



# FAMILY HEALTH INSURANCE

Embrace today, pursue tomorrow



**SOLID FOUNDATION  
SECURE FUTURE**

## FamilyCare | Walk Alongside Vietnamese Families

The comprehensive FamilyCare medical insurance plan covers all insurance benefits, compensating for medical expenses in the unfortunate events of diseases and accidents occurred to a family member, especially critical illnesses such as cardiovascular, diabetes, cancer... The insurance plans are designed for all families with two generations, including parents and children, with a commitment to walk alongside our clients in building their families, all at an affordable premium. This product, by Liberty, is a practical health care solution to all family members, in ensuring a financial stability and a secure future for all Vietnamese families.

- ✔ Insurance coverage up to VND 1.5B, among the most attractive benefits in the market.
- ✔ Cover both accidents and illnesses, including medical expenses for common diseases such as cardiovascular, diabetes, cancer...
- ✔ Flexible hospital cash allowance benefit, unlimited hospitalization days, and companion bed benefits.
- ✔ Family members are taken a better care with annual check-up, vaccination, dental and optical benefits.
- ✔ Practical maternity care for families.
- ✔ 5 flexible insurance plans, fitting with each person, meeting the insurance need of you and your family.
- ✔ Enjoy international medical services with treatments in Vietnam and overseas.
- ✔ Emergency medical evacuation and repatriation in Vietnam and overseas.
- ✔ Renewal guarantee is a promise to stand by your family through years.
- ✔ Transparent and fast claim procedure responding to claim request in 7 working days
- ✔ 24/7 customer service hotline



# BASIC BENEFIT SCHEDULE (unit: VND)

HOSPITALIZATION SERVICES	Plan F1 Bronze	Plan F2 Silver	Plan F3 Gold	Plan F4 Platinum	Plan F5 Diamond
<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, per day (standard private room)</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, per day (accompany a dependent child below the age of 18, max 10 days per policy year)</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 Inpatient or Day-patient at the Hospital, max 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, max 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 Hospitalization Treatment</b>					
<i>(Outpatient expenses incurred before admission &amp; following hospital discharge, max per policy year)</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 30 consecutive 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 90 consecutive 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>Max 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. Max 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 - per day</b>					
<i>Applicable to all inpatient treatments in public hospitals in Vietnam. Max 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>24/7</b>	<b>24/7</b>	<b>24/7</b>	<b>24/7</b>	<b>24/7</b>

# OPTIONAL BENEFIT SCHEDULE (Unit: VND)

## MEDICAL SERVICES

1. Outpatient Services	Plan 01	Plan 02	Plan 03	Plan 04	Plan 05
Outpatient Overall Annual 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 (Limit per visit)	1,000,000	2,000,000	3,000,000	Fully Covered	Fully Covered
Laboratory and x-ray Services (upon referral)	1,000,000	2,000,000	3,000,000	Fully Covered	Fully Covered
Prescribed Drugs (upon referral)	Fully Covered	Fully Covered	Fully Covered	Fully Covered	Fully Covered
Chinese Herbalist, Bonesetter & Acupuncture (Limit per visit, max 10 visits per policy year)	250,000	350,000	450,000	750,000	1,250,000
Physiotherapy and Chiropractor Treatment (upon referral) (Limit per visit, max 15 visits per policy year)	250,000	350,000	450,000	750,000	1,250,000
Annual Medical Examination/ Work Permit Medical Check-up (Max per policy year)	Not Applicable	Not Applicable	Not Applicable	1,000,000	2,000,000
Annual Vaccination (Max per policy year)	500,000	500,000	500,000	1,250,000	1,250,000
Optical Care: Eye check-up (Once per year, max per policy year) and a pair of glasses or contact lenses (per policy year)	Not Applicable	Not Applicable	Not Applicable	1,000,000	2,000,000

## 2. Dental Services (Available when applying together with optional outpatient and subject to 20% co-payment)

Dental Overall Annual Limit	10,000,000
Routine Oral Examination (including scaling and polishing, once per year, max per policy year)	2,000,000
Basic Dental Services (Extraction, amalgam fillings, x-rays, periodontal scaling)	Fully Covered
Major Dental Services (Removal of impacted, buried or unerupted teeth, Root Canal Treatment, Removal of Solid Odonomes, Apicectomy)	Fully Covered

## 3. Maternity Care (Available when applying together with hospitalization service)

Maternity Overall Annual Limit	50,000,000
Pre-natal, postnatal services, cost of delivery including all hospital and profession fees arise 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):	Fully Covered
First year overall annual limit (from the first effective date of Maternity benefit)	0
Second year overall annual limit (from the first effective date of Maternity benefit)	25,000,000
Third year & thereafter overall annual limit (from the first effective date of Maternity benefit)	50,000,000

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

# ANNUAL PREMIUM (Unit: 1000 VND)

Zone 0										
Age	Inpatient					Optional Outpatient				
	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 - 01 year	2,043	3,268	5,106	6,638	8,936	4,437	5,119	6,826	8,988	11,919
02 - 05	1,634	2,614	4,085	5,311	7,149	3,549	4,095	5,461	7,500	10,036
06 - 17	1,389	2,222	3,472	4,514	6,077	2,916	3,364	4,485	6,437	8,690
18 - 24	1,307	2,092	3,268	4,249	5,719	2,408	2,779	3,705	5,586	7,613
25 - 29	1,471	2,353	3,677	4,780	6,434	2,535	2,925	3,900	5,799	7,883
30 - 34	1,634	2,614	4,085	5,311	7,149	2,535	2,925	3,900	5,799	7,883
35 - 39	1,804	2,887	4,510	5,863	7,893	2,799	3,230	4,306	6,242	8,443
40 - 44	1,992	3,187	4,980	6,474	8,714	3,090	3,566	4,755	6,730	9,061
45 - 49	2,199	3,519	5,498	7,147	9,622	3,412	3,937	5,249	7,269	9,744
50 - 54	2,428	3,885	6,070	7,891	10,623	3,767	4,347	5,796	7,865	10,498
55 - 59	2,681	4,289	6,702	8,713	11,729	4,159	4,799	6,399	8,523	11,331
60 - 64	2,960	4,736	7,400	9,619	12,949	4,592	5,299	7,065	9,249	12,250
65 - 69	3,268	5,229	8,170	10,621	14,297	5,070	5,850	7,800	10,050	13,265
70 - 74	3,608	5,773	9,020	11,726	15,785	5,598	6,459	8,612	10,935	14,385

Optional Dental Benefit (to be taken with optional Outpatient)		Zone 0
Premium		3,518

Optional Maternity Benefit (to be taken with Inpatient): for each female insured		Age	Zone 0
		18 - 24	5,364
		25 - 29	5,364
		30 - 34	5,364
		35 - 39	5,364
		40 - 44	5,364

Zone 0: Vietnam

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

## Eligibility

	Plan F1 & F2		Plan F3, F4 & F5	
<b>Insured</b>	Individual	Family	Individual	Family
<b>Eligible age</b>	New customer: 18-49 years old. Renewal customer: up to 74 years old.	New customer: 15 days to 49 years old. Renewal customer: up to 74 years old.	New customer: 18 - 64 years old. Renewal customer: up to 74 years old.	New customer: 15 days to 64 years old. Renewal customer: up to 74 years old.

Family means wife and/or husband and child(ren) (up to 18 years old or up to 23 as full time student)

## Discount

	Number of insured members	Discount
<b>Family discount</b>	3 or more insured family members	5% 

### Important note:

- The premium rates are effective from March 25, 2021 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 FamilyCare 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 Insurance Vietnam (LIV)**, a leading non-life insurance company, a subsidiary of the Liberty Mutual Insurance, a group with over 100-year history in the general insurance industry in the United States and across the world. Inheriting from the group's expertise, LIV brings international standard products to the Vietnamese.

Liberty Mutual Insurance is the world-acclaimed group:

- The 3rd largest P&C insurer in the US and the 6th in the world.
- Ranked 75th in the Fortune 500 list.

In Vietnam, Liberty Insurance positions with a unique proposition in the non-life insurance market with **advanced technology**, easy and safe online insurance purchasing platform as well as fast and efficient claim process. At every Liberty Insurance office, anywhere in the world, customers are always served by a qualified, experienced and dedicated team.

Each and every Liberty's insurance product has been developed from thorough studies and diligently designed for the Vietnamese people. Liberty insurance products help ensure a better life, serving all lifestyle needs with a wide range of products such as comprehensive auto, home, medical, travel, property and liability insurance products...via traditional, direct and online channels at a reasonable premium. Liberty Insurance has always been highly recognised for our service quality and is the first choice for customers in seeking for practical insurance solutions to protect against unexpected risks and the joy of life.

Liberty Insurance is honoured to be awarded the **"Top 10 Most Reputable Non-Life Insurance Companies in Vietnam 2020"** accoladed in 2018, 2019, 2020 – a testament to the Liberty team efforts.



### ● **Head Office**

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Tel: (84-28) 38.125.125 - Fax: (84-28) 38.125.018

### ● **Hanoi Branch**

Floor 10, East Tower, Hanoi Lotte Center | 54 Lieu Giai Street, Ba Dinh District, Hanoi City, Vietnam.

ĐT: (84-24) 37.557.111 - Fax: (84-24) 37.557.066

### ● **Hai Phong Branch**

Floor 3, Seabank Tower | No 17, Block 7B, Le Hong Phong Street, Ngo Quyen District, Hai Phong City, Vietnam.

Tel: (84-225) 3.999.366 - Fax: (84-225) 3.999.368

### ● **Thai Nguyen Office**

Floor 3, Dong A Plaza Tower, 668 Phan Dinh Phung Street, Thai Nguyen City, Vietnam.

Tel: 0938.731.371

### ● **Nghe An Office**

Floor 3, Nha Viet Building Office, 8 V.I Lenin Boulevard, Vinh City, Nghe An Province, Vietnam.

Tel: 0904.757.333

### ● **Danang Office**

Floor 2, SAVICO Building, 66 Vo Van Tan, Danang, Vietnam.

Tel: (84-236) 374.9999 | (84-236) 374.9998

Fax: (84-236) 374.9996

### ● **Dong Nai Office**

101 Vu Hong Pho Street, Area 2, Binh Da Ward, Bien Hoa City, Dong Nai Province, Vietnam.

Tel: (84-251) 2682.555 - Fax: (84-251) 268.2333

### ● **Can Tho Office**

C36, Street No. 1, Residential Area Hung Phu, Hung Thanh Ward, Cai Rang District, Can Tho City, Vietnam.

Phone: 0238.945.656

### ● **24/7 Customer Service Hotline**



➤ [hotline@libertyinsurance.com.vn](mailto:hotline@libertyinsurance.com.vn)

➤ [www.libertyinsurance.com.vn](http://www.libertyinsurance.com.vn)

**THE TOP REPUTABLE  
INSURER IN VIETNAM**

2018 | 2019 | **2020**