



LIBERTY

LIBERTY HEALTH COVER

Corporate and SME Benefit Table
2018/19
Tanzania



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TANZANIA

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The Liberty Health Cover (also known as Liberty Blue) product is licenced and administered in Tanzania by Strategis Insurance (Tanzania) Limited Registration No. 42175.

TANZANIA | LIBERTY HEALTH COVER CORPORATE AND SME BENEFIT TABLE 2018/19

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 TZS.



LIBERTY

PRODUCT OPTION	Lite	Classic	Classic Evacuation	Classic Roaming	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	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	Standard Network	Enhanced Network	Enhanced Network
Overall limit	40 000 000	200 000 000	200 000 000	1 000 000 000	1 000 000 000	2 000 000 000

HOSPITAL BENEFITS (In-patient) Subject to pre-authorisation and clinical treatment protocols						
In-hospital accommodation, specialists, theatre, ward, acute dialysis and medicine costs (Subject to overall limit)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Emergency ambulance services (Subject to overall limit)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Intensive care (Subject to overall limit)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specialised radiology (combined limit in and out of hospital)	1 540 000	3 020 000	3 020 000	5 140 000	5 140 000	6 100 000
In-patient maternity (childbirth) (Subject to overall limit)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	10 100 000	41 000 000	41 000 000	154 000 000	153 700 000	212 000 000
Psychiatric hospitalisation	5 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)	2 970 000	6 150 000	6 150 000	7 950 000	7 950 000	10 100 000
External medical appliances	403 000	514 000	514 000	1 010 000	1 010 000	2 070 000

MAJOR DISEASE BENEFITS Subject to pre-authorisation and clinical treatment protocols						
Overall limit	20 000 000	40 000 000	40 000 000	150 000 000	150 000 000	200 000 000
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	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	Return economy class ticket and accommodation up to a maximum of 14 days. US\$200 per day for sundry costs (max 14 days)	Return economy class ticket and accommodation up to a maximum of 14 days. US\$250 per day for sundry costs (max 14 days)	Return economy class ticket and accommodation up to a maximum of 14 days. US\$250 per day for sundry costs (max 14 days)	Return economy class ticket and accommodation up to a maximum of 14 days. US\$300 per day for sundry costs (max 14 days)
Repatriation of mortal remains following an international emergency evacuation	x	x	6 100 000	6 150 000	6 100 000	21 200 000

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 in 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 pre-authorised at designated centres 	1 010 000 Sub-limit for acute medication 403 000	1 540 000 Sub-limit for acute medication 530 000	1 540 000 Sub-limit for acute medication 530 000	1 540 000 Sub-limit for acute medication 530 000	3 020 000 Sub-limit for acute medication 1 010 000	5 140 000 Sub-limit for acute medication 1 960 000
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, clinical treatment protocols and overall limit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Out-patient maternity care Note: If this benefit is depleted, then claims will pay from the available day-to-day benefits	795 000	1 030 000	1 030 000	1 030 000	1 600 000	2 120 000
Dentistry	Basic dentistry only 408 000	Unlimited Sub-limit for Specialised dentistry 1 010 000	Unlimited Sub-limit for Specialised dentistry 1 010 000	Unlimited Sub-limit for Specialised dentistry 1 010 000	Unlimited Sub-limit for Specialised dentistry 1 540 000	Unlimited Sub-limit for Specialised dentistry 2 120 000
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 	265 000	451 000	451 000	451 000	689 000	928 000
Specialised radiology (combined limit in and 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