



Liberty
Insurance



MA-H00-BR-001-14-E

HealthCare

Global health insurance, peace of mind



HEALTHCARE

Bảo hiểm Sức khỏe



Premium health insurance for you

Although life always has many risks, equipping yourself with Liberty's HealthCare premium health insurance plan, you don't have to worry about financial burdens. Liberty's HealthCare covers many other expenses for accidents and illnesses with insurance benefits of up to 22 billion VND.

In particular, Liberty HealthCare also pays for treatment at prestigious hospitals in developed countries such as Singapore, Thailand, and Malaysia to ensure that patients always enjoy global medical services with premium health care conditions.

Liberty HealthCare Premium Health Insurance gives you complete peace of mind with a variety of unique features and optional benefits.

Key Benefits



Medical examination and treatment in Vietnam or overseas



Full cover for surgical expenses, oncology treatment, local ambulance service, organ transplant, and home nursing



No limit on hospital services or the number of hospitalization days



No waiting period for special disease



Free annual medical check-ups and vaccination

OUR HEALTHCARE PRODUCT FITS CUSTOMER'S PREMIUM HEALTH INSURANCE NEED

BASIC BENEFIT SCHEDULE (UNIT: VND)

HOSPITAL SERVICES	Plan H1 Classic	Plan H2 Executive	Plan H3 Premier
Hospital Services Overall Annual Limit	2,200,000,000	6,600,000,000	22,000,000,000
All Hospital Services Including surgeon fee, operation room, surgical appliance, investigations, nursing and hospital charges, etc	Fully covered	Fully covered	Fully covered
Room and Board – per day	Standard Private Room up to 5,500,000	Standard Private Room up to 7,150,000	Standard Private Room
Intensive Care Unit – per day	16,500,000	16,500,000	Fully covered
Companion Bed – per day (accompanied dependent child below 18, maximum 10 days/year)	2,200,000	3,960,000	Fully covered
Oncology Treatment Treatment given for cancer received as an In-patient or Day-patient at the Hospital (Maximum per policy year)	Fully covered	Fully covered	Fully covered
Day Case Treatment Admitted to a Hospital bed but does not stay overnight (Maximum per policy year)	110,000,000	Fully covered	Fully covered
Local Ambulance Services The medically necessary road ambulance transportation services to and from a local Hospital	Fully covered	Fully covered	Fully covered

BASIC BENEFIT SCHEDULE (UNIT: VND)

HOSPITAL SERVICES	Plan H1 Classic	Plan H2 Executive	Plan H3 Premier
Organ Transplant In respect of kidney, heart, liver and bone marrow transplants (Maximum per Sickness or Injury)	Fully covered	Fully covered	Fully covered
Pre and Post-Hospitalisation Treatment Outpatient expenses incurred within 30 days before admission & 90 days following hospital discharge (Maximum per hospitalization)	33,000,000	44,000,000	110,000,000
Emergency Ward Treatment Services performed in a Hospital casualty ward or emergency room for a period of not more than 24 hours	Fully covered	Fully covered	Fully covered
Nursing at Home Maximum 182 days per policy year	Fully covered	Fully covered	Fully covered
Psychiatric Treatment For a maximum of 30 days hospitalization per policy year after 24 months cover (Maximum per policy year)	Not application	Not application	220,000,000
Emergency Dental Treatment Immediately following an accident and the teeth repaired must have been sound and natural (Maximum per policy year)	220,000,000	440,000,000	1,100,000,000

BASIC BENEFIT SCHEDULE (UNIT: VND)

HOSPITAL SERVICES	Plan H1 Classic	Plan H2 Executive	Plan H3 Premier
AIDS/HIV 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	10% of Annual Overall Limit/Lifetime	10% of Annual Overall Limit/Lifetime	10% of Annual Overall Limit/Lifetime
Emergency Medical Evacuation/Repatriation	Fully covered	Fully covered	Fully covered
Repatriation of Mortal Remains	Fully covered	Fully covered	Fully covered
Medical/ Legal information and assistance	24-hour access	24-hour access	24-hour access
Compassionate Visit	1 Economy Class Return Ticket	1 Economy Class Return Ticket	1 Economy Class Return Ticket
Return of Minor Child	1 Economy Class One Way Ticket	1 Economy Class One Way Ticket	1 Economy Class One Way Ticket

OPTIONAL BENEFIT SCHEDULE (UNIT: VND)

1. OUTPATIENT SERVICES	Plan H1 Classic	Plan H2 Executive	Plan H3 Premier
Outpatient Annual Overall Limit	110,000,000	110,000,000	Fully covered inclusive in the Basic Cover Overall Limit
General Outpatient Services	Fully covered	Fully covered	Fully covered

OPTIONAL BENEFIT SCHEDULE (UNIT: VND)

1. OUTPATIENT SERVICES	Plan H1 Classic	Plan H2 Executive	Plan H3 Premier
Specialist Outpatient Services	Fully covered	Fully covered	Fully covered
Laboratory and X-ray Service (upon referral)	Fully covered	Fully covered	Fully covered
Prescribed Drugs (upon referral)	Fully covered	Fully covered	Fully covered
Chinese Herbalist, Bonesetter & Acupuncture (Limit per visit, maximum 10 visits per policy year)	990,000 per visit limit	990,000 per visit limit	990,000 per visit limit
Physiotherapy and Chiropractor Treatment (upon referral) (Limit per visit, maximum 15 visits per policy year)	1,320,000 per visit limit	1,320,000 per visit limit	1,320,000 per visit limit
Hormone Replacement Therapy Maximum per policy year	44,000,000	44,000,000	44,000,000
Annual Medical Examination /Vaccination/Work Permit Medical Check-up Maximum per policy year	3,000,000	3,000,000	3,000,000



OPTIONAL BENEFIT SCHEDULE (UNIT: VND)

2. DENTAL SERVICE (*)	Plan H1 Classic	Plan H2 Executive	Plan H3 Premier
Dental Overall Annual Limit	33,000,000	33,000,000	33,000,000
Routine Oral Examination (including scaling & polishing) (once per year, maximum per policy year)	2,200,000	2,200,000	2,200,000
Basic Dental Services (Extraction, amalgam fillings, x-rays, periodontal scaling)	Fully covered	Fully covered	Fully covered
Major Dental Services <ul style="list-style-type: none"> After 9 months' insurance cover - Removal of impacted, buried or unerupted teeth, Root Canal Treatment, Removal of Solid Odontomes, Apicectomy After 12 months' insurance cover - Crown and Bridges, Dentures 	Fully covered	Fully covered	Fully covered

(*) Available when applying together with optional outpatient



OPTIONAL BENEFIT SCHEDULE (UNIT: VND)

3. MATERNITY CARE (**)	Plan H1 Classic	Plan H2 Executive	Plan H3 Premier
Maternity Overall Annual Limit	110,000,000	110,000,000	110,000,000
Pre-natal, postnatal services, cost of delivery including all hospital and professional fees and up to 30 days for new born baby care (Subject to 12 months waiting period)	Fully Covered	Fully Covered	Fully Covered
Additional Limit for new born baby care due to medical reasons (within the limit of 30 days as above)	44,000,000	44,000,000	44,000,000

(**) Available when applying together with hospitalization plan

INSURANCE CHARGE (UNIT: 1,000 VND)

Ages (last birthday)	Zone 2				Zone 4			
	Plan H1 Classic	Plan H2 Executive	Plan H3 Premier	Optional Out-patient (*)	Plan H1 Classic	Plan H2 Executive	Plan H3 Premier	Optional Out-patient (*)
15 days – 5 year	9,095	10,801	14,780	14,268	10,186	12,097	16,553	15,780
6 – 17	8,422	10,001	13,685	12,740	9,433	11,201	15,327	14,089
18 – 24	8,443	10,027	13,720	9,474	9,457	11,229	15,366	10,478
25 – 29	8,822	10,476	14,336	10,561	9,881	11,734	16,057	11,680
30 – 34	9,842	11,688	15,993	11,326	11,023	13,089	17,911	12,526
35 – 39	12,614	14,979	20,497	14,153	14,127	16,776	22,957	15,651
40 – 44	15,840	18,810	25,740	16,005	17,741	21,067	28,829	17,700
45 – 49	19,568	23,236	31,798	19,386	21,915	26,025	35,614	21,440
50 – 54	24,289	28,843	39,469	20,906	27,203	32,304	44,206	23,119
55 – 59	31,169	37,013	50,650	25,804	34,910	41,455	56,728	28,536
60 – 64	42,111	50,007	68,430	34,294	47,165	56,008	76,641	37,925
65 – 69 (**)	58,542	69,519	95,131	42,460	65,568	77,861	106,547	46,956
70 – 74 (**)	96,579	114,687	156,940	64,232	108,169	128,450	175,773	71,034

(*) Standard Outpatient deductible is 550,000 VND per visit, which can be removed with a loading of 30%

(**) Renewal only

OPTIONAL DENTAL BENEFITS (To be taken with optional Out-patient)

Per insured 7,632

OPTIONAL MATERNITY BENEFITS (Applying for Group only)

Age (last birthday) 18 - 24 25 - 29 30 - 34 35 - 39 40 - 44

Per adult female 12,120 15,181 15,181 13,344 13,344



	Insurance area
Zone 1	Worldwide subject to 44,000,000 VND deductibles for any Disability in USA and Canada (Loading 10% on Total Premium of Zone 4)
Zone 2	Vietnam, China, Thailand, Singapore, Taiwan, South Korea, Japan, Malaysia, Indonesia and Philippines
Zone 3	Worldwide (Loading 20% on Total Premium of Zone 4)
Zone 4	Worldwide excluding USA and Canada

DISCOUNT

	Number of insured	Discount
Family discount	3 or more insured family members	5%
Group discount	5 – 10	10%
	11 – 30	15%
	31 – 50	20%

ELIGIBILITY CRITERIA

	Individuals and Families	Companies and Organizations
Insured Persons	<ul style="list-style-type: none">• Individual• Family including wife/husband and children	<ul style="list-style-type: none">• Full-time employees• Dependant of employees, including spouses and children
Age of inception	<ul style="list-style-type: none">• New members: from 15 days up to 64 years old• Renewal members: maxium 74 years old	

IMPORTANT NOTE:

- The premium rates are effective from 15 Sept 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 HealthCare 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

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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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