



**Liberty**  
**Insurance**



MA-HIF-BR-001-02-E

# FamilyCare Insurance

A better care and protection for every member in your family with Liberty FamilyCare insurance

  
**FAMILYCARE**  
Bảo hiểm Sức khỏe Gia đình





## FamilyCare Insurance

Family is unique and irreplaceable. Yet life is full of risks that we might not foresee. The FamilyCare comprehensive FamilyCare insurance package is the optimal financial solution to help you and your family no longer worry about medical costs, ease the burden, and enjoy life with peace of mind.

### Key Benefits



Cover both accidents and illnesses, including medical expenses for critical illnesses such as cardiovascular, diabetes, cancer



Flexible hospital cash allowance benefit, unlimited hospitalization days, and companion bed benefit



Family members are taken a better care with annual check-up, vaccination, dental and optical care



Practical maternity care for families



Enjoy superior medical services with treatments in Vietnam and overseas

# HOSPITALISATION SERVICES (Unit: VND)

HOSPITALISATION SERVICES	Plan F1	Plan F2	Plan F3	Plan F4	Plan F5
<b>Hospital Services Overall Annual Limit</b>	<b>150,000,000</b>	<b>250,000,000</b>	<b>500,000,000</b>	<b>1,000,000,000</b>	<b>1,500,000,000</b>
<b>Hospital Services</b>					
<i>Surgeon's fee (per policy year)</i>	25,000,000	50,000,000	100,000,000	Fully covered	Fully covered
<i>Anesthetist's fee (per policy year)</i>	10,000,000	25,000,000	50,000,000	Fully covered	Fully covered
<i>Other hospital charges (per policy year)</i>	Fully covered	Fully covered	Fully covered	Fully covered	Fully covered
<i>Room &amp; Board (Standard Private Room) (per day)</i>	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000
<i>Intensive Care Unit (per day)</i>	3,000,000	6,000,000	9,000,000	12,000,000	15,000,000
<i>Companion Bed (accompany a dependent child below the age of 18, maximum 10 days per policy year) (per day)</i>	Not applicable	Not applicable	Not applicable	1,000,000	2,000,000
<b>Oncology Treatment</b>					
<i>Treatment given for cancer received as an In-patient or Day-patient at the Hospital - Maximum per policy year</i>	<b>50,000,000</b>	<b>125,000,000</b>	<b>250,000,000</b>	<b>500,000,000</b>	<b>Fully covered</b>
<b>Day Case Treatment</b>					
<i>Admitted to a hospital bed but does not stay overnight, including outpatient surgery</i>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Local Ambulance Services</b>					
<i>The medically necessary road ambulance transportation services to and from a local Hospital</i>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Organ transplant</b>					
<i>In respect of kidney, heart, liver and bone marrow transplants (Maximum per Sickness or Injury)</i>	<b>Not applicable</b>	<b>Not applicable</b>	<b>Not applicable</b>	<b>500,000,000</b>	<b>Fully covered</b>
<b>Pre and Post Hospitalisation Treatment</b>					
<i>Outpatient expenses incurred before admission &amp; following discharge (Maximum per hospitalisation)</i>	<b>6,000,000</b>	<b>8,000,000</b>	<b>10,000,000</b>	<b>20,000,000</b>	<b>30,000,000</b>
<i>Pre-hospitalisation Treatment (per policy year; maximum consecutive 30 days prior to hospital admission)</i>	3,000,000	4,000,000	5,000,000	10,000,000	15,000,000
<i>Post-hospitalisation Treatment (per policy year; maximum consecutive 90 days from the day of discharge)</i>	3,000,000	4,000,000	5,000,000	10,000,000	15,000,000
<b>Emergency Ward Treatment</b>					
<i>Services performed in a Hospital casualty ward or emergency room for a period of not more than 24 hours</i>	<b>5,000,000</b>	<b>10,000,000</b>	<b>15,000,000</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Nursing at Home</b>					
<i>Maximum 182 days per policy year</i>	<b>6,000,000</b>	<b>8,000,000</b>	<b>10,000,000</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Emergency Dental Treatment</b>					
<i>Immediately following an accident and the teeth repaired must have been sound and natural (Maximum per policy year)</i>	<b>Not applicable</b>	<b>Not applicable</b>	<b>Not applicable</b>	<b>50,000,000</b>	<b>100,000,000</b>
<b>Public Hospital Cash</b>					
<i>Applicable to all inpatient treatments in public hospitals in Vietnam (Per day; maximum 30 days per policy year)</i>	<b>100,000</b>	<b>200,000</b>	<b>300,000</b>	<b>500,000</b>	<b>1,000,000</b>
<b>Emergency Medical Evacuation/Repatriation</b>					
	<b>Not applicable</b>	<b>Not applicable</b>	<b>Not applicable</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Repatriation of Mortal Remains</b>					
	<b>Not applicable</b>	<b>Not applicable</b>	<b>Not applicable</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Final Tribute Cost</b>					
	<b>500,000</b>	<b>1,000,000</b>	<b>2,000,000</b>	<b>3,000,000</b>	<b>5,000,000</b>
<b>Medical/Legal information and assistance</b>					
	<b>24-hour access</b>	<b>24-hour access</b>	<b>24-hour access</b>	<b>24-hour access</b>	<b>24-hour access</b>

## OPTIONAL COVERAGE (Unit: VND)

MEDICAL SERVICES	Plan 01	Plan 02	Plan 03	Plan 04	Plan 05
<b>1. Outpatient</b>					
Outpatient Annual Overall Limit	10,000,000	15,000,000	20,000,000	35,000,000	100,000,000
General Outpatient Services	Fully covered	Fully covered	Fully covered	Fully covered	Fully covered
Specialist Outpatient Services <i>(Limit per visit)</i>	1,000,000	2,000,000	3,000,000	Fully covered	Fully covered
Laboratory & X-ray Services <i>(upon referral)</i>	1,000,000	2,000,000	3,000,000	Fully covered	Fully covered
Prescribed Drugs <i>(upon referral)</i>	Fully covered	Fully covered	Fully covered	Fully covered	Fully covered
Chinese Herbalist, Bonesetter & Acupuncture <i>(Limit per visit, maximum 10 visits per policy year)</i>	250,000	350,000	450,000	750,000	1,250,000
Physiotherapy and Chiropractor Treatment <i>(upon referral) (Limit per visit, maximum 15 visits per policy year)</i>	250,000	350,000	450,000	750,000	1,250,000
Annual Medical Examination/Work Permit Medical Check-up <i>(Maximum per policy year)</i>	Not applicable	Not applicable	Not applicable	1,000,000	2,000,000
Annual Vaccination <i>(Maximum per policy year)</i>	500,000	500,000	500,000	1,250,000	1,250,000
Optical Care <i>Eye check-up (Once per year, maximum per policy year) and a pair of glasses or contact lenses (per policy year)</i>	Not applicable	Not applicable	Not applicable	1,000,000	2,000,000
<b>2. Dental Services (Available when applying together with optional outpatient and subject to 20% co-payment)</b>					
Dental Overall Annual Limit					10,000,000
Routine Oral Examination <i>(including scaling &amp; polishing) (once per year, maximum per policy year)</i>					2,000,000
Basic Dental Services <i>(Extraction, amalgam fillings, x-rays, periodontal scaling)</i>					Fully covered
Major Dental Services <i>(Removal of impacted, buried or unerupted teeth, Root Canal Treatment, Removal of Solid Odonomes, Apicectomy)</i>					Fully covered
<b>3. Maternity Care (Available when applying together with hospitalisation service)</b>					
Maternity Overall Annual Limit					50,000,000
<i>Pre-natal, postnatal services, cost of delivery including all hospital and professional fees arose due to miscarriage, pregnancy complications, medically required abortion and up to 30 days for new-born baby care (subject to 12 months waiting period* and payout scheme as following)</i>					Fully covered
<i>First year overall annual limit (from the first effective date of Maternity benefit)</i>					0
<i>Second year overall annual limit (from the first effective date of Maternity benefit)</i>					25,000,000
<i>Third year and thereafter overall annual limit (from the first effective date of Maternity benefit)</i>					50,000,000

The waiting period for the Maternity benefit is 12 consecutive months starting from the first effective date of the Maternity benefit of Insured. Under any circumstances, the conception date of the Insured as confirmed by Obstetrician/Gynecologist shall be after the period of 12 consecutive months from the first effective date of the Insured's Maternity benefit.



# INSURANCE PREMIUM (Unit: 1,000 VND)

## Zone 0

Age	Hospitalisation					Optional Coverage				
	C/T F1 Bronze	C/T F2 Silver	C/T F3 Gold	C/T F4 Platinum	C/T F5 Diamond	Outpatient O1	Outpatient O2	Outpatient O3	Outpatient O4	Outpatient O5
15 days - 1 year old	2,043	3,268	5,106	6,638	8,936	4,437	5,119	6,826	8,988	11,919
02 - 05 years old	1,634	2,614	4,085	5,311	7,149	3,549	4,095	5,461	7,500	10,036
06 - 17 years old	1,389	2,222	3,472	4,514	6,077	2,916	3,364	4,485	6,437	8,690
18 - 24 years old	1,307	2,092	3,268	4,249	5,719	2,408	2,779	3,705	5,586	7,613
25 - 29 years old	1,471	2,353	3,677	4,780	6,434	2,535	2,925	3,900	5,799	7,883
30 - 34 years old	1,634	2,614	4,085	5,311	7,149	2,535	2,925	3,900	5,799	7,883
35 - 39 years old	1,804	2,887	4,510	5,863	7,893	2,799	3,230	4,306	6,242	8,443
40 - 44 years old	1,992	3,187	4,980	6,474	8,714	3,090	3,566	4,755	6,730	9,061
45 - 49 years old	2,199	3,519	5,498	7,147	9,622	3,412	3,937	5,249	7,269	9,744
50 - 54 years old	2,428	3,885	6,070	7,891	10,623	3,767	4,347	5,796	7,865	10,498
55 - 59 years old	2,681	4,289	6,702	8,713	11,729	4,159	4,799	6,399	8,523	11,331
60 - 64 years old	2,960	4,736	7,400	9,619	12,949	4,592	5,299	7,065	9,249	12,250
65 - 69 years old	3,268	5,229	8,170	10,621	14,297	5,070	5,850	7,800	10,050	13,265
70 - 74 years old	3,608	5,773	9,020	11,726	15,785	5,598	6,459	8,612	10,935	14,385

Dental Services (Available when applying together with optional outpatient)	Zone 0
Premium Fee	3,518

Maternity Care (Available when applying together with Hospitalisation service): For each female insured			
Age	Zone 0	Age	Zone 0
18 - 24 years old	5,364	35 - 39 years old	5,364
25 - 29 years old	5,364	40 - 44 years old	5,364
30 - 34 years old	5,364		

Zone 0: Vietnam


Zone 5: Vietnam, Thailand, Malaysia, Indonesia, Philippines, Laos, Cambodia, Myanmar, Brunei, Timor-Leste (15% added on total fee of Zone 0)

## Conditions

	Plan F1 & F2		Plan F3, F4 & F5	
	Individual	Family	Individual	Family
<b>Insured</b>	Individual	Family	Individual	Family
<b>Insurance Age</b>	New client: 18 - 49 years old. Renewal client: Up to 74 years old.	New client: From 15 days to 49 years old. Renewal client: Up to 74 years old.	New client: 18 - 64 years old. Renewal client: Up to 74 years old.	New client: From 15 days to 64 years old. Renewal client: Up to 74 years old.

Family includes spouse and child/children (up to 18 or 23 years old for full time student)

## Discount policy

	Number of insured members	Discount rate
<b>Family Discount</b>	From 3 family members	5% 

# 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)

1800 599 998 - 24/7, toll-free   
Hotline@libertyinsurance.com.vn   
www.libertyinsurance.com.vn/en 

