

MyHEALTH

International
health insurance
at your doorstep



Medical Expenses
covered from
the 1st dollar spent



Download our Easy Claim mobile app
for quicker claims reimbursement!



Liberty
Insurance



Please print only if necessary



HEALTH INSURANCE MADE EASIER

MyHEALTH is designed for global citizens seeking long term health coverage at home and abroad. This policy provides comprehensive and fully flexible cover for medical expenses plus assistance for you and your family.



2020 Global Banking and Finance Awards



- ★ Best Individual Health Insurance Company Asia Pacific 2020
- ★ Best Health Insurance Product Asia Pacific 2020
- ★ Service Initiative of the Year 2020



APRIL International is part of the APRIL group which was founded in France more than 30 years ago. The APRIL group has grown steadily to the point where we now look after close to 6 million policyholders worldwide who, at the last count, represent some 86 different nationalities and are located in more than 120 countries around the globe.

MyHEALTH ins underwritten by Liberty Insurance Limited, a 100% US-owned non-life insurance company and member of Boston-based Liberty Mutual Group, a global insurance corporation. Liberty opened their first office in Vietnam in 2003 and Opened its first representative office in Vietnam in 2003 and provides today a full range of personal and commercial insurance products in Vietnam, including AutoCare, HealthCare, HomeCare, TravelCare, MotorCare, Personal Accident, Property, Liability and Engineering insurance.

The strong partnership of APRIL International and Liberty Insurance Limited ensures that you receive the benefits of our combined international and regional experience; and financial strength. Together we place trust at the centre of our relationships and rely on three core principles



1

TRANSPARENCY

Easy to understand & straightforward



2

RELIABILITY

Always there when you need us



3

SUSTAINABILITY

Getting the best deal for you

PLAN STRUCTURE

My HEALTH is extremely flexible, allowing you to mix and match modules to design your ideal health insurance plan.



ESSENTIAL	2,320,000 VNĐ or 11,600,000 VNĐ	116,000 VNĐ Outpatient limit 5,800 VNĐ Medical Checkup and Vaccination 11,600 VNĐ Complementary Medicine	116,000 VNĐ per pregnancy	Minor Dental	Save money by taking an annual deductibles on your Inpatient module
EXTENSIVE	23,200,000 VNĐ	No Outpatient cap 17,500 VNĐ Medical Checkup and Vaccination 23,500 VNĐ Complementary Medicine	186,000 VNĐ per pregnancy	Minor & Major Dental	
ELITE	46,400,000 VNĐ	No Outpatient cap 27,000 VNĐ Medical Checkup and Vaccination 47,000 VNĐ Complementary Medicine	350,000 VNĐ per pregnancy	Minor & Major Dental and Optical	
All monetary amounts are in thousands of VNĐ					
Area of cover					
Worldwide / Worldwide Excluding USA / Europe and ASEAN Excluding Singapore					
Worldwide Assistance included in all plans					

WE OFFER 3 LEVELS OF MODULAR COVER, WHICH YOU CAN MIX AND MATCH TO SUIT YOUR NEEDS

ESSENTIAL

- Basic and affordable
- Ideal for someone who wants general protection for accidents & serious medical conditions
















Best Seller

EXTENSIVE

- Ideal protection for families
- Offers stronger coverage to manage chronic conditions

ELITE

- Comprehensive plan
- Designed to bring you top end coverage without being excessive

SUMMARY OF KEY BENEFITS		ESSENTIAL	EXTENSIVE	ELITE
ALL MONETARY SUMS ARE IN THOUSANDS OF VND				
 HOSPITAL & SURGERY	Annual Limit per person	2,320,000 VND or 11,600,000 VND	23,200,000 VND	46,400,000 VND
	Hospitalisation (inpatient and day patient costs) 	●	●	●
	Room and board	Standard Private Room		
	Pre-hospitalisation benefits	11,600 VND 30 days	23,500 VND 60 days	● 60 days
	Post-hospitalisation benefits	11,600 VND 30 days	23,500 VND 60 days	● 90 days
	Parental accommodation	●	●	●
	Outpatient surgery 	●	●	●
	Cancer Treatment	●	●	●
	Kidney Dialysis	116,000 VND	1,160,000 VND	●
	Organ Transplant	1,160,000 VND	3,480,000 VND	5,800,000 VND
	Congenital and Hereditary Conditions 	●	1,160,000 VND	2,320,000 VND
	Neonatal Disabilities  	1,160,000 VND	3,480,000 VND	4,640,000 VND
	Complications of Pregnancy	●	●	●
HIV/AIDs  	230,000 VND			
 ASSISTANCE	Emergency medical evacuation and repatriation	23,200,000 VND		
	Repatriation of remains	700,000 VND		
	Return of minor children	One economy class return airfare		
 OPTIONAL OUTPATIENT	Annual Limit for Outpatient Benefits	116,000 VND	●	●
	Outpatient Co-insurance	NIL or 20%		
	Doctors and Specialists	●	●	●
	Medicines, scans and tests	●	●	●
	Physiotherapy with referral	●	●	●
	Outpatient Mental and Nervous Conditions 	●	82,000 VND	116,000 VND
	Complementary Medicine and Traditional Chinese Medicine	11,600 VND	23,500 VND	47,000 VND
	Medical appliances & mobility aids	11,600 VND	47,000 VND	82,000 VND
Medical checkup and vaccinations	5,800 VND	17,500 VND	27,000 VND	
 OPTIONAL MATERNITY	Pre- and post-natal care, delivery and newborn care 	116,000 VND per pregnancy	186,000 VND per pregnancy	350,000 VND per pregnancy
 OPTIONAL DENTAL & OPTICAL	Minor dental treatment (e.g. checkups, cleaning, simple extractions)	16,500 VND		
	Major dental treatment  (e.g. implants, root canal)	●	35,000 VND	
	Eye exams, prescription contact lenses and lenses	●	●	11,600 VND

 Lifetime Limit

 Pre-authorization Required

 Waiting Period Applies

 Full Cover

 No Cover

PLAN STRUCTURE

Plan design suggestions

YOU WANT

- › Protection for accidents, hospitalisations and serious medical conditions
- › Medical evacuation and repatriation benefits when travelling
- › Affordable premiums
- › Top up cover to your local plan (take a deductible)

WE RECOMMEND

HOSPITAL & SURGERY PLAN:
ESSENTIAL

OPTIONAL MODULES:
UP TO YOU



HIGHLIGHTS OF THIS COMBINATION

- › Full coverage for hospitalisations, accidents and outpatient surgery
- › Full coverage for cancer
- › Emergency medical evacuation and repatriation
- › 24/7 assistance by APRIL

YOU WANT

- › Protection for accidents, hospitalisations and serious medical conditions
- › Protection for managing chronic conditions on an outpatient basis
- › Comprehensive cover for medical checkup and vaccination

WE RECOMMEND

HOSPITAL & SURGERY PLAN:
ESSENTIAL

OPTIONAL MODULES:
EXTENSIVE

You can select a different plan within the same policy.



HIGHLIGHTS OF THIS COMBINATION

- › Full coverage for hospitalisations, accidents and outpatient surgery
- › Full coverage for cancer
- › Full coverage for doctors, specialists, medicines and drugs, scans and tests on an outpatient basis
- › Medical checkup and vaccination up to 5,800 VNĐ
- › Emergency medical evacuation and repatriation
- › 24/7 assistance by APRIL

All monetary amounts are in thousands of VNĐ

Design the plan that works for you

YOU WANT

- › Protection for the unknown for your newborn infant and growing family
- › Protection for accidents, hospitalisations and serious medical conditions
- › Protection for managing chronic conditions on an outpatient basis

WE RECOMMEND

HOSPITAL AND SURGERY PLAN:

EXTENSIVE

OUTPATIENT:

EXTENSIVE

HIGHLIGHTS OF THIS COMBINATION

- › Full coverage for hospitalisations, accidents, and outpatient surgery
- › Full coverage for cancer
- › Full coverage for doctors, specialists, medicines and drugs, scans and tests to manage your chronic conditions
- › Medical checkup and vaccination up to 17,500 VNĐ
- › Full coverage for complications of pregnancy from the first day of cover
- › Neonatal Disabilities cover 3,480,000 VNĐ lifetime benefit (1 year waiting period applies)
- › Congenital cover 1,160,000 VNĐ lifetime benefit
- › Emergency medical evacuation and repatriation
- › 24/7 assistance by APRIL



These are only examples among the **50+ COMBINATIONS** you can create

We would be more than happy to work with you on building the right plan for you.

You can reach us at:







Tel: (+84) 28 7307 7984



Email: contact.vn@april.com

PLAN STRUCTURE

Now it is your turn to create your plan in 3 easy steps

		ESSENTIAL	EXTENSIVE	ELITE	
ALL MONETARY SUMS ARE IN THOUSANDS OF VNĐ					
STEP 01 START WITH YOUR CORE COVER	 HOSPITAL & SURGERY	<input type="checkbox"/> 2,320,000 VNĐ <input type="checkbox"/> 11,600,000 VNĐ	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MUST CHOOSE ONE
	ANNUAL DEDUCTIBLE	<input type="checkbox"/> Nil <input type="checkbox"/> 58,000 VNĐ	<input type="checkbox"/> 11,600 VNĐ <input type="checkbox"/> 116,000 VNĐ	<input type="checkbox"/> 23,500 VNĐ <input type="checkbox"/> 230,000 VNĐ	
STEP 02 ADD ANY OR ALL OF THE FOLLOWING OPTIONAL BENEFITS TO YOUR CORE COVER You can select a different range from your hospital & surgery plan	 OUTPATIENT BENEFITS	<input type="checkbox"/> Nil	<input type="checkbox"/> 20% co-insurance		
	 MATERNITY BENEFITS*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	 DENTAL AND/OR OPTICAL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	OPTIONAL TO MIX & MATCH
STEP 03 CHOOSE AREA OF COVER		<input type="checkbox"/> Worldwide <input type="checkbox"/> Worldwide Excluding USA <input type="checkbox"/> Europe and ASEAN Excluding Singapore			

Now that you have created your plan, let's look at your premium options.

AREA OF COVER

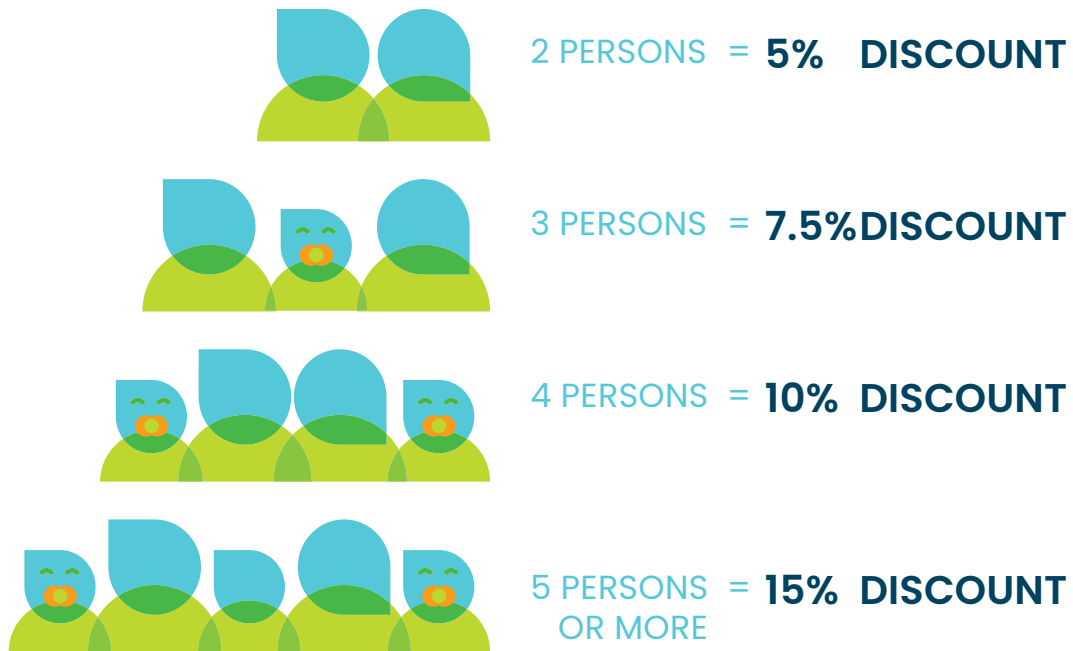
- Worldwide: You are covered anywhere in the world.
- Worldwide excluding USA: You are covered everywhere except the USA. Services rendered in the USA are covered up to 2,320,000 VNĐ per period of insurance only if they are directly caused by sudden illness or injury occurring during the first 30 travel days of any trip in the USA.
- Europe and ASEAN excluding Singapore: You are covered in Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Moldova, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, Russia, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Ukraine, United Kingdom, Vatican City, Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam. Services rendered outside of the area of cover are covered up to 2,320,000 VNĐ per period of insurance only if they are directly caused by sudden illness or injury occurring during the first 30 travel days of any trip outside the area of cover.

* Available to women between 19–45 years of age who have selected an Extensive or Elite Hospital and Surgery on a nil deductible basis, plus an optional outpatient module.

Making Insurance affordable for you

FAMILY DISCOUNTS

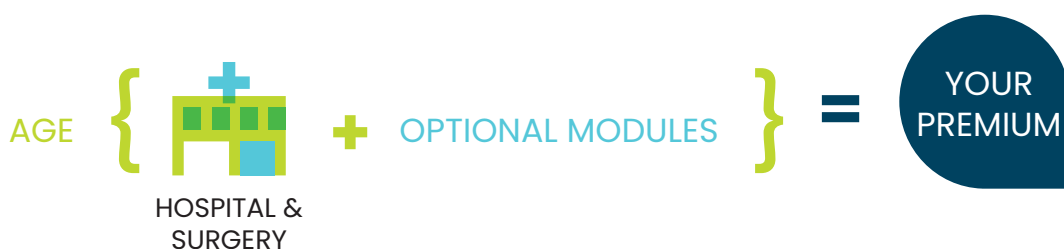
Whether you are a couple, a family with kids or an extended family, you can benefit from our discounts starting with two insured persons. Family is defined as policyholder's spouse, partner, parent, brother, sister, child or grandchild. The discount is based on the number of persons insured at the start of the policy. All members must have the same policy start and end date.



How to calculate your premiums

YOUR BASE PREMIUMS ARE DETERMINED BY THE FOLLOWING FACTORS:

- The modules you select, including the area of cover and the annual deductible
- Your actual age when the policy begins



SUSTAINABILITY

**Want to save money?
Consider a deductible,
or a co-insurance**



ANNUAL DEDUCTIBLES

If you have a local insurance plan but need a top up, you might want to consider taking an annual deductible.

A deductible is the amount you are responsible for before the insurance plan starts to pay for medical expenses. For instance, if your deductible is 11,600 VNĐ you must pay that amount, out of your own pocket before we begin paying your medical expenses. The annual deductible is per person per year and only applies to your hospital and surgery plan.

CHOOSE FROM 6 LEVELS OF DEDUCTIBLES



OUTPATIENT CO-INSURANCE

On our outpatient plans, we offer a 20% co-insurance. Here's how the co-insurance is calculated:



WHEN IS THE CO-INSURANCE APPLIED?

- If you visit a practitioner **outside our Panel Network**, we will apply a 20% co-insurance on your Outpatient expenses.
- If you visit a practitioner **within our Panel Network**, which comprises of specific medical providers in Vietnam, Thailand, Singapore and Hong Kong, you will get cashless access and we will waive the co-insurance completely.

All monetary amounts are in thousands of VNĐ

Payment options

We offer the following payment options (VNĐ):



ANNUALLY

BANK TRANSFER

CREDIT CARD

SEMI-ANNUALLY (5% SURCHARGE)

BANK TRANSFER

CREDIT CARD

Instalments are available for premiums in excess of 70 Million VNĐ.

Claims reimbursement made easier

Follow these steps for reimbursement of eligible medical expenses you have paid out of your own pocket :



See your healthcare practitioner and pay for your medical expenses



Submit your claim in one click on your Easy Claim app



Above USD800 original documents, or an XML file provided by a practitioner in Vietnam will be required for the claims to be processed.



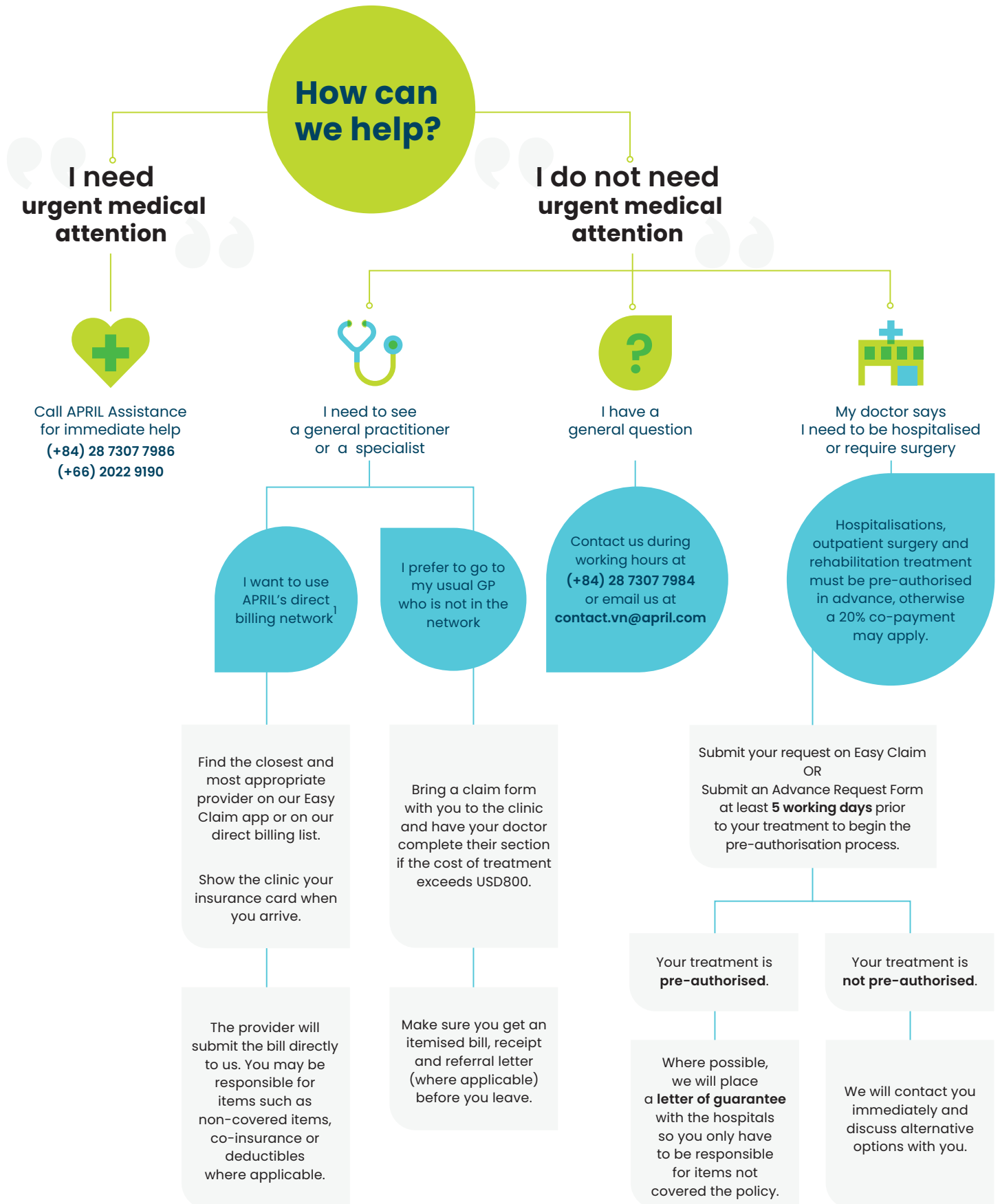
In 10 to 15 working days, you will receive an email letting you know that we have processed your claim, with an Explanation of Benefits (EOB) showing breakdown of benefits paid and in some cases, requests for information.



Reimbursement of your claims expenses will be in VNĐ or any major currency, via a method convenient to you.



RELIABILITY



¹ Dental treatment and check-ups are not eligible for direct billing. You will have to pay and claim.

This is how we make insurance easy for you



A local address open for visits during office hours. Because it is always easier in person.

**Unit 201, 2nd Floor, Lafayette Building
8 Phung Khac Khoan Street, Da Kao Ward,
District 1, Ho Chi Minh City, Vietnam**



We arrange direct payment of local and international hospital charges.

Whenever possible, we will arrange for your hospital bills to be settled directly, so that you don't have to pay anything out of your own pocket.

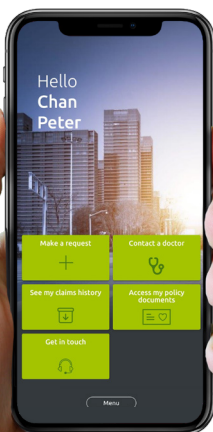


Our Outpatient network counts **4,800** medical facilities across Asia where you are eligible for direct billing services



Secure online access to your policy where you can view your benefits, policy terms and conditions and the status of your claims.

Your insurance services at your fingertips with your **Easy Claim app!**



An award-winning app

2020 Global Banking and Finance Awards

★ Best Health Insurance App Asia Pacific 2020

Insurance Asia Awards 2020

★ Marketing Initiative of the Year

PAPERLESS CLAIMS SUBMISSION

Submit* and track the status of your medical claims. Once they are processed, you can download your EOB (Explanations of Benefits) on the app.

* Above USD800 original documents, or an XML file provided by a practitioner in Vietnam will be required for the claims to be processed.

ELECTRONIC INSURANCE CARD

To enjoy direct billing services or simply find your policy number, you can display your member card on your phone. If you have any dependants, you can also access their card on the app.

MEDICAL PROVIDERS GPS

Not sure where to find the right specialist? You can easily search and locate healthcare practitioners in Asia and check where you are eligible for direct billing.

EASIER HOSPITALISATION PROCESS

Major treatments and hospitalisations are subject to APRIL's pre-approval. Send your request directly on the app and we will get in touch with you.

YOUR APRIL CONTACTS AT YOUR FINGERTIPS

Looking for our emergency number or our mailbox for general inquiries? All your contacts are in your pocket!

CHECK YOUR COVERAGE ANYTIME

Your full Benefits Schedule is available on the app and you may check your guarantees whenever you need.

RELIABILITY

Empower yourself with TeleHEALTH

TeleHEALTH services are included in your policy with unlimited number of consultations. They are available in English, Vietnamese, Mandarin, Cantonese, Thai, Bahasa, French, Spanish and German.

TELECONSULTATION

If you are feeling ill or have any general health questions, you can get in touch with a licensed medical practitioner anytime, anywhere. Simply send a request on Easy Claim and a doctor will call you back within 3 hours. If you select Vietnamese language, a doctor will call you back within 6 hours.

Save time

You no longer need to travel and wait in a doctor's office, take time off from work or pull your kids out of school. This service is available 24/7 and you may use it after clinic hours, during public holiday or while traveling abroad.

Save money

TeleHEALTH is included in all policies, even you have a Hospitalisation & Surgery only plan. You can also enjoy free teleconsultations outside your area of cover. Last but not least, simply save on your gas, parking, taxi or bus expenses!

No hassle

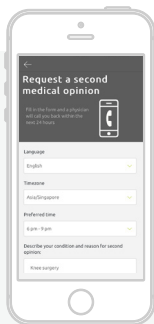
You don't need to leave home if you are feeling sick or search for a medical facility if you are in a foreign country. Many minor health issues can be self-treated at home. TeleHEALTH also allows you to limit the risks of acquiring an infection from another patient.

SECOND MEDICAL OPINION

For more serious conditions, you can receive a free Second Medical Opinion from the best medical experts in your pathology. Through our partnership with Teladoc Health, you have access to a network of 50,000 experts to answer all your questions.

Not understanding your diagnosis? Thought of more questions since leaving your appointment or confused about the next steps for treatment?

Use our Second Medical Opinion service to receive an external and unbiased medical opinion, explore alternative treatments or simply understand your condition better.



01. Send your request on Easy Claim
02. A dedicated doctor will call you within 24 hours and collect your medical record
03. Your case will be studied by the most experienced expert(s) in your pathology
04. A medical report will be sent to you within 10 days and your dedicated doctor will remain at your disposal to answer your questions

How does it work?



IN PARTNERSHIP WITH



- > Global leader in virtual care
- > 43 million members worldwide
- > Covering more than 175 countries
- > 90% members satisfaction

TeleHEALTH is not an emergency service. In case of emergency, please contact our 24/7 assistance platform.



★ Service Initiative of the Year



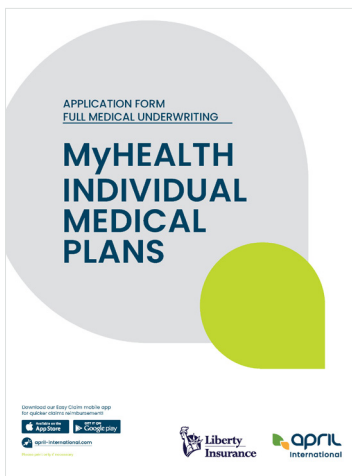
UNDERWRITING AND APPLICATION PROCESS

Underwriting is the process of assessing risk in order to offer insurance and set the premium you pay. Medical insurance underwriting considers your medical history and whether pre-existing conditions will be covered or excluded.

- Health insurance is all about covering the unexpected costs of healthcare. If you have been sick or treated in the past this changes your risk profile and we have three ways of underwriting to address this.

Full Medical Underwriting

We ask you detailed questions about your medical history when you apply



- Complete the Full Medical Underwriting Application Form.
- You must be 65 years or below to apply.



You will receive an offer from us or we may request additional information. Please provide the additional information quickly as this can delay your cover. Coverage can start as soon as you accept our offer

Once you accept the underwriting offer, your cover will start immediately after payment. You will then receive by email your member's pack. Should you require a printed member pack, please email contact.vn@april.com.



We will review your application and let you know whether it has been accepted or not.

You will receive your member pack that contains your policy terms and conditions and benefits schedule.

You will be able to access your electronic insurance card on your Easy Claim app.

Your policy documents and forms will be available on your Online Portal.



Remember, you have a Free Look Period of 30 days from the date you receive the policy. If it does not suit your needs, you may return it to us for a full refund.

FREQUENTLY ASKED QUESTIONS

Who can apply for insurance?

Anyone residing in a country acceptable to us at the time of application and not older than 65 years. Children may be covered as dependants in a policy.

Is there a maximum renewable age?

Yes, you will be covered to age 80.

Can you tell me more about the application method?

We offer Full Medical Underwriting. Full Medical Underwriting requires you to complete a medical questionnaire for each person to be insured. Full disclosure of your medical history must be provided. The answers you give will form the basis of any insurance policy issued. Declared conditions may be accepted as standard, excluded and/or covered with a premium loading. An offer will be made based on the declarations provided in the form. In some cases, we may have to decline the application.

Any pre-existing conditions not declared during the underwriting process can jeopardise your coverage. Subsequent to the policy being issued, if a non-disclosure is discovered, the insurer may impose an exclusion or in more serious cases, void policy in its entirety from the start. If you are uncertain about whether any particular fact needs to be disclosed, you should disclose it.

Can family members have different plans under the same policy?

Certainly!

My spouse and I have insurance coverage through work but it does not extend to our children. Can I apply for a plan for just my children?

Yes, but we will name you, the parent, as the policyholder.

When can coverage begin?

Coverage can begin as soon as you accept our underwriting offer.

If I move or return to my home country, can I take my plan with me?

Provided there are no regulatory restrictions in the country that you move to, we will continue to offer renewals. The premiums however may change depending on the country you move to.

Am I allowed to make changes to my plan?

Yes, you can make changes to your plan at renewal. Just let us know in writing as soon as you receive your renewal offer. Changes to your coverage will likely result in a change in premium and any upgrades in coverage will be subject to underwriting.

Can I choose my own medical provider/doctor?

Yes, you have the freedom to choose your own provider if you have a nil co-insurance outpatient plan. We offer an extensive Outpatient Direct Billing Network for your convenience. By using the network, you will enjoy cashless service at numerous high quality providers across Asia.

If you have an outpatient plan with a co-insurance, the co-insurance will be waived if you use our panel network. If you choose a doctor outside of the panel network, the co-insurance will apply.

Will I be penalised if I make a big claim?

Never! Our plans are community rated which means no matter how large your claims may be during any policy year, you will always have the opportunity to renew your policy at prevailing rates. You will not be rated individually.

How are my premiums determined at renewal?

On an annual basis, we may adjust premiums to ensure the plan keeps up with medical costs. Your renewal premium is affected by the annual adjustments that we make and we will inform you at renewal what was the base increase applied.

In addition to the annual adjustment that we make, the following factors contribute to the overall determination of your renewal premiums.

- The published rates in effect at the time of your renewal for your plan selection and your age on the first day of your renewed policy;
- Any underwriting premium loadings that you accepted at the start of the policy;
- Family discounts based on the headcount at renewal (if applicable);
- Any changes that you make to your plan at renewal; and
- Any increase in age band

How do I renew my policy?

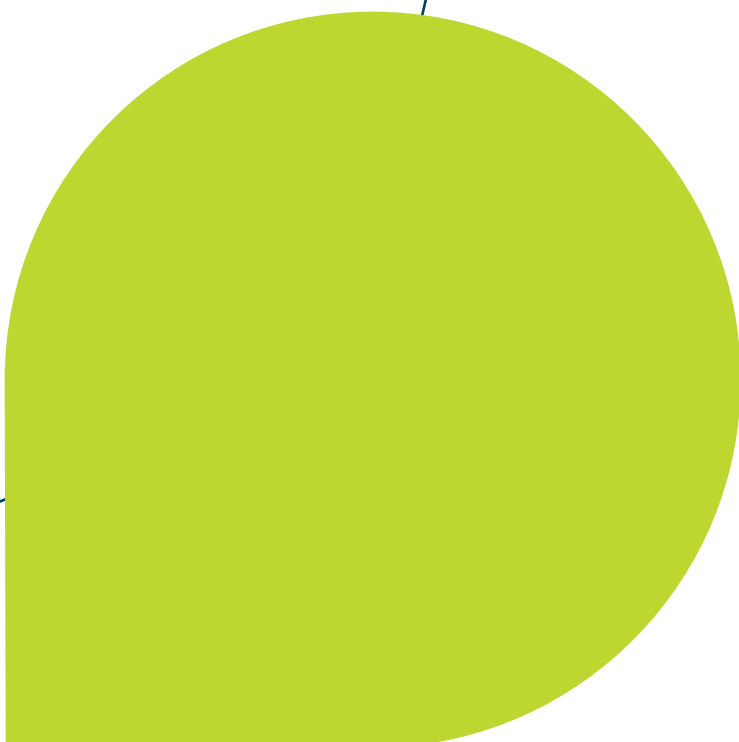
A few weeks prior to your policy expiring, you will receive a renewal notice. If you decide to renew, we must receive your premium and renewal confirmation on or before the start date of your renewed policy. Otherwise, it will be deemed that you have not decided to renew your policy with us.

FREQUENTLY ASKED QUESTIONS

● **There are certain circumstances that the policy will not cover, which are stated as exclusions. Here is an extract of some of the exclusions but you are advised to read the full list in the policy terms and conditions.**

- Services which are not medically necessary;
- Services which are not reasonable and customary;
- Experimental or unproven treatment;
- Non-prescription drugs, vitamins, nutritional supplements;
- Services by a psychologist or counsellor;
- House calls or any service rendered at a person's home, office, hotel room, or similar place;
- Treatment which is covered by other insurance;
- Emergency dental treatment related directly or indirectly to biting, chewing or teeth grinding;
- Complications of pregnancy following assisted conception;
- Elective caesarian section prior to the 38th week of term;
- Treatment related to assisted conception, contraception, sterilisation, fertility or infertility, testosterone deficiency and sexual dysfunction;
- Sexually transmitted diseases
- Cosmetic treatment or gender reassignment surgery or therapy;
- Sleep disorders or behavioural or developmental disorders.

For more information, contact your insurance consultant :



Underwritten by:

Liberty Insurance Vietnam
Floor 18, Vincom Office Center
45A Ly Tu Trong Street, District 1, Ho Chi Minh City, Vietnam
Hotline 24/7: *1122 or 1800-599-998
Website: www.libertyinsurance.com.vn

Arranged and administered by:

APRIL Vietnam Company Limited
Unit 201, 2nd Floor, Lafayette Building
8 Phung Khac Khoan Street, Da Kao Ward, District 1
Ho Chi Minh City, Vietnam
Tel: (+84) 28 7307 7984
Email: contact.vn@april.com

