(ren)</li> <li>Full-time employees at company/organization</li> <li>Spouse, child(ren) of employees</li> </ul>
<b>Age limit</b>	<ul style="list-style-type: none"> <li>New customer: From 15 days old to 64 years old</li> <li>Renewal: Up to 74 years old</li> </ul>	<ul style="list-style-type: none"> <li>New customer: From 15 days old to 64 years old</li> <li>Renewal: Up to 74 years old</li> </ul>
<b>Minimum number of insured people</b>	20 people	2 people

## INSURANCE FEE (Unit: 1,000 VND)

Age Group	Hospitalisation				Optional Services					
	M4 Diamond	M3 Gold	M2 Silver	M1 Bronze	Outpatient M4	Outpatient M3	Outpatient M2	Outpatient M1	Dental Services	Maternity Care
15 days 1 year old	5,597	4,020	2,814	2,010	5,038	4,534	3,527	3,023	3,350	
2 - 5 years old	5,130	3,685	2,580	1,843	4,618	4,156	3,233	2,771	3,350	
6 - 17	4,524	3,242	2,269	1,621	4,035	3,631	2,825	2,421	3,350	
18 - 24	4,151	2,961	2,072	1,481	3,544	3,190	2,481	2,126	3,350	4,876
25 - 29	4,571	3,242	2,269	1,621	3,988	3,589	2,792	2,393	3,350	4,876
30 - 34	5,317	3,777	2,644	1,889	4,221	3,798	2,955	2,532	3,350	4,876
35 - 39	6,809	4,851	3,396	2,426	5,317	4,786	3,722	3,190	3,350	4,876
40 - 44	8,535	5,830	4,081	2,915	5,993	5,393	4,195	3,596	3,350	4,876
45 - 49	11,194	7,625	5,337	3,813	7,252	6,527	5,077	4,352	3,350	
50 - 54	13,059	9,351	6,546	4,676	7,136	6,422	4,995	4,281	3,350	
55 - 59	16,744	11,987	8,391	5,994	7,719	6,947	5,403	4,631	3,350	
60 - 64	22,620	16,184	11,329	8,093	8,208	7,388	5,745	4,925	3,350	
65 - 69 (*)	31,459	22,504	15,753	11,252	11,497	10,348	8,048	6,898	3,350	
70 - 74 (*)	51,887	37,149	26,004	18,575	18,352	16,518	12,847	11,011	3,350	

## AREA OF APPLICATION

	Number of insured people	Discount rate (%)
M1 & M2	30 - 50	5%
	51 - 100	10%
	101 - 150	15%
	151 - 200	20%
M3 & M4	Family of 3 members and above	5%
	Group of 5 – 10	10%
	Group of 11 – 30	15%
	Group of 31 – 50	20%

- The premium rates are effective from 15 Sep 2015 and are applicable to Occupation I and II and **for standard risks**
- The summary in this brochure supports customers to evaluate the benefits of Liberty MediCare insurance. Reasonable and customary charges will apply to any benefit payment.
- **This insurance policy is only available to Vietnamese citizens and permanent residents in Vietnam, excluding citizens of countries under sanctions or embargoes by the United Nations, the United States of America, the European Union or the United Kingdom**
- This brochure is for reference only. For complete details of plan benefits, conditions, limitations, **and exclusions, please refer to the policy schedule, wording and endorsement (if any), copies of which will be provided upon request.**

# Liberty Mutual Insurance

# 87

Fortune Ranking  
Based on 2023 revenue

# 8

Largest Property &  
Casualty Insurer globally  
2023 gross written premium

45.000 +

Estimated employees  
worldwide

A

Financial Ratings  
A.M. Best Co. - 'A' (Excellent)  
Moody's - 'A2' (Good)  
Standard & Poor's - 'A' (Strong)

## Liberty Insurance Limited

Liberty Insurance Limited, as a member of the esteemed Liberty Mutual Group, stands proudly in Vietnam's non-life insurance market. We differentiate ourselves through our unique proposition, which includes advanced technology, a user-friendly and secure online insurance purchasing platform, and a fast and efficient claim process.

Each Liberty insurance product has been meticulously developed and tailored specifically for the people of Vietnam. We take great pride in our unwavering commitment to service excellence, which has earned us widespread recognition. Customers turn to Liberty Insurance as their first choice, seeking practical insurance solutions that provide protection against unforeseen risks while embracing the joys of life.

### Embrace today, confidently pursue tomorrow

Liberty Insurance Limited takes great pride in being among leading non-life insurance companies in Vietnam. As one of the first foreign insurers who entered the Vietnam market in 2003, our commitment to excellence and dedication to our customers have been recognized through prestigious awards:

- The only 100% foreign-owned enterprise achieving "Top 10 Most Reputable Non-Life Insurance Companies in Vietnam" accolades in 2018 - 2020 by Vietnam Report.
- The first non-life insurer in Vietnam achieving four Financial Services Awards by IDG Vietnam in three consecutive years from 2021 to 2023: Non-life Insurance Company with Outstanding Innovative Products and Services - Comprehensive Car Insurance Package (2021), Non-life Insurance Company with The Best Customer Digital Experience (2021), Non-life Insurance Company with Outstanding Innovative Products & Services (2022 - 2023).
- The first and the only non-life insurer in Vietnam winning for 3 consecutive years at the Insurance Asia Awards (2022 - 2024), with 5 awards including three International General Insurer of the Year - Vietnam awards & two Automobile Insurance Initiative of the Year awards.

## ● Liberty nationwide network

### Head Office

18th Floor, Vincom Office Building  
45A Ly Tu Trong, District 1  
Ho Chi Minh City  
Tel: (84-28) 38 125 125  
Fax: (84-28) 38 125 018

### ● Hanoi Branch

Floor 10, East Tower  
Hanoi Lotte Center Building  
54 Lieu Giai, Ba Dinh District  
Hanoi  
Tel: (84-24) 37 55 7 111  
Fax: (84-24) 37 557 066

### ● Other offices

#### Hai Phong Office

F3, Seabank Tower  
No. 17, B1, Block 7B, Le Hong Phong  
Ngo Quyen District, Hai Phong  
Tel: (84-225) 3 999 366 225  
Fax: (84-225) 3 999 368 225

#### Nghe An Office

F3, Nha Viet Building, 8 V.I Lenin  
Vinh, Nghe An  
Tel: (84-28) 38 125 125

#### Danang Office

F2, SAVICO  
66 Vo Van Tan, Thanh Khe District, Danang  
Tel: (84-236) 3 749 999; (84-236) 3 749 998;  
(84-236) 3 749 997  
Fax: (84-236) 3 749 996

#### Can Tho Office

C36, Road no. 1  
Hung Phu, Cai Rang, Can Tho  
Tel: (84-28) 38 125 125

#### Bien Hoa Office


101 Vu Hong Pho, Block 2, Binh Da  
Bien Hoa, Dong Nai  
Tel: (84-28) 38 125 125


#### Binh Duong Office

F1, Minh Sang Plaza, 888 Binh Duong Boulevard  
Thuan Giao, Thuan An, Binh Duong  
Tel: (84-28) 38 125 125

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## 24/7 Customer Service (toll-free)

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