

HEALTH COVER
Corporate and SME Benefit Table 2016/17
Lesotho



LESOTHO

Liberty Health
Unit 39, Maseru Mall
Maseru, Lesotho

General queries
+266 223 14590

www.liberty.co.za

Liberty Health Cover is brought to you by Liberty Health Holdings (Pty) Ltd,
a company duly registered in the Republic of South Africa.
Registration No. 2007/022498/07
1 Ameshoff Street, Braamfontein, Johannesburg, South Africa, 2001

LESOTHO | LIBERTY HEALTH COVER CORPORATE AND SME BENEFIT TABLE 2016/17

This table will give you an overall summary of the benefits we offer. Please read this summary together with the Liberty Health Cover Policy Document, which provides more detailed information.

Annual benefits limit per insured person per year in LSL.



LIBERTY

PRODUCT OPTION	Essence	Traditional	Classic	Plus	Core Care
Region of cover	Lesotho and South Africa	Lesotho and South Africa	Lesotho and South Africa	Lesotho, Africa and India	Lesotho and South Africa
Network Providers paid at Liberty Tariffs	Standard Network	Standard Network	Enhanced Network	Enhanced Network	Standard Network
Overall limit	376 000	684 000	1 030 000	1 710 000	684 000

HOSPITAL BENEFITS (In-patient) Subject to pre-authorisation and clinical treatment protocols					
In-hospital accommodation, specialists, theatre, ward, acute dialysis, basic radiology, pathology, physiotherapy, procedures and medicine costs	Subject to overall limit	Subject to overall limit	Subject to overall limit	Subject to overall limit (private ward limit of 2 300 per day)	Subject to overall limit
Emergency ambulance services	Subject to overall limit	Subject to overall limit	Subject to overall limit	Subject to overall limit	Subject to overall limit
Specialised radiology (combined limit in and out of hospital)	17 100	20 700	28 500	34 200	20 700
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	171 000	228 000	342 000	570 000	228 000
Psychiatric hospitalisation	5 days per annum	14 days per annum	14 days per annum	20 days per annum	14 days per annum
Prosthesis (per prosthesis)	34 200	39 200	45 600	57 000	39 200
External medical appliances	3 400	4 000	5 700	11 400	4 000
Dental and maxillofacial surgery	Subject to overall limit	Subject to overall limit	Subject to overall limit	Subject to overall limit	Subject to overall limit
Private nursing/Step down or Hospice	5 700	6 500	13 000	32 600	6 500
In-patient maternity	Subject to overall limit	Subject to overall limit	Subject to overall limit	Subject to overall limit	Subject to overall limit
Circumcision	1 700	2 300	2 900	3 400	2 300

MAJOR DISEASE BENEFITS Subject to pre-authorisation and clinical treatment protocols					
Overall limit	371 000	424 000	570 000	855 000	424 000
Cancer treatment	Subject to major disease limit	Subject to major disease limit	Subject to major disease limit	Subject to major disease limit	Subject to major disease limit
Organ transplants	Subject to major disease limit	Subject to major disease limit	Subject to major disease limit	Subject to major disease limit	Subject to major disease limit
Kidney dialysis	Subject to major disease limit	Subject to major disease limit	Subject to major disease limit	Subject to major disease limit	Subject to major disease limit

INTERNATIONAL EMERGENCY EVACUATION BENEFITS Subject to pre-authorisation and clinical treatment protocols					
International emergency evacuation and repatriation	Subject to overall limit	Subject to overall limit	Subject to overall limit	Subject to overall limit	Subject to overall limit
Accommodation for one person accompanying an evacuated person	3 nights accommodation	3 nights accommodation	3 nights accommodation	3 nights accommodation	3 nights accommodation
Repatriation of mortal remains following an international emergency evacuation	11 400	11 400	11 400	11 400	11 400

DAY-TO-DAY BENEFITS (Out-patient)					
General saver	850 per family per annum	1 200 per family per annum	1 600 per family per annum	1 900 per family per annum	x
Consultations (GP and Specialist)	6 per annum	8 per annum	10 per annum	12 per annum	x
Procedures	4 300	6 500	13 000	26 100	x
Acute medication	3 400 OTC sub-limit of 420 per annum, maximum of 110 per claim	4 800 OTC sub-limit of 420 per annum, maximum of 160 per claim	6 900 OTC sub-limit of 530 per annum, maximum of 220 per claim	8 100 OTC sub-limit of 640 per annum, maximum of 270 per claim	x
Chronic Conditions Benefit (conditions that require medication and treatment for more than three continuous months) • Consultations (GP and Specialist) • Prescribed chronic medication • Pathology, i.e., blood tests requested by a doctor in the course of your consultations • Basic radiology Note: If this benefit is depleted, then claims will pay from the available Day-to-Day Benefits	3 400	4 800	6 900	15 700	x
Radiology and Pathology	3 400	4 800	6 900	15 700	x
Auxiliary Services	1 200	1 300	1 900	2 700	x
Out-patient maternity care Note: If this benefit is depleted, then claims will pay from the available Day-to-Day Benefits	5 700	6 900	8 600	11 400	x
Basic dentistry	1 600	1 700	2 000	2 700	x
Specialised dentistry Specialised dentistry including root canal treatment, dentures, inlays, crowns, bridges, periodontal treatment, orthodontic treatment and procedures in rooms. Orthodontic treatment will be restricted to members under the age of 21 (twenty-one) years inclusive.	x	x	2 900	5 700	x
Optical benefits (the following optical benefits are covered on an out-patient basis) • 1 x eye test per insured person per year • Frames and lenses (including contact lenses) every 2 years • Refractive Surgery	2 000	2 800	3 100	3 400	x
Specialised radiology (combined limit in-hospital and out-of-hospital)	✔	✔	✔	✔	x

Note: If the start date of your health cover is after the start date of your employer's Liberty Health Cover Policy, your Day-to-day Benefits (Out-patient) will be available to you on a pro-rata basis.

Disclaimer: The benefits described in the table above are subject to the Policy Conditions in the Liberty Health Cover Policy Document. Every attempt has been made to ensure complete accuracy of this document. However, in the event of a conflict between this document and the Liberty Health Cover Policy Conditions, the Policy Conditions will prevail. E&OE