

Hotline: 0931 497 627
BaohiemSuckhoeLiberty.com

MyHEALTH

International
health insurance
at your doorstep



Medical Expenses
covered from
the 1st dollar spent



Download our Easy Claim mobile app
for quicker claims reimbursement!



Please print only if necessary





HEALTH INSURANCE MADE EASIER

MyHEALTH is designed for global citizens seeking long term health coverage at home and abroad. This policy provides comprehensive and fully flexible cover for medical expenses plus assistance for you and your family.



2020 Global Banking and Finance Awards



- ★ Best Individual Health Insurance Company Asia Pacific 2020
- ★ Best Health Insurance Product Asia Pacific 2020
- ★ Service Initiative of the Year 2020



APRIL International is part of the APRIL group which was founded in France more than 30 years ago. The APRIL group has grown steadily to the point where we now look after close to 6 million policyholders worldwide who, at the last count, represent some 86 different nationalities and are located in more than 120 countries around the globe.

MyHEALTH ins underwritten by Liberty Insurance Limited, a 100% US-owned non-life insurance company and member of Boston-based Liberty Mutual Group, a global insurance corporation. Liberty opened their first office in Vietnam in 2003 and Opened its first representative office in Vietnam in 2003 and provides today a full range of personal and commercial insurance products in Vietnam, including AutoCare, HealthCare, HomeCare, TravelCare, MotorCare, Personal Accident, Property, Liability and Engineering insurance.

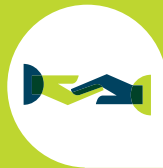
The strong partnership of APRIL International and Liberty Insurance Limited ensures that you receive the benefits of our combined international and regional experience; and financial strength. Together we place trust at the centre of our relationships and rely on three core principles



1

TRANSPARENCY

Easy to understand & straightforward



2

RELIABILITY

Always there when you need us



3

SUSTAINABILITY

Getting the best deal for you

PLAN STRUCTURE

My HEALTH is extremely flexible, allowing you to mix and match modules to design your ideal health insurance plan.



ESSENTIAL	2,320,000 VNĐ or 11,600,000 VNĐ	116,000 VNĐ Outpatient limit 5,800 VNĐ Medical Checkup and Vaccination 11,600 VNĐ Complementary Medicine	116,000 VNĐ per pregnancy	Minor Dental	Save money by taking an annual deductibles on your Inpatient module
EXTENSIVE	23,200,000 VNĐ	No Outpatient cap 17,500 VNĐ Medical Checkup and Vaccination 23,500 VNĐ Complementary Medicine	186,000 VNĐ per pregnancy	Minor & Major Dental	
ELITE	46,400,000 VNĐ	No Outpatient cap 27,000 VNĐ Medical Checkup and Vaccination 47,000 VNĐ Complementary Medicine	350,000 VNĐ per pregnancy	Minor & Major Dental and Optical	
All monetary amounts are in thousands of VNĐ					
Area of cover					
Worldwide / Worldwide Excluding USA / Europe and ASEAN Excluding Singapore					
Worldwide Assistance included in all plans					

WE OFFER 3 LEVELS OF MODULAR COVER, WHICH YOU CAN MIX AND MATCH TO SUIT YOUR NEEDS

ESSENTIAL

- Basic and affordable
- Ideal for someone who wants general protection for accidents & serious medical conditions








Best Seller EXTENSIVE

- Ideal protection for families
- Offers stronger coverage to manage chronic conditions

ELITE

- Comprehensive plan
- Designed to bring you top end coverage without being excessive

TRANSPARENCY

SUMMARY OF KEY BENEFITS		ESSENTIAL	EXTENSIVE	ELITE
ALL MONETARY SUMS ARE IN THOUSANDS OF VNĐ				
 HOSPITAL & SURGERY	Annual Limit per person	2,320,000 VNĐ or 11,600,000 VNĐ	23,200,000 VNĐ	46,400,000 VNĐ
	Hospitalisation (inpatient and day patient costs) 	●	●	●
	Room and board	Standard Private Room		
	Pre-hospitalisation benefits	11,600 VNĐ 30 days	23,500 VNĐ 60 days	● 60 days
	Post-hospitalisation benefits	11,600 VNĐ 30 days	23,500 VNĐ 60 days	● 90 days
	Parental accommodation	●	●	●
	Outpatient surgery 	●	●	●
	Cancer Treatment	●	●	●
	Kidney Dialysis	116,000 VNĐ	1,160,000 VNĐ	●
	Organ Transplant	1,160,000 VNĐ	3,480,000 VNĐ	5,800,000 VNĐ
	Congenital and Hereditary Conditions [Ⓛ]	●	1,160,000 VNĐ	2,320,000 VNĐ
	Neonatal Disabilities [Ⓛ] [Ⓢ]	1,160,000 VNĐ	3,480,000 VNĐ	4,640,000 VNĐ
	Complications of Pregnancy	●	●	●
	HIV/AIDs [Ⓛ] [Ⓢ]	230,000 VNĐ		
	 ASSISTANCE	Emergency medical evacuation and repatriation	23,200,000 VNĐ	
Repatriation of remains		700,000 VNĐ		
Return of minor children		One economy class return airfare		
 OPTIONAL OUTPATIENT	Annual Limit for Outpatient Benefits	116,000 VNĐ	●	●
	Outpatient Co-insurance	NIL or 20%		
	Doctors and Specialists	●	●	●
	Medicines, scans and tests	●	●	●
	Physiotherapy with referral	●	●	●
	Outpatient Mental and Nervous Conditions [Ⓛ]	●	82,000 VNĐ	116,000 VNĐ
	Complementary Medicine and Traditional Chinese Medicine	11,600 VNĐ	23,500 VNĐ	47,000 VNĐ
	Medical appliances & mobility aids	11,600 VNĐ	47,000 VNĐ	82,000 VNĐ
	Medical checkup and vaccinations	5,800 VNĐ	17,500 VNĐ	27,000 VNĐ
 OPTIONAL MATERNITY	Pre- and post-natal care, delivery and newborn care [Ⓢ]	116,000 VNĐ per pregnancy	186,000 VNĐ per pregnancy	350,000 VNĐ per pregnancy
 OPTIONAL DENTAL & OPTICAL	Minor dental treatment (e.g. checkups, cleaning, simple extractions)	16,500 VNĐ		
	Major dental treatment [Ⓢ] (e.g. implants, root canal)	●	35,000 VNĐ	
	Eye exams, prescription contact lenses and lenses	●	●	11,600 VNĐ

[Ⓛ] Lifetime Limit

 Pre-authorization Required

[Ⓢ] Waiting Period Applies

● Full Cover

● No Cover

PLAN STRUCTURE

Plan design suggestions

YOU WANT

- › Protection for accidents, hospitalisations and serious medical conditions
- › Medical evacuation and repatriation benefits when travelling
- › Affordable premiums
- › Top up cover to your local plan (take a deductible)

WE RECOMMEND

HOSPITAL & SURGERY PLAN:
ESSENTIAL

OPTIONAL MODULES:
UP TO YOU



HIGHLIGHTS OF THIS COMBINATION

- › Full coverage for hospitalisations, accidents and outpatient surgery
- › Full coverage for cancer
- › Emergency medical evacuation and repatriation
- › 24/7 assistance by APRIL

YOU WANT

- › Protection for accidents, hospitalisations and serious medical conditions
- › Protection for managing chronic conditions on an outpatient basis
- › Comprehensive cover for medical checkup and vaccination

WE RECOMMEND

HOSPITAL & SURGERY PLAN:
ESSENTIAL

OPTIONAL MODULES:
EXTENSIVE

You can select a different plan within the same policy.

HIGHLIGHTS OF THIS COMBINATION

- › Full coverage for hospitalisations, accidents and outpatient surgery
- › Full coverage for cancer
- › Full coverage for doctors, specialists, medicines and drugs, scans and tests on an outpatient basis
- › Medical checkup and vaccination up to 5,800 VND
- › Emergency medical evacuation and repatriation
- › 24/7 assistance by APRIL



All monetary amounts are in thousands of VND

Design the plan that works for you

YOU WANT

- › Protection for the unknown for your newborn infant and growing family
- › Protection for accidents, hospitalisations and serious medical conditions
- › Protection for managing chronic conditions on an outpatient basis

WE RECOMMEND

HOSPITAL AND
SURGERY PLAN:
EXTENSIVE

OUTPATIENT:
EXTENSIVE

HIGHLIGHTS OF THIS COMBINATION

- › Full coverage for hospitalisations, accidents, and outpatient surgery
- › Full coverage for cancer
- › Full coverage for doctors, specialists, medicines and drugs, scans and tests to manage your chronic conditions
- › Medical checkup and vaccination up to 17,500 VNĐ
- › Full coverage for complications of pregnancy from the first day of cover
- › Neonatal Disabilities cover 3,480,000 VNĐ lifetime benefit (1 year waiting period applies)
- › Congenital cover 1,160,000 VNĐ lifetime benefit
- › Emergency medical evacuation and repatriation
- › 24/7 assistance by APRIL



These are only examples among the **50+ COMBINATIONS** you can create

We would be more than happy to work with you on building the right plan for you.