

LESOTHO | Liberty Health Cover corporate and SME benefit table 2024



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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 Lesotho Loti (LSL)

Benefit plan	Plus Africa	Classic	Classic Saver	Traditional	Traditional Saver	Essence	Core Care
Region of cover	Africa, India and U.A.E	Lesotho and South Africa	Lesotho and South Africa	Lesotho and South Africa	Lesotho and South Africa	Lesotho and South Africa	Lesotho and South Africa
Network providers paid at Liberty Tariffs	Premier Network	Premier Network	Premier Network	Enhanced Network	Enhanced Network	Enhanced Network	Enhanced Network
Overall limit	Unlimited	2 150 000	2 150 000	1 050 000	1 050 000	640 000	1 050 000
Medical savings account	x	x	35% of annual premium per family	x	40% of annual premium per family	x	x
Day-to-day benefits (for conditions that generally appear suddenly, progress rapidly and are relatively short in duration)							
GP and Specialist consultations	12 per annum	10 per annum		8 per annum		6 per annum	
Out-of-hospital non-surgical procedures, such as applying plaster of paris and stitches	38 500	19 500		9 650		6 450	
Prescribed acute medication including vaccinations	12 000 OTC sub-limit of 945 per annum, maximum of 410 per claim	10 150 OTC sub-limit of 785 per annum, maximum of 315 per claim		7 100 OTC sub-limit of 635 per annum, maximum of 235 per claim		5 000 OTC sub-limit of 635 per annum, maximum of 175 per claim	
Basic radiology (e.g. basic x-rays) and pathology (e.g. blood tests) requested by a doctor	22 500	10 500		7 100		5 000	
Auxiliary services such as physiotherapy, chiropractics and speech therapy	4 250	2 750		2 000		1 850	
Extender Benefit	2 750 per family per annum	2 350 per family per annum		1 800 per family per annum		1 250 per family per annum	
Chronic Conditions Benefit (conditions that require medication and treatment for more than three continuous months) • 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	24 500	10 550	Paid from Medical Savings Account	7 000	Paid from Medical Savings Account	5 000	x
Optical benefits							
1 x eye test per insured person per year Frames and lenses (including contact lenses) every 2 years	5 000	4 600	Paid from Medical Savings Account	4 250	Paid from Medical Savings Account	3 000	x
Dental benefits (subject to clinical funding protocols)							
Basic dentistry Dental consultations, basic dental procedures including removal of teeth, fillings, preventative treatment, scaling and polishing and x-rays	4 100	3 000					
Specialised dentistry 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.	8 450	4 250	Paid from Medical Savings Account	3 250	Paid from Medical Savings Account	3 100	x
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	Paid from Medical Savings Account	Subject to day-to-day benefits limit	Paid from Medical Savings Account	Subject to day-to-day benefits limit	x
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	
Psychiatric hospitalisation	25 days per annum	20 days per annum	20 days per annum	20 days per annum	20 days per annum	10 days per annum	20 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	• Consultations x 12 • Ultrasound scans x 3 • Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation)	• Consultations x 12 • Ultrasound scans x 3 • Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation)	Paid from Medical Savings Account	10 550	Paid from Medical Savings Account	8 450	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		
In-patient maternity - 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	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit
Neonatal care - incubator, phototherapy, congenital conditions, prematurity	845 000	490 000	490 000	340 000	340 000	245 000	340 000
Postnatal depression - medication, consultations, pathology	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Paid from Medical Savings Account	Subject to chronic conditions benefits limit	Paid from Medical Savings Account	Subject to chronic conditions benefits limit	x
Hospital benefits (subject to pre-authorisation and clinical funding protocols)							
In-hospital accommodation, specialists, theatre, ward, radiology, pathology, acute dialysis and medicine costs	Paid in full Subject to overall limit (private ward limit of 3 300 per day)	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
Rehabilitation, Private nursing and Hospice care	43 000 up to a maximum of 30 days	37 500 up to a maximum of 30 days	37 500 up to a maximum of 30 days	32 000 up to a maximum of 30 days	32 000 up to a maximum of 30 days	21 500 up to a maximum of 30 days	32 000 up to a maximum of 30 days
Specialised radiology - combined limit in and out of hospital	55 000	46 500	46 500	33 500	33 500	27 500	33 500
Prosthesis and devices - per prosthesis/device	585 000 for Cochlear implants 84 500 for all other prosthesis	465 000 for Cochlear implants 67 500 for all other prosthesis	465 000 for Cochlear implants 67 500 for all other prosthesis	405 000 for Cochlear implants 59 000 for all other prosthesis	405 000 for Cochlear implants 59 000 for all other prosthesis	345 000 for Cochlear implants 50 000 for all other prosthesis	405 000 for Cochlear implants 59 000 for all other prosthesis
External medical appliances	265 000 for Hearing Aids 34 000 for Other appliances	130 000 for Hearing Aids 17 000 for Other appliances	130 000 for Hearing Aids 17 000 for Other appliances	91 000 for Hearing Aids 12 000 for Other appliances	91 000 for Hearing Aids 12 000 for Other appliances	77 000 for Hearing Aids 9 950 for Other appliances	91 000 for Hearing Aids 12 000 for Other appliances
Ambulance benefits (within region of cover)							
Emergency in-country ambulance services (mode determined by logistics)	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	Paid in full Subject to overall limit
Non-emergency ambulance and cross-border ambulance (mode to be determined by logistics, 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	Paid in full Subject to overall limit
Major diseases benefits (subject to pre-authorisation and clinical funding protocols)							
Major diseases benefits limit	1 250 000	845 000	845 000	635 000	635 000	560 000	635 000
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	Oncology treatment, organ transplants and renal dialysis
Donor matching (limited to immediate family members on the policy)	Paid subject to the major diseases benefit limit	Paid subject to the major diseases benefit limit	Paid subject to the major diseases benefit limit	Paid subject to the major diseases benefit limit	Paid subject to the major diseases benefit limit	Paid subject to the major diseases benefit limit	Paid subject to the major diseases benefit limit
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	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 the overall limit and appropriate sublimits.	Subject to the overall limit and appropriate sublimits.	Subject to the overall limit and appropriate sublimits.	Subject to the overall limit and appropriate sublimits.
Critical care In the case of a medically necessary, non-emergency life-threatening condition, where treatment for inpatient care is not available locally, cover includes: international travel/accommodation and foreign treatment costs (South Africa only).	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 the overall limit and appropriate sublimits.	Subject to the overall limit and appropriate sublimits.	Subject to the overall limit and appropriate sublimits.	Subject to the overall limit and appropriate sublimits.
Travel and accommodation costs per event Travel and accommodation cost applicable to emergency medical evacuations, critical care and hospital admissions or where the patient is a child or unable to travel without assistance.	Accommodation for one family member accompanying an insured person receiving care outside Lesotho. Up to a maximum of 5 nights. LSL245 per day for sundry costs (max 5 days)	Accommodation for one family member accompanying an insured person receiving care outside Lesotho. Up to a maximum of 5 nights. LSL245 per day for sundry costs (max 5 days)	Accommodation for one family member accompanying an insured person receiving care outside Lesotho. Up to a maximum of 5 nights. LSL245 per day for sundry costs (max 5 days)	Accommodation for one family member accompanying an insured person receiving care outside Lesotho. Up to a maximum of 5 nights. LSL245 per day for sundry costs (max 5 days)	Accommodation for one family member accompanying an insured person receiving care outside Lesotho. Up to a maximum of 5 nights. LSL245 per day for sundry costs (max 5 days)	Accommodation for one family member accompanying an insured person receiving care outside Lesotho. Up to a maximum of 5 nights. LSL245 per day for sundry costs (max 5 days)	Accommodation for one family member accompanying an insured person receiving care outside Lesotho. Up to a maximum of 5 nights. LSL245 per day for sundry costs (max 5 days)
Repatriation of mortal remains Applicable to international emergency medical evacuations and critical care cases only	17 000	17 000	17 000	17 000	17 000	17 000	17 000
FUNERAL BENEFIT The funeral benefit pays out a lump sum in the event of the death of the member, spouse, children or extended family members (if applicable)	15 000	15 000	15 000	15 000	15 000	15 000	15 000
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).						

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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