

HEALTH COVER
Corporate and SME Benefit Table 2017/18
Malawi



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Medical Aid Society of Malawi (MASM) works in partnership with Liberty.

MALAWI | 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 MWK.



LIBERTY

PRODUCT OPTION	Lite	Classic	Classic Roaming	Enhanced	Plus	Elite
Region of cover	In-country only	In-country only	Out-patient care: In-country only In-patient care: Africa and India	In-country plus Tanzania Enhanced Network	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	Enhanced Network	Enhanced Network
Overall limit	12 500 000	60 000 000	300 000 000	125 000 000	300 000 000	600 000 000

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	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	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	Unlimited Subject to overall limit	Unlimited Subject to overall limit
Specialised radiology (combined limit in-hospital and out-of-hospital)	475 000	1 000 000	1 600 000	1 250 000	1 600 000	2 000 000
In-patient maternity (childbirth)	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit	Unlimited Subject to overall limit
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	3 500 000	12 500 000	50 000 000	30 000 000	50 000 000	60 000 000
Psychiatric hospitalisation	5 days per annum	10 days per annum	14 days per annum	14 days per annum	14 days per annum	20 days per annum
Prosthesis (per prosthesis)	1 000 000	2 000 000	2 500 000	2 250 000	2 500 000	3 250 000
External medical appliances	125 000	160 000	300 000	225 000	300 000	600 000

MAJOR DISEASE BENEFITS Subject to pre-authorisation and clinical treatment protocols						
Overall limit	6 500 000	12 500 000	50 000 000	30 000 000	50 000 000	60 000 000
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	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\$25 per day for sundry costs (max 14 days)	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	2 000 000	1 250 000	2 000 000	6 500 000

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 	320 000 Sub limit for acute medication 125 000	480 000 Sub limit for acute medication 160 000	480 000 Sub limit for acute medication 160 000	625 000 Sub limit for acute medication 225 000	950 000 Sub limit for acute medication 320 000	1 600 000 Sub limit for acute medication 650 000
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 in 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	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	250 000	320 000	320 000	380 000	480 000	650 000
Dentistry	125 000 Basic dentistry only	Unlimited Sub limit for specialised dentistry 320 000	Unlimited Sub limit for specialised dentistry 320 000	Unlimited Sub limit for specialised dentistry 380 000	Unlimited Sub limit for specialised dentistry 480 000	Unlimited Sub limit for specialised dentistry 650 000
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 	75 000	125 000	125 000	160 000	200 000	250 000
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