

# KENYA | Liberty Health Cover Multinational 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
<b>Region of cover</b>	Worldwide (excluding North America) Evacuation and critical care: Africa and India	Africa, 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
<b>Network providers paid at Liberty Tariffs</b>	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
<b>Overall limit</b>	245 000 000	99 000 000	48 500 000	9 900 000	4 850 000
<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>Auxillary services such as physiotherapy, chiropractics and speech therapy</li> <li>Annual medical examination pre-authorised at designated centres</li> </ul>	305 000 Sub-limit for prescribed acute medication 120 000	185 000 Sub-limit for prescribed acute medication 85 500	120 000 Sub-limit for prescribed acute medication 61 000	98 000 Sub-limit for prescribed acute medication 49 000	61 000 Sub-limit for prescribed acute medication 30 500
<b>Wellness Check-up Benefit</b>	37 000	30 500	24 500	18 500	x
<b>Optical benefits</b>					
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
<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.	79 500	49 000	42 500	37 000	16 500
<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	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	Subject to chronic conditions benefits limit
<b>Hospital benefits (subject to pre-authorisation and clinical funding protocols)</b>	28 days per annum	24 days per annum	24 days per annum	20 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>	Covered under Acute Conditions Benefit
<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	Paid in full Subject to overall limit
<b>Neonatal care - incubator, phototherapy, congenital conditions, prematurity</b>	6 150 000	3 060 000	2 425 000	1 213 500	605 000
<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	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	Paid in full Subject to overall limit
<b>Hospital benefits (subject to pre-authorisation and clinical funding protocols)</b>					
<b>In-hospital accommodation</b>	Standard private room en-suite	Standard private room en-suite	Standard private room en-suite	Standard private room	Standard private room
<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	Paid in full Subject to overall limit
<b>In-hospital accommodation, specialists, theatre, ward, acute dialysis and medicine costs</b>	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
<b>Rehabilitation, Private nursing and Hospice care</b>	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
<b>Specialised radiology - combined limit in and out of hospital</b>	269 000	242 000	203 000	181 000	132 000
<b>Prosthesis and devices - per prosthesis/device</b>	550 000	425 000	365 000	295 000	210 000
<b>External medical appliances</b>	115 000	74 000	55 500	43 500	24 500
<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	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	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>	6 850 000	3 535 000	2 550 000	2 215 000	1 477 000
<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	Oncology treatment, organ transplants and renal dialysis

**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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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.	Subject to the overall limit and appropriate sublimits.	Subject to the overall limit and appropriate sublimits.	x	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.	Subject to the overall limit and appropriate sublimits.	Subject to the overall limit and appropriate sublimits.	x	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	x
<b>Repatriation of mortal remains</b> Applicable to international emergency medical evacuations and critical care cases only	1 100 000	370 000	245 000	x	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	In-Patient care: East Africa and India where treatment is medically necessary and not available locally.	x
<b>Emergency treatment whilst travelling outside area of cover (up to max 60 days per trip).</b> The International emergency evacuation benefits are not covered outside the area of cover.	Up to Kes 14 800 000 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 12 100 000 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.	

<b>LIBERTY WELLBEING AND DIGITAL TOOLS</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. 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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# Heritage

Insurance Company

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