

# GHANA | Liberty Health Cover micro enterprises (ME) hospital benefit table 2022

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 Hospital	Plus Africa Hospital	Classic Critical Care Hospital	Classic Hospital
<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>	5 650 000	2 700 000	565 000	565 000

Psychological wellbeing benefits				
<b>Hospital benefits</b> (subject to pre-authorisation and clinical funding protocols)	20 days per annum	14 days per annum	10 days per annum	10 days per annum

Maternity benefits (subject to pre-authorisation and clinical funding protocols)				
<b>In-patient maternity</b> - childbirth and management of high-risk pregnancies	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</b> - incubator, phototherapy, congenital conditions, prematurity	565 000	430 000	115 000	115 000

Hospital benefits (subject to pre-authorisation and clinical funding protocols)				
<b>In-hospital accommodation, specialists, theatre, ward, radiology, pathology, 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</b> - combined limit in and out of hospital	17 000	14 000	9 100	9 100
<b>Prosthesis and devices</b> - per prosthesis/device	28 000	23 500	17 000	17 000
<b>External medical appliances</b>	5 650	2 800	1 400	1 400

Ambulance benefits (within region of cover)				
<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</b> (subject to pre-authorisation)	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

Major diseases benefits (subject to pre-authorisation and clinical funding protocols)				
<b>Major diseases benefits limit</b>	565 000	430 000	105 000	105 000
<b>Provision of treatment</b> (subject to the major diseases benefits limit)	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

International benefits (subject to pre-authorisation and clinical funding protocols)				
<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	57 000	17 000	17 000	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

LIBERTY WELLBEING	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.
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**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



**GHANA**

Apex Health Insurance Ltd, 4th Floor, Zion House,  
#7 Nii Yemoh Avenue, Boundary Road, Shishie - East Legon  
PO Box ST 237, Accra, Ghana, Cantonments  
T +233 265 380 622  
E [info@apexhealthghana.com](mailto:info@apexhealthghana.com)

**Emergencies (24 hrs)** +233 501 304 156

**Pre-authorisation (24hrs)**  
+233 501 304 156

**Post claims to the postal address above, or email:**  
[info@apexhealthghana.com](mailto:info@apexhealthghana.com)

The Liberty Health Cover (Liberty Blue) product  
is administered in Ghana by Apex Health Insurance Limited  
Registration No. C000 5015774.