

HEALTH COVER
Corporate and SME Benefit Table 2017/18
Zimbabwe



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ZIMBABWE | 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 USD.



LIBERTY

PRODUCT OPTION	Lite	Classic Tariff	Classic	Classic Evacuation	Classic Roaming	Plus	Elite
Region of cover	In-country only	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	Africa and India	Worldwide (excluding North America)
Network Providers paid at Liberty Tariffs	Restricted Network of Private and Government facilities No payment for services outside Network	Standard Network at AFHoZ tariffs	Standard Network at Liberty tariffs	Standard Network at Liberty tariffs	Standard Network at Liberty tariffs	Enhanced Network at Liberty tariffs	Enhanced Network at Liberty tariffs
Overall limit	20 600	103 000	103 000	103 000	515 000	515 000	1 030 000

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	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-hospital and out-of-hospital)	775	1 550	1 550	1 550	2 580	2 580	3 090
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)	5 200	20 600	20 600	20 600	77 300	77 300	103 000
Psychiatric hospitalisation	5 days per annum	10 days per annum	10 days per annum	10 days per annum	14 days per annum	14 days per annum	20 days per annum
Prosthesis (per prosthesis)	1 550	3 090	3 090	3 090	4 120	4 120	5 150
External medical appliances	210	260	260	260	520	520	1 030

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

Overall limit	10 300	20 600	20 600	20 600	77 300	77 300	103 000
Cancer treatment	Government hospitals only	✓	✓	✓	✓	✓	✓
Organ transplants	Government hospitals only	✓	✓	✓	✓	✓	✓
Kidney dialysis	Government hospitals only	✓	✓	✓	✓	✓	✓

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

International emergency evacuation and repatriation	x	x	x	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	x	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. Up to US\$50 per day for sundry costs (max 14 days)	Return economy class ticket and accommodation up to a maximum of 14 days. Up to US\$75 per day for sundry costs (max 14 days)
Repatriation of mortal remains following an international emergency evacuation	x	x	x	3 100	3 100	3 100	10 300

DAY-TO-DAY BENEFITS (Out-patient)

GP Consultations at providers on the Provided List (in Zimbabwe only)	✓	✓	✓	✓	✓	✓	✓
Acute Conditions Benefit (conditions that generally appear suddenly, progress rapidly and are relatively short in duration) <ul style="list-style-type: none"> GP consultations, specialist consultations outside of Provided List 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 	520 Sub limit for acute medication 260	770 Sub limit for acute medication 360	1 030 Sub limit for acute medication 520	1 030 Sub limit for acute medication 520	1 030 Sub limit for acute medication 520	1 550 Sub limit for acute medication 520	2 580 Sub limit for acute medication 1 030
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	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	410	520	520	520	520	770	1 030
Dentistry	310 at Government facilities Basic dentistry only	Unlimited Sub limit for specialised dentistry 620	Unlimited Sub limit for specialised dentistry 720	Unlimited Sub limit for specialised dentistry 720	Unlimited Sub limit for specialised dentistry 720	Unlimited Sub limit for specialised dentistry 1 030	Unlimited Sub limit for specialised dentistry 1 030
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 	216 at Government facilities	300	360	360	360	420	480
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