



MA-HIF-BR-001-03-E

FamilyCare Insurance

A better care and protection for every member in your family with Liberty FamilyCare insurance



FAMILYCARE
Bảo hiểm Sức khỏe Gia đình



FamilyCare Insurance

Family is unique and irreplaceable. Yet life is full of risks that we might not foresee. The FamilyCare comprehensive FamilyCare insurance package is the optimal financial solution to help you and your family no longer worry about medical costs, ease the burden, and enjoy life with peace of mind.

Key Benefits



Cover both accidents and illnesses, including medical expenses for critical illnesses such as cardiovascular, diabetes, cancer



Flexible hospital cash allowance benefit, unlimited hospitalization days, and companion bed benefit



Family members are taken a better care with annual check-up, vaccination, dental and optical care



Practical maternity care for families



Enjoy superior medical services with treatments in Vietnam and overseas

HOSPITALISATION SERVICES (Unit: VND)

HOSPITALISATION SERVICES	Plan F1	Plan F2	Plan F3	Plan F4	Plan F5
Hospital Services Overall Annual Limit	150,000,000	250,000,000	500,000,000	1,000,000,000	1,500,000,000
Hospital Services <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 & Board (Standard Private Room) (per day)</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 (accompany a dependent child below the age of 18, maximum 10 days per policy year) (per day)</i>	Not applicable	Not applicable	Not applicable	1,000,000	2,000,000
Oncology Treatment <i>Treatment given for cancer received as an In-patient or Day-patient at the Hospital - Maximum per policy year</i>	50,000,000	125,000,000	250,000,000	500,000,000	Fully covered
Day Case Treatment <i>Admitted to a hospital bed but does not stay overnight, including outpatient surgery</i>	Fully covered	Fully covered	Fully covered	Fully covered	Fully covered
Local Ambulance Services <i>The medically necessary road ambulance transportation services to and from a local Hospital</i>	Fully covered	Fully covered	Fully covered	Fully covered	Fully covered
Organ transplant <i>In respect of kidney, heart, liver and bone marrow transplants (Maximum per Sickness or Injury)</i>	Not applicable	Not applicable	Not applicable	500,000,000	Fully covered
Pre and Post Hospitalisation Treatment <i>(Outpatient expenses incurred before admission & following hospital discharge, max per policy year)</i>	6,000,000	8,000,000	10,000,000	20,000,000	30,000,000
<i>Pre-hospitalisation Treatment (per policy year; maximum consecutive 30 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 consecutive 90 days from the day of discharge)</i>	3,000,000	4,000,000	5,000,000	10,000,000	15,000,000
Emergency Ward Treatment <i>Services performed in a Hospital casualty ward or emergency room for a period of not more than 24 hours</i>	5,000,000	10,000,000	15,000,000	Fully covered	Fully covered
Nursing at Home <i>Maximum 182 days per policy year</i>	6,000,000	8,000,000	10,000,000	Fully covered	Fully covered
Emergency Dental Treatment <i>Immediately following an accident and the teeth repaired must have been sound and natural (Maximum per policy year)</i>	Not applicable	Not applicable	Not applicable	50,000,000	100,000,000
Public Hospital Cash <i>Applicable to all inpatient treatments in public hospitals in Vietnam (Per day; maximum 30 days per policy year)</i>	100,000	200,000	300,000	500,000	1,000,000
Emergency Medical Evacuation/Repatriation	Not applicable	Not applicable	Not applicable	Fully covered	Fully covered
Repatriation of Mortal Remains	Not applicable	Not applicable	Not applicable	Fully covered	Fully covered
Final Tribute Cost	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Medical/Legal information and assistance	24-hour access	24-hour access	24-hour access	24-hour access	24-hour access

OPTIONAL COVERAGE (Unit: VND)

MEDICAL SERVICES	Plan 01	Plan 02	Plan 03	Plan 04	Plan 05
1. Outpatient					
Outpatient Annual Overall 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 & 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, maximum 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, maximum 15 visits per policy year)	250,000	350,000	450,000	750,000	1,250,000
Annual Medical Examination/Work Permit Medical Check-up (Maximum per policy year)	Not applicable	Not applicable	Not applicable	1,000,000	2,000,000
Annual Vaccination (Maximum per policy year)	500,000	500,000	500,000	1,250,000	1,250,000
Optical Care Eye check-up (Once per year, maximum 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 & polishing) (once per year, maximum 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 hospitalisation service)

Maternity Overall Annual Limit	50,000,000
Pre-natal, postnatal services, cost of delivery including all hospital and professional fees arose 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 and thereafter overall annual limit (from the first effective date of Maternity benefit)	50,000,000

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

INSURANCE PREMIUM (Unit: 1,000 VND)

Zone 0										
Age	Hospitalisation					Optional Coverage				
	C/T F1 Bronze	C/T F2 Silver	C/T F3 Gold	C/T F4 Platinum	C/T F5 Diamond	Outpatient 01	Outpatient 02	Outpatient 03	Outpatient 04	Outpatient 05
15 days - 1 year old	2,043	3,268	5,106	6,638	8,936	4,437	5,119	6,826	8,988	11,919
02 - 05 years old	1,634	2,614	4,085	5,311	7,149	3,549	4,095	5,461	7,500	10,036
06 - 17 years old	1,389	2,222	3,472	4,514	6,077	2,916	3,364	4,485	6,437	8,690
18 - 24 years old	1,307	2,092	3,268	4,249	5,719	2,408	2,779	3,705	5,586	7,613
25 - 29 years old	1,471	2,353	3,677	4,780	6,434	2,535	2,925	3,900	5,799	7,883
30 - 34 years old	1,634	2,614	4,085	5,311	7,149	2,535	2,925	3,900	5,799	7,883
35 - 39 years old	1,804	2,887	4,510	5,863	7,893	2,799	3,230	4,306	6,242	8,443
40 - 44 years old	1,992	3,187	4,980	6,474	8,714	3,090	3,566	4,755	6,730	9,061
45 - 49 years old	2,199	3,519	5,498	7,147	9,622	3,412	3,937	5,249	7,269	9,744
50 - 54 years old	2,428	3,885	6,070	7,891	10,623	3,767	4,347	5,796	7,865	10,498
55 - 59 years old	2,681	4,289	6,702	8,713	11,729	4,159	4,799	6,399	8,523	11,331
60 - 64 years old	2,960	4,736	7,400	9,619	12,949	4,592	5,299	7,065	9,249	12,250
65 - 69 years old	3,268	5,229	8,170	10,621	14,297	5,070	5,850	7,800	10,050	13,265
70 - 74 years old	3,608	5,773	9,020	11,726	15,785	5,598	6,459	8,612	10,935	14,385

Dental Services (Available when applying together with optional outpatient)	Zone 0
Premium Fee	3,518

Maternity Care (Available when applying together with Hospitalisation service): For each female insured			
Age	Zone 0	Age	Zone 0
18 - 24 years old	5,364	35 - 39 years old	5,364
25 - 29 years old	5,364	40 - 44 years old	5,364
30 - 34 years old	5,364		


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

Conditions

Insured	Plan F1 & F2		Plan F3, F4 & F5	
	Individual	Family	Individual	Family
Insurance Age	New client: 18 - 49 years old. Renewal client: Up to 74 years old.	New client: From 15 days to 49 years old. Renewal client: Up to 74 years old.	New client: 18 - 64 years old. Renewal client: Up to 74 years old.	New client: From 15 days to 64 years old. Renewal client: Up to 74 years old.

Family includes spouse and child/children (up to 18 or 23 years old for full time student)

Discount policy

	Number of insured members	Discount rate
Family Discount	From 3 family members	5% 

Liberty Mutual Insurance

87

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

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Ho Chi Minh City
Tel: (84-28) 38 125 125
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Hanoi Branch

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Hanoi Lotte Center Building
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Hanoi
Tel: (84-24) 37 55 7 111
Fax: (84-24) 37 557 066

Other offices

Hai Phong Office

F3, Seabank Tower
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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;
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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
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Binh Duong Office

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