



**Liberty**  
**Insurance**



# 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
<b>Hospital Services Overall Annual Limit</b>	2,200,000,000	6,600,000,000	22,000,000,000
<b>All Hospital Services</b> Including surgeon fee, operation room, surgical appliance, investigations, nursing and hospital charges, etc	Fully covered	Fully covered	Fully covered
<b>Room and Board – per day</b>	Standard Private Room up to 5,500,000	Standard Private Room up to 7,150,000	Standard Private Room
<b>Intensive Care Unit – per day</b>	16,500,000	16,500,000	Fully covered
<b>Companion Bed – per day</b> (accompanied dependent child below 18, maximum 10 days/year)	2,200,000	3,960,000	Fully covered
<b>Oncology Treatment</b> 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
<b>Day Case Treatment</b> Admitted to a Hospital bed but does not stay overnight (Maximum per policy year)	110,000,000	Fully covered	Fully covered
<b>Local Ambulance Services</b> 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
<b>Organ Transplant</b> In respect of kidney, heart, liver and bone marrow transplants (Maximum per Sickness or Injury)	Fully covered	Fully covered	Fully covered
<b>Pre and Post-Hospitalisation Treatment</b> 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
<b>Emergency Ward Treatment</b> 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
<b>Nursing at Home</b> Maximum 182 days per policy year	Fully covered	Fully covered	Fully covered
<b>Psychiatric Treatment</b> 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
<b>Emergency Dental Treatment</b> 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
<b>AIDS/HIV</b> 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
<b>Emergency Medical Evacuation/Repatriation</b>	Fully covered	Fully covered	Fully covered
<b>Repatriation of Mortal Remains</b>	Fully covered	Fully covered	Fully covered
<b>Medical/ Legal information and assistance</b>	24-hour access	24-hour access	24-hour access
<b>Compassionate Visit</b>	1 Economy Class Return Ticket	1 Economy Class Return Ticket	1 Economy Class Return Ticket
<b>Return of Minor Child</b>	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
<b>Outpatient Annual Overall Limit</b>	110,000,000	110,000,000	Fully covered inclusive in the Basic Cover Overall Limit
<b>General Outpatient Services</b>	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"> <li>After 9 months' insurance cover - Removal of impacted, buried or unerupted teeth, Root Canal Treatment, Removal of Solid Odontomes, Apicectomy</li> <li>After 12 months' insurance cover - Crown and Bridges, Dentures</li> </ul>	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"><li>• Individual</li><li>• Family including wife/husband and children</li></ul>	<ul style="list-style-type: none"><li>• Full-time employees</li><li>• Dependant of employees, including spouses and children</li></ul>
Age of inception	<ul style="list-style-type: none"><li>• New members: from 15 days up to 64 years old</li><li>• Renewal members: maxium 74 years old</li></ul>	

## 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 Group

# 86

Fotune Ranking  
Base on 2022 revenue

# 5

Largest Property and  
Casualty insurer globally  
2022 gross written premium

50,000 +

Estimated employees  
worldwide

29

Countries and economies  
around the world

A

Financial Ratings  
A.M. Best Co. - 'A'(Excellent)  
Moody's - 'A2' 9(Good)  
Standard & Poor's - 'A' (Strong)

## Liberty Insurance Limited

Liberty Insurance Limited is owned business unit of Liberty Mutual Insurance Group. In Vietnam, Liberty Insurance positions with a unique proposition in the non-life insurance market with advanced technology, an easy and safe online insurance purchasing platform, and a fast and efficient claim process.

Every Liberty's insurance product has been developed from thorough studies and diligently designed for the Vietnamese people. Liberty Insurance is highly recognized for its service quality. It is the first choice for customers to seek practical insurance solutions to protect against unexpected risks and the joy of life.

### Embrace today, confidently pursue tomorrow

Liberty Insurance Limited is proud to be one of the leading non-life insurance companies, was one of the first foreign insurers to come to Vietnam in 2003 with prestigious awards:

- The only 100% foreign-owned enterprise achieving "Top 10 Most Reputable Non-Life Insurance Companies in Vietnam" accolades in 2018, 2019, and 2020
- The first non-life insurer in Vietnam to achieve 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 and Services (2022 - 23)
- Two awards from the Insurance Asia Awards in 2022: International General Insurer of the Year – Vietnam and Auto Insurance Initiative of the Year – Vietnam

## 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,  
No 54 Lieu Giai Street, Ba Dinh District, Hanoi  
Tel: (84-24) 3.7557.111  
Fax: (84-24) 3.7557.066

### Office, others office

#### Hai Phong Office

F3, Seabank Tower, No 17 Block 7B, Le Hong Phong St,  
Ngo Quyen District, Hai Phong City  
Tel: (84-0225) 3 999.366.225  
Fax: (84-0225) 3 999.368.225

#### Thai Nguyen Office

F3, Dong A Plaza Tower,  
No 668 Phan Dinh Phung St, Thai Nguyen City  
Tel: (84-28) 38 125 125

#### Nghe An Office

F3, Nha Viet Tower,  
No 8 Le Nin St, Vinh City, Nghe An  
Tel: (84-28) 38 125 125

#### Danang Office

2nd Floor, SAVICO Building, 66 Vo Van Tan, Da Nang  
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, No 1 St, Hung Thanh Ward,  
Cai Rang District, Can Tho City  
Tel: (84-28) 38 125 125

#### Bien Hoa Office

101 Vu Hong Pho, Block 2,  
Binh Da Ward, Bien Hoa City, Dong Nai  
Tel: (84-251) 2682.555

#### Binh Duong Office



Floor No.1, Minh Sang Plaza, 888 Binh Duong Boulevard,  
Thuan Giao Ward Thuan An, Binh Duong  
Tel: (84-28) 38 125 125; 0909 265 399

#### Hai Duong Office

Floor No.3, Minh Thai Building, 248 Nguyen Luong Bang,  
Thanh Binh Ward, Hai Duong City, Hai Duong  
Tel: (84-24) 37 557 111; 0969 920 991

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## Customer service 24/7 (Toll free)

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