

HEALTH COVER  
Corporate and SME Benefit Table 2017/18  
Mozambique



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# MOZAMBIQUE | 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 MZN.**



**LIBERTY**

PRODUCT OPTION	Lite	Classic	Classic Evacuation	Classic Roaming	Enhanced	Plus	Elite
Region of cover	In-country only	In-country only	Out-patient and In-patient: In-country only Emergency Evacuation: Africa and India	Out-patient care: In-country only In-patient care: Africa and India	In-country plus Network of providers in Mbombela, South Africa	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	Standard Network	Enhanced Network	Enhanced Network	Enhanced Network	Enhanced Network
Overall limit	900 000	4 500 000	4 500 000	22 000 000	9 000 000	22 000 000	45 000 000

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	Unlimited Subject to overall limit
Emergency ambulance services, subject to pre-authorisation	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	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	Unlimited Subject to overall limit
Specialised radiology (combined limit in and out of hospital)	32 000	65 000	65 000	110 000	90 000	110 000	130 000
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	Unlimited Subject to overall limit
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	220 000	860 000	860 000	3 200 000	2 200 000	3 200 000	4 500 000
Psychiatric hospitalisation	5 days per annum	10 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)	65 000	130 000	130 000	175 000	150 000	175 000	220 000
External medical appliances	9 000	11 000	11 000	22 000	15 000	22 000	45 000

MAJOR DISEASE BENEFITS Subject to pre-authorisation and clinical treatment protocols							
Overall limit	430 000	860 000	860 000	3 200 000	2 200 000	3 200 000	4 500 000
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	US\$200 000 (Africa and India)	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\$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	130 000	130 000	90 000	130 000	450 000

DAY-TO-DAY BENEFITS (Out-patient)							
<b>Acute Conditions Benefit</b> (conditions that generally appear suddenly, progress rapidly and are relatively short in duration) <ul style="list-style-type: none"> <li>• Consultations (GP and Specialist)</li> <li>• Prescribed medication</li> <li>• Diagnostic tests</li> <li>• Pathology, i.e., blood tests requested by a doctor in the course of your consultations</li> <li>• Basic radiology, i.e., out-of-hospital basic x-rays</li> <li>• Out-of-hospital non-surgical procedures, such as applying plaster of paris and stitches</li> <li>• Auxillary services such as physiotherapy, chiropractics and speech therapy</li> <li>• Annual medical examination at your doctor's rooms</li> </ul>	24 000 Sub-limit for acute medication 10 000	35 000 Sub-limit for acute medication 12 000	35 000 Sub-limit for acute medication 12 000	35 000 Sub-limit for acute medication 12 000	50 000 Sub-limit for acute medication 17 500	75 000 Sub-limit for acute medication 24 000	120 000 Sub-limit for acute medication 45 000
<b>Chronic Conditions Benefit</b> (conditions that require medication and treatment for more than three continuous months) <ul style="list-style-type: none"> <li>• Consultations (GP and Specialist)</li> <li>• Prescribed chronic medication</li> <li>• Pathology, i.e., blood tests requested by a doctor in the course of your consultations</li> <li>• Basic radiology</li> </ul> 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	Unlimited Subject to overall limit
<b>Out-patient maternity care</b> Note: If this benefit is depleted, then claims will pay from the available day-to-day benefits	20 000	24 000	24 000	24 000	28 500	35 000	50 000
<b>Dentistry</b>	Basic dentistry only 10 000	Unlimited Sub-limit for Specialised dentistry 24 000	Unlimited Sub-limit for Specialised dentistry 24 000	Unlimited Sub-limit for Specialised dentistry 24 000	Unlimited Sub-limit for Specialised dentistry 27 500	Unlimited Sub-limit for Specialised dentistry 35 000	Unlimited Sub-limit for Specialised dentistry 50 000
<b>Optical benefits</b> <ul style="list-style-type: none"> <li>• 1 x eye test per insured person per year</li> <li>• Frames and lenses (including contact lenses) every 2 years</li> </ul>	6 500	11 000	11 000	11 000	13 000	16 000	20 000
<b>Specialised radiology</b> (Subject to pre-authorisation whether in or out of hospital) <ul style="list-style-type: none"> <li>• Computed tomography (CT) scans and Magnetic resonance imaging (MRI) scans done in or out of hospital.</li> </ul>	✓	✓	✓	✓	✓	✓	✓

**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