

KENYA | Heritage Blue corporate benefit table 2023

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 Kenyan Shilling (KES).

Benefit plan	Global Elite	Plus Africa	Classic Critical Care	Classic	Lite	Core
Region of cover	Worldwide (excluding North America)	Africa and India, Thailand and U.A.E	East Africa Evacuation and Critical Care: Africa & India	Out-patient care: East Africa only In-Patient care: East Africa and India where treatment is medically necessary and not available locally.	In-country only	In-country only
Network providers paid at Liberty Tariffs	Premier Network Out of Network will be reimbursed subject to Premier network tariffs	Premier Network Out of Network will be reimbursed subject to Premier network tariffs	Enhanced Network Out of Network will be reimbursed subject to Enhanced network tariffs	Enhanced Network Out of Network will be reimbursed subject to Enhanced network tariffs	Standard Network Out of Network will be reimbursed subject to Standard network tariffs	Restricted Network of providers only Out of Network will be reimbursed subject to Restricted network tariffs
Overall limit	245 000 000	99 000 000	48 500 000	9 900 000	4 850 000	2 450 000
Day-to-day benefits (for conditions that generally appear suddenly, progress rapidly and are relatively short in duration)						
<ul style="list-style-type: none"> GP and specialist consultations 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 	305 000	185 000	120 000	98 000	61 000	x
Prescribed acute medication including vaccinations	120 000	85 500	61 000	49 000	30 500	x
Wellness Check-up Benefit	37 000	30 500	24 500	18 500	x	x
Optical benefits						
1 x eye test per insured person per year Frames and lenses (including contact lenses) every 2 years	49 000	42 500	37 000	30 500	18 500	x
In-Hospital Optical Surgery	365 000	310 000	245 000	185 000	120 000	120 000
Dental benefits (subject to clinical funding protocols)						
Dentistry (Basic and Specialised)	79 500	49 000	42 500	37 000	18 500	x
In-Hospital Dental Surgery	365 000	310 000	245 000	185 000	120 000	120 000
Psychological wellbeing benefits						
Psychologist/social worker consultations and prescribed acute medication	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	Subject to day-to-day benefits limit	Subject to day-to-day benefits limit
Ongoing psychiatric consultations and associated chronic medication	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit
Hospital benefits (subject to pre-authorisation and clinical funding protocols)	28 days per annum	24 days per annum	24 days per annum	20 days per annum	10 days per annum	10 days per annum
Maternity benefits (subject to pre-authorisation and clinical funding protocols)						
Out-patient maternity care 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"> Consultations x 12 Ultrasound scans x 3 Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation) 	<ul style="list-style-type: none"> Consultations x 12 Ultrasound scans x 3 Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation) 	<ul style="list-style-type: none"> Consultations x 12 Ultrasound scans x 3 Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation) 	<ul style="list-style-type: none"> Consultations x 12 Ultrasound scans x 3 Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation) 	Covered under Acute Conditions Benefit	x
Out-patient high-risk pregnancies 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	Additional consultations and ultrasound scans	
In-patient maternity - childbirth and management of high-risk pregnancies	490 000	435 000	365 000	295 000	245 000	245 000
Maternity complications (Post delivery)	Subject to overall limit, maximum of 6 weeks	Subject to overall limit, maximum of 6 weeks	1 210 000	980 000	605 000	605 000
Neonatal care - incubator, phototherapy, congenital conditions, prematurity	6 170 000	3 050 000	2 425 000	1 210 000	605 000	605 000
Postnatal depression - medication, consultations, pathology	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	x
Chronic conditions benefits (subject to pre-authorisation and clinical funding protocols for conditions that require medication and treatment for more than three continuous months)						
GP and specialist consultations, prescribed medication, radiology and pathology (e.g. blood tests)	375 000	295 000	245 000	190 000	130 000	x

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.

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Overall limit	245 000 000	99 000 000	48 500 000	9 900 000	4 850 000	2 450 000

Hospital benefits (subject to pre-authorisation and clinical funding protocols)

In-hospital accommodation	Standard private room en-suite	Standard private room en-suite	Standard private room en-suite	Standard private room	Standard private room	Standard private room
Intensive care	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit	30 days per annum	20 days per annum	20 days per annum
In-hospital accommodation, specialists, theatre, ward, acute dialysis and medicine costs	Subject to overall limit Discharge medicine limited to 14 days after hospitalisation	Subject to overall limit Discharge medicine limited to 14 days after hospitalisation	Subject to overall limit Discharge medicine limited to 14 days after hospitalisation	Subject to overall limit Discharge medicine limited to 14 days after hospitalisation	Subject to overall limit Discharge medicine limited to 14 days after hospitalisation	Subject to overall limit Discharge medicine limited to 14 days after hospitalisation
Rehabilitation, Private nursing and Hospice care	300 000 up to a maximum of 30 days	260 000 up to a maximum of 30 days	220 000 up to a maximum of 30 days	220 000 up to a maximum of 30 days	150 000 up to a maximum of 30 days	150 000 up to a maximum of 30 days
Specialised radiology - combined limit in and out of hospital	269 000	242 000	203 000	181 000	132 000	109 000
Prosthesis and devices - per prosthesis/device	550 000	425 000	365 000	295 000	210 000	210 000
External medical appliances	115 000	74 000	55 500	43 500	24 500	24 500
Hospitalisation related to Chronic conditions	3 750 000	3 060 000	2 425 000	1 900 000	1 210 000	1 210 000

Ambulance benefits (within region of cover)

Emergency road ambulance services	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	Paid in full Subject to overall limit	Paid in full Subject to overall limit
Non-emergency road ambulance, cross-border ambulance (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	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)

Major diseases benefits limit	6 855 000	3 535 000	2 535 000	2 215 000	1 475 000	1 475 000
Provision of treatment (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	Oncology treatment, organ transplants and renal dialysis	Oncology treatment, organ transplants and renal dialysis

International benefits (subject to pre-authorisation and clinical funding protocols)

International emergency medical evacuations 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	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Available in India or South Africa where treatment is not locally available	x	x
Critical care 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.	Subject to the overall limit and appropriate sublimits.	Subject to the overall limit and appropriate sublimits.	x	x	x
Travel and accommodation costs per event Applicable only to international emergency medical evacuations and critical care cases for the patient, and where applicable, one accompanying person	For an accompanying family member, return economy class ticket and up to 37 500 per day for ancillary charges, (max 14 days)	For an accompanying family member, return economy class ticket and up to 29 500 per day for ancillary charges, (max 10 days)	For an accompanying family member, return economy class ticket and up to 29 500 per day for ancillary charges, (max 7 days)	Return economy class ticket for accompanying parent/ guardian where patient is a child aged 12 years and younger	x	x
Repatriation of mortal remains Applicable to international emergency medical evacuations and critical care cases only	1 105 000	370 000	245 000	245 000	x	x
Elective roaming 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	Subject to overall limit and appropriate sub limits (in patient care only, where treatment is not locally available)	x	x
Emergency treatment whilst travelling outside area of cover (up to max 60 days per trip). The International emergency evacuation benefits are not covered outside the area of cover.	Up to Kes 14 770 000 in USA and Canada. For other countries when outside your area of cover, benefits are subject to limits specified in this benefit table.	Up to Kes 12 130 000 000 in USA and Canada. For other countries when outside your area of cover, benefits are subject to limits specified in this benefit table.	Up to Kes 9 915 000 in USA and Canada. For other countries when outside your area of cover, benefits are subject to limits specified in this benefit table.	Up to Kes 7 385 000 in USA and Canada. For other countries when outside your area of cover, benefits are subject to limits specified in this benefit table.	x	x

LIBERTY WELLBEING AND DIGITAL TOOLS	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. Access to digital tools including a unique customer profile via desktop login or the Liberty Health Mobile App (iOS and Android).
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A member of  LIBERTY

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