

Claim Instructions HealthCare

Welcome to our easy guide to claims procedure at Liberty.

Remember that for all Non-emergency In-patient Treatment or Surgery you must request

Pre-authorization from our 24/7 Customer Service Center

 **1800 599 998** (toll free in Vietnam), or

Hotline@LibertyInsurance.com.vn

Treatment inside Liberty's Direct Billing Network

EMERGENCY IN-PATIENT TREATMENT
Go to section A1

NON-EMERGENCY IN-PATIENT TREATMENT
Go to section A2

OUT-PATIENT or DENTAL TREATMENT
Go to section A3

Treatment outside Liberty's Direct Billing Network

EMERGENCY IN-PATIENT TREATMENT
Go to section B1

NON-EMERGENCY IN-PATIENT TREATMENT
Go to section B2

OUT-PATIENT or DENTAL TREATMENT
Go to section B1

A – TREATMENT INSIDE LIBERTY'S DIRECT BILLING NETWORK

A1 – Emergency In-patient Treatment (*including day case treatment*)

- Present your Healthcare card, ID card/passport and credit card to the Medical Service Provider prior to any treatment (you will be asked to pay a deposit if you do not have any credit card); copy of valid Visa/ TRC (for Expat)
- Sign the Treatment Voucher/Claim Form to acknowledge receipt of the treatment;
- Pay for any excess or non-covered expenses on your own account.

A2 – Non-Emergency In-patient Treatment (*including day case treatment*) benefits)

- Present your HealthCare card, ID card/passport the Medical Service Provider prior to any treatment; copy of valid Visa/ TRC (for Expat)
- Sign the Pre-authorization Form completed by the Medical Service Provider (the Medical Service Provider should get in contact with Liberty to obtain authorization);
- Sign the Treatment Voucher/Claim Form to acknowledge receipt of the treatment;
- Pay for any excess or non-covered expenses on your own account.

Head Office - Ho Chi Minh City

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) 3521 0642

Hanoi Branch

Floor 10, Hanoi Lotte Center Building (East Tower)
No 54 Lieu Giai Street, Ba Dinh District, Hanoi

Tel: (84-24) 37 557 111 - Fax: (84-24) 37 557 066



A3 – Out-patient or Dental Treatment *(depending on your policy benefits)*

- Present your HealthCare card, ID card/passport and credit card to the Medical Service Provider prior to any treatment (you will be asked to pay a deposit if you do not have any credit card);
- Sign the Treatment Voucher/Claim Form to acknowledge receipt of the treatment;
- Pay for any excess or non-covered expenses on your own account.

B – TREATMENT OUTSIDE LIBERTY'S DIRECT BILLING NETWORK

B1 – Emergency In-patient, Out-patient or Dental Treatment

- Choose your preferred hospital or clinic for out-patient, dental or emergency in-patient treatment and pay for the expenses on your own account (For 24/7 Emergency Health Assistance by EUROP ASSISTANCE: Please call **+84 28 35 122324**)
- Notify our Customer Service Center (by telephone or email) about the insured event or submit a completed Claim Form, together with all the original medical records (such as medical reports, invoices/bills, receipts, etc.) to Liberty **within 90 days** of the first treatment date of the insured event or, in case of maternity, the date of delivery, unless otherwise agreed by the Company.

Important note:

Unless there is a legitimate reason, failure to notify our Customer Service Center about the insured event or to submit the claim request within **90 days** as mentioned above will result in a penalty calculated as a certain percentage of the total claim value as follows:

- After 91 days to 180 days: 10%
- After 181 days to 270 days: 20%
- After 271 days to 365 days: 30%

If you have informed our Customer Service Center about the insured event, you must submit the original medical records to Liberty **within 1 year** of the first treatment date.

- Liberty will settle your claim request within 7 working days after receiving the complete set of documents, and reimburse your claim within 5 - 7 working days of sending the reimbursement confirmation letter to you.
- The claim files should be translated into English or Vietnamese.

B2 – Non-Emergency In-patient Treatment *(including day case treatment)*

- Submit your request for Pre-authorization with a detailed quotation and medical documents relevant to such elective treatment for Liberty's approval **at least 5 working days** before any non-emergency hospitalization or planned surgical operation.
- Pay for the expenses on your own account and submit a fully completed Claim Form together with all the original medical records (medical reports, invoices/bills, receipts, etc.) to Liberty **within 1 year** of the first treatment date;
- Liberty will settle your claim request within 7 working days after receiving the complete set of documents, and reimburse your claim within 5 - 7 working days of sending the reimbursement confirmation letter to you.

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C – REQUIRED DOCUMENTS FOR CLAIM REIMBURSEMENT

1. Out-patient claims

- a. Fully completed Medical Claim Form
- b. Original bills/invoices/receipts/original e-invoice
- c. Medical Report (which clearly states the 1st symptom date, medical history, diagnosis etc.)
- d. Breakdown of charges (treatment details)
- e. Referral letters from the attending physician requesting for tests, X-ray, MRI, CT-Scan... and the results
- f. Prescription (including physician signature, hospital or clinic stamp, etc.)
- g. Vietnam Driving license (in case of traffic accident where you were the driver)
- h. Police report (in case of accident)
- i. All the medical documents have to translate to Vietnamese or English.
- j. Copy of valid Visa/ TRC (for Expat)

2. Dental claims

- a. Fully completed Dental Claim Form
- b. Original bills/invoices/receipts/original e-invoice
- c. Dental report
- d. Referral letters from the attending physician requesting for tests, X-ray, MRI, CT-Scan... and the results
- e. Vietnam Driving license (in case of traffic accident where you were the driver)
- f. Police report (in case of accident)
- g. All the medical documents have to translate to Vietnamese or English
- h. Copy of valid Visa/ TRC (for Expat)

3. In-patient claims

- a. Fully completed Medical Claim Form
- b. Original bills/invoices/receipts/original e-invoice
- c. Details of hospital expenses (each medication and procedure should be detailed)
- d. Medical Report (which clearly states the 1st symptom date, medical history, diagnosis etc.)
- e. Referral letters from the attending physician requesting for tests, X-ray, MRI, CT-Scan... and the results
- f. Hospital discharge certificate
- g. Prescription (including physician signature, hospital or clinic stamp, etc.)
- h. Vietnam Driving license (in case of traffic accident where you were the driver)
- i. Police report (in case of accident)
- j. All the medical documents have to translate to Vietnamese or English
- k. Copy of valid Visa/ TRC (for Expat)

Important Note:

- The original of VAT invoice/ e-Invoice (please be noted the content of VAT invoice must include the Personal ID number/Passport Number (if foreigner) or Personal Tax code, Name of Customer, Customer's Address. The VAT invoice must be issued at the time of incurring expenses within Viet Nam – Following by 70th Decree/2025/NĐ-CP)
- For medical expenses **incurred overseas**, Client need to submit Air ticket/Boarding pass or documentation to prove out the length of the Trip.

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D – CONTACT US

1. Claim requests:

- 1a.** Your claim requests should be sent by **registered post** to:
Health Insurance Claims Department, Liberty Insurance Limited
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)
- 1b.** Submit claim online at: <https://eclaim.libertyinsurance.com.vn/>
or scan the QR code by your mobile



2. 24/7 Customer Service Support

- a. For 24/7 Emergency Health Assistance by EUROP ASSISTANCE : Please call **+84 28 35 122324**
- b. For other enquiries: Please contact Liberty Customer Service Center at ☎ **1800 599 998**
(Toll-free in Vietnam) or Hotline@LibertyInsurance.com.vn

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