

HEALTH COVER
Corporate and SME Benefit Table 2017/18
Ghana



GHANA

Apex Health Insurance Ltd
7 Nii Yemoh Avenue, OIC Road, Shiashie - East Legon
PO Box ST 237, Accra, Ghana
T (+233) 0 302 542 554
E info@apexhealthghana.com
www.libertyhealth.net

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

Apex Health Insurance Ltd works in partnership with Liberty

GHANA | LIBERTY HEALTH COVER CORPORATE AND SME BENEFIT TABLE 2017/18

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 GHS.



LIBERTY

PRODUCT OPTION	Lite	Classic	Plus	Elite
Region of cover	In-country only	In-country only	Africa and India	Worldwide (excluding North America)
Network Providers paid at Liberty Tariffs	Restricted Network of providers only No payment for services outside Network	Standard Network	Enhanced Network	Enhanced Network
Overall limit (all Sub limits below accumulate to overall limit)	80 000	400 000	2 000 000	4 000 000

HOSPITAL BENEFITS (In-patient) Subject to pre-authorisation and clinical treatment protocols				
In-hospital accommodation, specialists, theatre, ward, acute dialysis and medicine costs	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit
Emergency ambulance services	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit
Intensive care	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit
Specialised radiology (combined limit in-hospital and out-of-hospital)	3 000	6 000	10 000	12 000
In-patient maternity (childbirth)	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	20 000	80 000	300 000	400 000
Psychiatric hospitalisation	5 days per annum	10 days per annum	14 days per annum	20 days per annum
Prosthesis (per prosthesis)	6 000	12 000	16 000	20 000
External medical appliances	800	1 000	2 000	4 000

MAJOR DISEASE BENEFITS Subject to pre-authorisation and clinical treatment protocols				
Overall limit	40 000	80 000	300 000	400 000
Cancer treatment	✓	✓	✓	✓
Organ transplants	x	✓	✓	✓
Kidney dialysis	x	✓	✓	✓

INTERNATIONAL EMERGENCY EVACUATION BENEFITS Subject to pre-authorisation and clinical treatment protocols				
International emergency evacuation and repatriation	x	x	Subject to overall limit	Subject to overall limit
Compassionate travel for one person accompanying an evacuated person	x	x	Return economy class ticket and accommodation up to a maximum of 14 days. US\$50 per day for sundry costs (max 14 days)	Return economy class ticket and accommodation up to a maximum of 14 days. US\$75 per day for sundry costs (max 14 days)
Repatriation of mortal remains following an international emergency evacuation	x	x	12 000	40 000

DAY-TO-DAY BENEFITS (Out-patient)				
Acute Conditions Benefit (conditions that generally appear suddenly, progress rapidly and are relatively short in duration) <ul style="list-style-type: none"> • Consultations (GP and specialist) • Prescribed medication • Diagnostic tests • Pathology, i.e., blood tests requested by a doctor during the course of your consultations • Basic radiology, i.e., out-of-hospital basic x-rays • Out-of-hospital non-surgical procedures, such as applying plaster of paris and stitches • Auxillary services such as physiotherapy, chiropractics and speech therapy • Annual medical examination at your doctor's rooms 	2 000 Sub limit for acute medication 800	3 000 Sub limit for acute medication 1 000	6 000 Sub limit for acute medication 2 000	10 000 Sub limit for acute medication 4 000
Chronic Conditions Benefit (conditions that require medication and treatment for more than three continuous months) <ul style="list-style-type: none"> • Consultations (GP and specialist) • Prescribed chronic medication • Pathology, i.e., blood tests requested by a doctor during the course of your consultations • Basic radiology Subject to pre-authorisation and clinical treatment protocols	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit
Out-patient maternity care Note: If this benefit is depleted, then claims will be paid from the available Day-to-Day Benefits	1 600	2 000	3 000	4 000
Dentistry	800 Basic dentistry only	Unlimited Sub limit for specialised dentistry 2 000	Unlimited Sub limit for specialised dentistry 3 000	Unlimited Sub limit for specialised dentistry 4 000
Optical benefits <ul style="list-style-type: none"> • 1 x eye test per insured person per year • Frames and lenses (including contact lenses) every 2 years 	500	800	1 200	1 600
Specialised radiology (Subject to pre-authorisation whether in or out of hospital) <ul style="list-style-type: none"> • Computed tomography (CT) scans and Magnetic resonance imaging (MRI) scans done in or out of hospital. 	✓	✓	✓	✓

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