



Liberty
Insurance



MA-H00-BR-001-15-E

HealthCare

Global health insurance, peace of mind



HEALTHCARE

Bảo hiểm Sức khỏe



Premium health insurance for you

Liberty HealthCare – A premium health insurance solution that gives you peace of mind against all risks. Comprehensive coverages for both accidents and diseases with flexible choices for insurance benefits and area of covers, overall limit up to 24 billion VND for inpatient and outpatient treatments.

Direct billing network in Vietnam and overseas with 24/7 customer service Onecall 1800 599 998 (toll free in Vietnam) ensuring access of high-quality healthcare services anytime and anywhere.

Liberty HealthCare – Premium health insurance
Ready to accompany you in protecting health, your most valuable asset.

Unique Product Features

(According to selected Benefit Plans and within the Insurance Period)



No limit on the number of hospitalization days



Including Annual medical Check-up/Vaccination/Optical Care



No limit on the number of doctor's visit



Dependent Living support due to accidental death (after 01 year waiting period)



Coverage for pre - existing conditions (after 01 year waiting period)



Dependent Living support due to cancer death (after 01 year waiting period)



Emergency pregnancy complication due to accidents



First dedicated online health insurance claims portal e-Claim for all customers



Emergency out of Coverage Area

OUR HEALTHCARE PRODUCT FITS CUSTOMER’S PREMIUM HEALTH INSURANCE NEED

BASIC COVER (UNIT: VND)

HOSPITAL SERVICES	Plan Classic H1	Plan Executive H2	Plan Premier H3
Limits of Liability per policy year	2,400,000,000	6,600,000,000	24,000,000,000
Limits of sub-benefits			
All Hospital Services Including surgeon fee, operation room, surgical appliances, investigations, nursing and hospital charges, etc.	Fully covered	Fully covered	Fully covered
Room and Board – per day	Standard Private Room up to 5,500,000	Standard Private Room up to 7,150,000	Standard Private Room
Intensive Care Unit – per day	16,500,000	16,500,000	Fully covered
Companion Bed – per day (Accompanied dependent child below 18, max 10 days/year)	2,400,000	3,600,000	Fully covered
Oncology Treatment Treatment given for cancer received as an In-patient or Day-patient at the Hospital Max per policy year	Fully covered	Fully covered	Fully covered
Day Case Treatment Admitted to a Hospital bed but does not stay overnight Max per policy year	110,000,000	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

BASIC COVER (UNIT: VND)

HOSPITAL SERVICES	Plan Classic H1	Plan Executive H2	Plan Premier H3
Organ Transplant In respect of kidney, heart, liver and bone marrow transplants (Max per Sickness or Injury)	Fully covered	Fully covered	Fully covered
Pre and Post-Hospitalization Treatment Outpatient expenses incurred within 30 days before admission & 90 days following hospital discharge (Max per hospitalization)	33,000,000	44,000,000	110,000,000
Emergency Ward Treatment 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
Nursing at Home Max 182 days per policy year	Fully covered	Fully covered	Fully covered
Psychiatric Treatment For a maximum of 30 days hospitalization per policy year after 24 months cover Max per policy year	N/A	N/A	220,000,000
Emergency Dental Treatment Immediately following an accident and the teeth repaired must have been sound and natural Max per policy year	220,000,000	440,000,000	1,100,000,000

BASIC COVER (UNIT: VND)

HOSPITAL SERVICES	Plan Classic H1	Plan Executive H2	Plan Premier H3
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	10% of Annual Overall Limit/Lifetime	10% of Annual Overall Limit/Lifetime	10% of Annual Overall Limit/Lifetime
Emergency Medical Evacuation/Repatriation	Fully covered	Fully covered	Fully covered
Repatriation of Mortal Remains	Fully covered	Fully covered	Fully covered
Medical/ Legal information and assistance	24-hour access	24-hour access	24-hour access
Compassionate Visit	01 Economy Class Return Ticket	01 Economy Class Return Ticket	01 Economy Class Return Ticket
Return of Minor Child	01 Economy Class One Way Ticket	01 Economy Class One Way Ticket	01 Economy Class One Way Ticket
Pre - existing conditions (Subject to 01 year waiting period) Max per policy year	20,000,000	25,000,000	45,000,000
Dependent living support due to accidental death (Subject to 01 year waiting period)	24,000,000	66,000,000	220,000,000
Dependent living support due to cancer death (Subject to 01 year waiting period)	12,000,000	33,000,000	110,000,000
Emergency pregnancy Complication DUE TO Accidents Max per policy year	220,000,000	440,000,000	1,100,000,000
Emergency out of Coverage area (Within first 24 hours from the insurable event) Max 30 aggregated days per policy year	220,000,000	440,000,000	1,100,000,000

OPTIONAL COVER (UNIT: VND)

1. OUTPATIENT SERVICES (Available when applying together with Hospital services)	H1/H2/H3	H3
Limits of Liability per policy year	110,000,000	24,000,000,000 (Fully covered inclusive in the Basic Cover Limits of Liability)
Limits of sub-benefits		
General Outpatient Services	Fully covered	Fully covered
Specialist Outpatient Services	Fully covered	Fully covered
Laboratory and X-ray Services (Upon referral)	Fully covered	Fully covered
Prescribed Drugs (Upon referral)	Fully covered	Fully covered
Chinese Herbalist, Bonesetter & Acupuncture Limit per visit Max 10 visits per policy year	990,000 per visit limit	990,000 per visit limit
Physiotherapy and Chiropractor Treatment (Upon referral) Limit per visit Max 15 visits per policy year	1,320,000 per visit limit	1,320,000 per visit limit
Hormone Replacement Therapy Max per policy year	44,000,000	44,000,000
Annual Medical Examination /Vaccination/Work Permit Medical Check-up Max per policy year	3,600,000	5,000,000
Optical Care Max per policy year	N/A	2,500,000
Medical Appliances Max per policy year	N/A	110,000,000



OPTIONAL COVER (UNIT: VND)

2. DENTAL SERVICES

(Available when applying together with Optional Outpatient)

Limits of Liability per policy year	33,000,000
Limits of sub-benefits	
Routine Oral Examination (Including scaling & polishing) Once per year, max per policy year	2,200,000
Basic Dental Services (Extraction, amalgam fillings, x-rays, periodontal scaling)	Fully covered
Major Dental Services <ul style="list-style-type: none"> After 9 months' insurance cover Removal of impacted, buried or unerupted teeth, Root Canal Treatment, Removal of Solid Odonomes, Apicectomy After 12 months' insurance cover Crown and Bridges, Dentures 	Fully covered



OPTIONAL COVER (UNIT: VND)

3. MATERNITY CARE

(Available when applying together with Hospital Plan and Group policy)

Limits of Liability for Maternity Care	110,000,000
Limits of sub-benefits	
Pre-natal, postnatal services, cost of delivery, all hospital and professional fees arising from miscarriage, medically required abortion or complications of pregnancy including 30 days for new-born baby care (Subject to 12-month waiting period)	Fully covered
Additional Limit for new-born baby care due to medical reasons (Within the limit of 30 days as above)	44,000,000



NOTES ON PLAN ENROLLED

Basic Cover

- Hospital Plan Classic (H1)
- Hospital Plan Executive (H2)
- Hospital Plan Premier (H3)

Optional Cover

- Outpatient VND 110 million (O1)
- Outpatient VND 110 million + Dental Benefit (O2)
- Outpatient VND 110 million with Deductible (*) (O3)
- Outpatient VND 110 million with Deductible (*) + Dental Benefit (O4)

The below cover is only available when applying together with Hospital Plan Premier (H3)

- Outpatient VND 24 billion (O5)
- Outpatient VND 24 billion + Dental Benefit (O6)
- Outpatient VND 24 billion with Deductible (*) (O7)
- Outpatient VND 24 billion with Deductible (*) + Dental Benefit (O8)

OUTPATIENT DEDUCTIBLE

(*) Standard Outpatient deductible is VND690,000 per Visit



TERRITORIAL SCOPE

Area of Coverage	Details
Zone 1 (Z1)	Worldwide subject to VND48,000,000 deductible for any Sickness/Disease/Injury in USA and Canada
Zone 2 (Z2)	Vietnam, China, Thailand, Taiwan, South Korea, Japan, Malaysia, Indonesia and Philippines
Zone 3 (Z3)	Worldwide
Zone 4 (Z4)	Worldwide excluding USA and Canada

DISCOUNT

Type	Number of insured	Discount
Family discount	3 or more insured family members	5%
	5 – 10	10%
Group discount	11 – 30	15%
	31 – 50	20%



ELIGIBILITY CRITERIA

Insured Objectives	Individuals and Families	Companies and Organizations
Insured Persons	<ul style="list-style-type: none">IndividualFamily including wife/husband and children	<ul style="list-style-type: none">Full-time employeesDependant of employees, including spouses and children
Age of inception	<ul style="list-style-type: none">New members: from 15 days up to 64 years oldRenewal members: maximum 74 years old	

IMPORTANT NOTE

- This brochure is effective from 01st August 2025 and for reference only.
- This brochure supports customers to evaluate the benefits of Liberty HealthCare insurance. Reasonable and customary charges will apply to any benefit payment.
- This product 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.
- Liberty HealthCare - Premium health insurance is an insurance product provided by Liberty Insurance Limited, not a product of the insurance agent or insurance broker; participation in this insurance product is not a mandatory requirement to perform or enjoy any other service of the insurance agent or insurance broker.
- For the complete details of plan benefits, conditions, liability limits and exclusions, please refer to the wording at the link www.libertyinsurance.com.vn/en/healthcare, the insurance policy and endorsement (if any) provided by Liberty.

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 4 consecutive years at the Insurance Asia Awards (2022 - 2025), with 7 awards including three International General Insurer of the Year - Vietnam awards, three Auto Insurance Initiative of the Year awards and Technology Excellence Initiative of the Year award.

Liberty nationwide network

Head Office

18th floor, Vincom Building,
45A Ly Tu Trong, District 1, Ho Chi Minh City,
18th floor, Vincom Building,
45A Ly Tu Trong, Sai Gon Ward, Ho Chi Minh City (due to merger)
Tel: (84-28) 38 125 125
Fax: (84-28) 38 125 018

Hanoi Branch

Floor 10, Hanoi Lotte Center Building (East Tower)
No 54 Lieu Giai Street, Ba Dinh District, Hanoi
ĐT: (84-24) 37 557 111
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 ☎

Hotline@libertyinsurance.com.vn ✉

www.libertyinsurance.com.vn/en 🌐

