

# GHANA | Liberty Health Cover micro enterprises (ME) benefit table 2021

This table will give you an overall summary of the benefits we offer. Please read this summary together with the Liberty Health Cover Policy Conditions, which provides more detailed information. The annual benefit limits per insured person for the year are in Ghanaian Cedi (GHS).



Benefit plan	Global Elite	Plus Africa	Classic Critical Care	Classic
<b>Region of cover</b>	Worldwide (excluding North America) Evacuation and critical care: Africa and India	Africa and India	In-country only	In-country only
<b>Network providers paid at Liberty Tariffs</b>	Premier Network	Premier Network	Enhanced Network	Enhanced Network
<b>Overall limit</b>	5 300 000	2 500 000	530 000	530 000
<b>Day-to-day benefits (for conditions that generally appear suddenly, progress rapidly and are relatively short in duration)</b>				
<ul style="list-style-type: none"> <li>GP and specialist consultations</li> <li>Prescribed acute medication including vaccinations</li> <li>Diagnostic tests</li> <li>Pathology, i.e. blood tests requested by a doctor in the course of your consultations</li> <li>Basic radiology, i.e. out-of-hospital basic x-rays</li> <li>Out-of-hospital non-surgical procedures such as applying plaster of paris and stitches</li> <li>Auxiliary services such as physiotherapy, chiropractics and speech therapy</li> <li>Annual medical examination pre-authorised at designated centres</li> </ul>	13 000 Sub-limit for prescribed acute medication 5 300	8 000 Sub-limit for prescribed acute medication 2 600	4 000 Sub-limit for prescribed acute medication 1 300	4 000 Sub-limit for prescribed acute medication 1 300
<b>Optical benefits</b>				
1 x eye test per insured person per year Frames and lenses (including contact lenses) every 2 years	2 200	1 570	1 100	1 100
<b>Dental benefits (subject to clinical funding protocols)</b>				
<b>Basic dentistry</b> Dental consultations, basic dental procedures including removal of teeth, fillings, preventative treatment, scaling and polishing and x-rays	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit
<b>Specialised dentistry</b> Root canal treatment, dentures, inlays, crowns, bridges, periodontal treatment, orthodontic treatment and procedures in rooms. Orthodontic treatment will be restricted to members up to and including the age of 21 years.	5 300	4 000	2 600	2 600
<b>Psychological wellbeing benefits</b>				
<b>Psychologist/social worker consultations and prescribed acute medication</b>	Subject to day-to-day benefits limit	Subject to day-to-day benefits limit	Subject to day-to-day benefits limit	Subject to day-to-day benefits limit
<b>Ongoing psychiatric consultations and associated chronic medication</b>	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit
<b>Hospital benefits (subject to pre-authorisation and pre-clinical funding protocols)</b>	20 days per annum	14 days per annum	10 days per annum	10 days per annum
<b>Maternity benefits (subject to pre-authorisation and clinical funding protocols)</b>				
<b>Out-patient maternity care</b> Antenatal consultations, ultrasounds and pathology services, including amniocentesis, are paid from this benefit. Any additional maternity claims will be paid from the available day-to-day benefits	<ul style="list-style-type: none"> <li>Consultations x 12</li> <li>Ultrasound scans x 3</li> <li>Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation)</li> </ul>	<ul style="list-style-type: none"> <li>Consultations x 12</li> <li>Ultrasound scans x 3</li> <li>Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation)</li> </ul>	<ul style="list-style-type: none"> <li>Consultations x 12</li> <li>Ultrasound scans x 3</li> <li>Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation)</li> </ul>	<ul style="list-style-type: none"> <li>Consultations x 12</li> <li>Ultrasound scans x 3</li> <li>Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation)</li> </ul>
<b>Out-patient high-risk pregnancies</b> Subject to enrolment for case management	Additional consultations and ultrasound scans	Additional consultations and ultrasound scans	Additional consultations and ultrasound scans	Additional consultations and ultrasound scans
<b>In-patient maternity - childbirth and management of high-risk pregnancies</b>	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit
<b>Neonatal care - incubator, phototherapy, congenital conditions, prematurity</b>	530 000	400 000	107 000	107 000
<b>Postnatal depression - medication, consultations, pathology</b>	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit
<b>Chronic conditions benefits (subject to pre-authorisation and clinical funding protocols for conditions that require medication and treatment for more than three continuous months)</b>				
<b>GP and specialist consultations, prescribed medication, radiology and pathology (e.g. blood tests)</b>	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit
<b>Hospital benefits (subject to pre-authorisation and clinical funding protocols)</b>				
<b>In-hospital accommodation, specialists, theatre, ward, acute dialysis and medicine costs</b>	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit
<b>Intensive care</b>	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit
<b>Specialised radiology - combined limit in and out of hospital</b>	15 700	13 000	8 500	8 500
<b>Prosthesis and devices - per prosthesis/device</b>	26 000	22 000	15 700	15 700
<b>External medical appliances</b>	5 300	2 600	1 300	1 300
<b>Ambulance benefits (within region of cover)</b>				
<b>Emergency road ambulance services</b>	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit
<b>Non-emergency road ambulance, cross-border ambulance (subject to pre-authorisation)</b>	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit
<b>Major diseases benefits (subject to pre-authorisation and clinical funding protocols)</b>				
<b>Major diseases benefits limit</b>	530 000	400 000	100 000	100 000
<b>Provision of treatment (subject to the major diseases benefits limit)</b>	Oncology treatment, organ transplants and renal dialysis	Oncology treatment, organ transplants and renal dialysis	Oncology treatment, organ transplants and renal dialysis	Oncology treatment, organ transplants and renal dialysis
<b>International benefits (subject to pre-authorisation and clinical funding protocols)</b>				
<b>International emergency medical evacuations</b> In the case of a medical emergency/life-threatening condition and where treatment is not available locally, cover includes: international evacuation and foreign treatment costs	Subject to the overall limit and appropriate sublimits. Africa and India only.	Subject to the overall limit and appropriate sublimits. Africa and India only.	US\$200 000 Africa and India only.	x
<b>Critical care</b> In the case of a medically necessary, non-emergency life-threatening condition, where treatment for in-patient care is not available locally, cover includes: international travel/accommodation and foreign treatment costs	Subject to the overall limit and appropriate sublimits. Africa and India only.	Subject to the overall limit and appropriate sublimits. Africa and India only.	Subject to the overall limit and appropriate sublimits. Africa and India only.	x
<b>Travel and accommodation costs per event</b> Applicable only to international emergency medical evacuations and critical care cases for the patient, and where applicable, one accompanying person	Return economy class ticket and accommodation up to a maximum of 14 days. US\$300 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\$200 per day for sundry costs (max 14 days).	x
<b>Repatriation of mortal remains</b> Applicable to international emergency medical evacuations and critical care cases only	53 200	15 700	15 700	x
<b>Elective roaming</b> Applicable to beneficiaries electing to obtain medical services outside their country of residence and in line with their benefit plan region of cover. Cover includes foreign treatment cost and services but not travel.	Subject to the overall limit and appropriate sublimits	Subject to the overall limit and appropriate sublimits	Subject to the overall limit and appropriate sublimits	x
<b>LIBERTY WELLBEING</b>	Available to all beneficiaries. Access to the Liberty Wellbeing online platform for self-completion of health assessments and easy, 24-hour access to clinically approved health promotion material.			

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 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



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The Liberty Health Cover (Liberty Blue) product  
is administered in Ghana by Apex Health Insurance Limited  
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