



LIBERTY

LIBERTY HEALTH COVER

Corporate and SME Benefit Table
2018/19
Uganda

UGANDA

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The Liberty Health Cover product is licenced and administered in
Uganda by Liberty Life Assurance Uganda Limited.
Registration No. 75913.

UGANDA | 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 UGX.



LIBERTY

PRODUCT OPTION	Essential	Essential Plus	Classic	Classic Evacuation	Classic Roaming	Plus	Elite
Region of cover	Uganda	Uganda	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 No payment for services outside Network	Enhanced Network No payment for services outside Network	Premier Network	Premier Network	Premier Network	Premier Network	Premier Network
Overall limit	60 000 000	100 000 000	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 (Subject to overall limit)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Emergency ambulance services (Subject to overall limit)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Intensive care (Subject to overall limit)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specialised radiology (combined limit in-hospital and out-of-hospital)	2 800 000	4 160 000	4 700 000	4 700 000	7 800 000	7 800 000	9 400 000
In-patient maternity (childbirth) (Subject to overall limit)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	14 600 000	26 000 000	62 400 000	62 400 000	234 000 000	234 000 000	312 000 000
Psychiatric hospitalisation	5 days per annum	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)	4 500 000	6 240 000	9 400 000	9 400 000	13 000 000	13 000 000	15 600 000
External medical appliances	600 000	780 000	780 000	780 000	1 560 000	1 560 000	3 120 000

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

Overall limit	31 000 000	47 000 000	62 000 000	62 000 000	230 000 000	230 000 000	310 000 000
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	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\$150 per day for sundry costs (max 14 days)	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	3 640 000	10 400 000	10 400 000	10 400 000	31 200 000

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 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 pre-authorised at designated centres 	1 456 000 Sub limit for acute medication 680 000	2 080 000 Sub limit for acute medication 730 000	2 392 000 Sub limit for acute medication 830 000	2 392 000 Sub limit for acute medication 830 000	2 392 000 Sub limit for acute medication 830 000	4 680 000 Sub limit for acute medication 1 560 000	7 800 000 Sub limit for acute medication 3 120 000
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, clinical treatment protocols and overall limit	3 120 000	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Out-patient maternity care Note: If this benefit is depleted, then claims will be paid from the available Day-to-Day Benefits	1 200 000	1 560 000	1 560 000	1 560 000	1 560 000	2 340 000	3 120 000
Dentistry	624 000 Basic dentistry only	Basic dentistry only Unlimited Subject to overall limit	Unlimited Sub limit for specialised dentistry 1 560 000	Unlimited Sub limit for specialised dentistry 1 560 000	Unlimited Sub limit for specialised dentistry 1 560 000	Unlimited Sub limit for specialised dentistry 2 340 000	Unlimited Sub limit for specialised dentistry 3 120 000
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 	416 000	520 000	728 000	728 000	728 000	1 040 000	1 456 000
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