



Liberty
Insurance



MA-HGE-BR-001-12-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
Overall annual limit	120,000,000	250,000,000	500,000,000	1,000,000,000
All hospital service (including surgeon fee, operation room, surgical appliances, investigations, nursing and hospital charges, etc.)	Fully covered	Fully covered	Fully covered	Fully covered
Room and Board - per day	1,000,000	1,500,000	2,500,000	4,000,000
Intensive Care Unit – per day	2,500,000	4,000,000	6,000,000	15,000,000
Companion Bed – per day (accompanied dependent child below 18, max 10 days per year)	Not applicable	Not applicable	Not applicable	1,000,000
Oncology Treatment 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
Day Case Treatment Admitted to a Hospital bed but does not stay overnight Maximum per policy year	Fully covered	Fully covered	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	Fully covered
Organ Transplant In respect of kidney, heart, liver and bone marrow transplants Maximum per Sickness or Injury	Fully covered	Fully covered	Fully covered	Fully covered
Pre and Post Hospitalisation Treatment 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
Nursing at Home Maximum 182 days per policy year	Fully covered	Fully covered	Fully covered	Fully covered
Emergency Ward Treatment 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
Emergency Dental Treatment 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
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	Not applicable	Not applicable	Not applicable	10% of Annual Overall Limit/lifetime
Emergency Medical Evacuation/Repatriation	Fully covered	Fully covered	Fully covered	Fully covered
Repatriation of Mortal Remains	Fully covered	Fully covered	Fully covered	Fully covered
Medical/Legal information and assistance	24-hour access	24-hour access	24-hour access	24-hour access

OPTIONAL COVERAGE

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

OPTIONAL COVERAGE

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

ELIGIBILITY CRITERIA

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

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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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24/7 Customer Service (toll-free)

1800 599 998 - 24/7, toll-free ☎

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