



LIBERTY

LIBERTY HEALTH COVER

Corporate and SME Benefit Table
2018/19
Ghana



GHANA

Apex Health Insurance Ltd,
#7 Nii Yemoh Avenue, OIC Road, Shishie - East Legon
PO Box ST 237, Accra, Ghana, Cantonments
T + 233 265 380 622
E info@apexhealthghana.com

Emergencies (24 hrs) +233 501 304 156

Pre-authorization (24hrs)
+233 501 304 156

Post claims to the postal address above, or email:
info@apexhealthghana.com

The Liberty Health Cover (also known as Liberty Blue) product is administered in Ghana by Apex Health Insurance Limited Registration No. CO00 5015774.

GHANA | 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 GHS.



LIBERTY

PRODUCT OPTION	Lite	Classic	Plus	Elite
Region of cover	In-country only	In-country only	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	Enhanced Network	Enhanced Network
Overall limit	90 000	440 000	2 200 000	4 400 000

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
Emergency ambulance services (Subject to overall limit)	Unlimited	Unlimited	Unlimited	Unlimited
Intensive care (Subject to overall limit)	Unlimited	Unlimited	Unlimited	Unlimited
Specialised radiology (combined limit in-hospital and out-of-hospital)	3 300	7 000	11 000	13 000
In-patient maternity (childbirth) (Subject to overall limit)	Unlimited	Unlimited	Unlimited	Unlimited
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	22 000	88 000	330 000	440 000
Psychiatric hospitalisation	5 days per annum	10 days per annum	14 days per annum	20 days per annum
Prosthesis (per prosthesis)	7 000	13 000	18 000	22 000
External medical appliances	900	1 100	2 200	4 400

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

Overall limit	44 000	90 000	330 000	440 000
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	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\$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	13 000	44 000

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 	2 200 Sub limit for acute medication 900	3 300 Sub limit for acute medication 1 100	6 600 Sub limit for acute medication 2 200	11 000 Sub limit for acute medication 4 400
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	Unlimited	Unlimited	Unlimited	Unlimited
Out-patient maternity care <i>Note: If this benefit is depleted, then claims will be paid from the available Day-to-Day Benefits</i>	1 800	2 200	3 300	4 400
Dentistry	900 Basic dentistry only	Unlimited Sub limit for specialised dentistry 2 200	Unlimited Sub limit for specialised dentistry 3 300	Unlimited Sub limit for specialised dentistry 4 400
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 	600	900	1 300	1 800
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