

HEALTH COVER
Corporate and SME Benefit Table 2017/18
Uganda



UGANDA

Liberty Life, Mariba House
3rd Floor, Plot 17, Golf Course Road, Kololo
Kampala, Uganda
+256 414 233 794
+256 312 202 695
+256 414 231 983
www.libertyhealth.net

Liberty Health Cover is brought to you by Liberty Life Assurance Uganda (U) Ltd,
a company duly licenced in Uganda.
Licence No. IN/002/2013

UGANDA | 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 UGX.



LIBERTY

PRODUCT OPTION	Classic	Classic Evacuation	Classic Roaming	Plus	Elite
Region of cover	East Africa	Out-patient and In-patient: East Africa Emergency Evacuation: Africa and India	Out-patient care: East Africa only In-Patient care: Africa and India	Africa and India	Worldwide (excluding North America)
Network Providers paid at Liberty Tariffs	Standard Network	Standard Network	Enhanced Network	Enhanced Network	Enhanced Network
Overall limit	300 000 000	300 000 000	1 600 000 000	1 600 000 000	3 000 000 000

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
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
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
Specialised radiology (combined limit in-hospital and out-of-hospital)	4 500 000	4 500 000	7 500 000	7 500 000	9 000 000
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
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	60 000 000	60 000 000	225 000 000	225 000 000	300 000 000
Psychiatric hospitalisation	10 days per annum	10 days per annum	14 days per annum	14 days per annum	20 days per annum
Prosthesis (per prosthesis)	9 000 000	9 000 000	12 500 000	12 500 000	15 000 000
External medical appliances	750 000	750 000	1 500 000	1 500 000	3 000 000

MAJOR DISEASE BENEFITS Subject to pre-authorisation and clinical treatment protocols

Overall limit	60 000 000	60 000 000	225 000 000	225 000 000	300 000 000
Cancer treatment	✓	✓	✓	✓	✓
Organ transplants	✓	✓	✓	✓	✓
Kidney dialysis	✓	✓	✓	✓	✓

INTERNATIONAL EMERGENCY EVACUATION BENEFITS Subject to pre-authorisation and clinical treatment protocols

International emergency evacuation and repatriation	Subject to overall limit	US\$200 000 (Africa and India)	Subject to overall limit	Subject to overall limit	Subject to overall limit
Compassionate travel for one person accompanying an evacuated person	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\$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\$75 per day for sundry costs (max 14 days)
Repatriation of mortal remains following an international emergency evacuation	3 500 000	10 000 000	10 000 000	10 000 000	30 000 000

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 	2 300 000 Sub limit for acute medication 800 000	2 300 000 Sub limit for acute medication 800 000	2 300 000 Sub limit for acute medication 800 000	4 500 000 Sub limit for acute medication 1 500 000	7 500 000 Sub limit for acute medication 3 000 000
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	Unlimited Subject to overall limit
Out-patient maternity care <i>Note: If this benefit is depleted, then claims will be paid from the available Day-to-Day Benefits</i>	1 500 000	1 500 000	1 500 000	2 250 000	3 000 000
Dentistry	Unlimited Sub limit for specialised dentistry 1 500 000	Unlimited Sub limit for specialised dentistry 1 500 000	Unlimited Sub limit for specialised dentistry 1 500 000	Unlimited Sub limit for specialised dentistry 2 250 000	Unlimited Sub limit for specialised dentistry 3 000 000
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 	700 000	700 000	700 000	1 000 000	1 400 000
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