



**LIBERTY**

*In it with you*

## Liberty Health Cover Mini Membership guide 2022.

### Welcome to Liberty Health Cover.

We are passionate about providing access to reliable, comprehensive, quality healthcare. By joining us you and your family:



Enjoy **comprehensive benefits** that ensure access to quality healthcare when you need it



Receive **treatment on credit** (without having to pay cash upfront), with 96% of claims paid directly to our network of contracted healthcare providers



Have peace of mind with dedicated in-country **customer care support** and access to **24-hour assistance** for medical emergencies



Have access to secure and **proactive online health tools** and **self-service facilities**, 24 hours a day

**For more details, please refer to our full Membership Guide, available from the 'downloads' section on our website, [www.libertyhealth.net](http://www.libertyhealth.net).**



# How to access your cover.

Your membership card gives you access to comprehensive cover at our network of contracted healthcare providers.

You will receive a personalised membership card for you and your registered dependants on Liberty Health Cover. Keep your card safe and always take it with you. Your card is recognised and trusted by our network of contracted healthcare providers and provides access to care when you need it.

## What to do if your details change.

If your details change, contact your Human Resources (HR) department immediately to update the details we have for you on system and, if necessary, to send you a new card. We always need your latest email address and primary or main mobile number. We use these contact details to reach you with important information about your cover.

## What to do if your card is lost or stolen.

- Inform us immediately by either calling or emailing your local Liberty Health Cover office.
- If you don't, you may be held personally responsible for any claims paid through misuse of your card.

## When your cover ends you must return your card to us.

- Your membership card remains the property of Liberty Health Cover and you must please return it to us if your cover ends.
- If your card is used to visit a healthcare provider after your cover has come to an end, you will be responsible for these costs.

## Fraud.

### What happens if your card is used fraudulently?

If any claim you submit is found to be false or fraudulent, or if you/your dependants/anyone acting on your behalf use fraudulent means to obtain benefits under your health insurance cover:

- your cover may be cancelled immediately and you may lose all your benefits and premiums paid, or
- your employer's entire policy may be cancelled immediately and all benefits and premiums paid may be lost, and
- we may also take legal action.



### How to report suspected fraud.

To report suspected fraud, or any unethical behaviour related to your Liberty Health Cover, please:

- email: [fraud@libertyhealth.net](mailto:fraud@libertyhealth.net), or
- call us on the anonymous hotline number for your country. To find the number, go to [www.libertyhealth.net](http://www.libertyhealth.net), select your country, and click on 'Fraud' at the bottom of the homepage. Once you are on the Fraud page, scroll to the bottom to find the hotline for your country.



#### MOZAMBIQUE

Membership Number: XXXXXX  
Dependant Code: 02  
Main Member Name: Mr XXXXXXX  
Main Member Surname: XXXXXXX  
First Name: Mr XXXXXXX  
Surname: XXXXXXX  
Plan: CLASSIC  
Date of Birth: xx/xx/xxxx  
Benefit Start Date: 01/08/2016

PHOTO OF  
MEMBER  
WHEN  
REQUIRED

Contact No./Pre-authorisation No.: XXX

International Emergency Evacuation No.: XXX

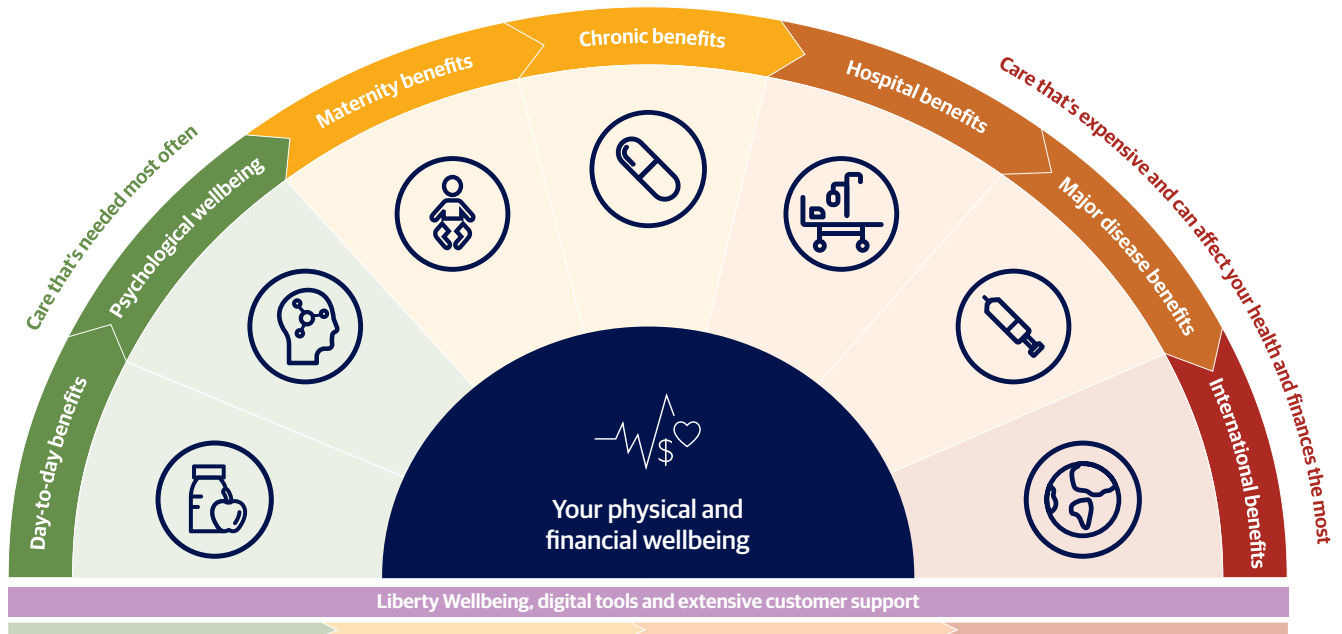
\* Please note that membership cards may look different in certain countries.



# Access the care you need.

With access to comprehensive benefits you can have peace of mind about both your physical and financial wellbeing.

You have benefits for all these categories of cover:



DAY-TO-DAY BENEFITS	MATERNITY BENEFITS	HOSPITAL BENEFITS	INTERNATIONAL BENEFITS
Take care of your everyday medical needs such as GP consultations, medication, dental and optical care	Access all the care you and your baby need during and after your pregnancy	Get comprehensive cover for the care, services and facilities you need, whether for emergencies or planned hospital admissions	Access international benefits on select plans with choice in location of care, life-saving critical care and emergency medical evacuation when necessary
PSYCHOLOGICAL WELLBEING	CHRONIC BENEFITS	MAJOR DISEASE BENEFITS	
Get the necessary treatment to manage your mental health and to live life optimally	Get the necessary care to manage over 100 chronic conditions, such as diabetes, hypertension, HIV and asthma	Access the specialist, long-term care you need for major diseases, including oncology, renal dialysis and organ transplants	

Benefits are paid up to the relevant benefit limit shown in your Liberty Health Cover Benefit Table.

To view information on the benefits for your plan or to find a list of Network providers in your area, please:

- register or log in to your online profile on our website ([www.libertyhealth.net](http://www.libertyhealth.net)) or via the Liberty Health App (see page 7 for details on how to register),
- contact your Human Resources (HR) department, or
- call your local Liberty Health Cover office - see the last page of this brochure for their details.



## Using a Network versus a non-Network provider.

- If you use a Network provider, Liberty Health will pay the healthcare provider directly.
- If you use a provider outside the Network, you may have to pay for treatment upfront. If your benefit plan covers treatment from non-Network providers, you can submit a claim for a refund. (See page 6 for instructions on how to submit a claim.)



# Pre-authorisation.

Have peace of mind that you will receive the most appropriate and cost-effective treatment.

It's important to know when and how to get pre-authorisation, so that you can have peace of mind that the costs of the benefits and services you require will be paid.

## Pre-authorisation is granted based on the following:

- The validity of your membership
- Clinical appropriateness of the treatment
- The level of care and the length of your hospital stay (where applicable)
- The Liberty Health Cover policy conditions
- Evidence-based clinical guidelines
- Your available benefits



### How to obtain pre-authorisation.

Unless a specific process for obtaining pre-authorisation is given in any of the benefit sections below, please follow this process to obtain pre-authorisation.

You or your treating provider can contact us to obtain pre-authorisation by:

- calling your local Liberty Health Cover office, or
- emailing the required information to us.

For contact details visit [www.libertyhealth.net](http://www.libertyhealth.net), or see the 'Contact us' section at the end of this guide.



### Pre-authorisation does not necessarily guarantee we'll pay for the treatment.

While we make every effort to ensure claims are paid, for example by confirming the validity of your membership and your available benefits, we may not cover the costs if events beyond our control affect the validity of the claim.

## Hospital treatments and services.

### Treatments and services that we cover once you have pre-authorisation.

- Hospitalisation and standard in-hospital procedures
- Dental surgery, maxillofacial surgery, orthodontics and any specialised dentistry that requires hospitalisation
- Hearing aids, wheelchairs, blood pressure monitors, orthopaedic boots and glucometers
- Cancer/oncology treatment
- Renal (kidney) dialysis
- Organ transplants (selected benefit plans only)
- Specialised radiology, including CT and MRI scans
- Emergency medical transfers, including evacuations



You must get pre-authorisation at least **48 hours before** your planned treatment or before you are admitted to hospital. This gives us time to ask for any additional information from you we may need.

**Please refer to our full Membership Guide (available from the 'downloads' section on our website) for more details on the information that your healthcare provider should give us.**





## Medical emergencies.

### What qualifies as a medical emergency?

An emergency medical condition is a condition that:

- happens suddenly and unexpectedly, and
- requires immediate medical or surgical treatment where failure to provide this treatment would result in serious impairment of bodily functions, serious dysfunction of a bodily organ or part, or would place the person's life in danger.

### How to obtain pre-authorisation.

Please contact us according to the instructions on the previous page:

- within 48 hours of the event, or
- if the incident occurs on a weekend or public holiday, contact us on the next working day.



If you are unable to contact us because of the nature of the emergency, a friend or family member can contact us for pre-authorisation.

## Oncology benefits.

### How to register for the Oncology Benefit Programme.

If you are diagnosed with a cancerous condition, together with your doctor or specialist, please send the following to [oncology@libertyhealth.net](mailto:oncology@libertyhealth.net) or to your local Liberty Health Cover office:

- A completed application form (available on our website, or by emailing [oncology@libertyhealth.net](mailto:oncology@libertyhealth.net))
- The histology report (laboratory results confirming the cancer diagnosis)

### Please update us on changes to your treatment.

You and your doctor or specialist should update us on any changes to your treatment. This will help to ensure that your related claims are paid from the appropriate and available benefits.

## Chronic medication.

### How to register for the Chronic Medicine Benefit.

By registering for the benefit you can prevent claims for your chronic condition being paid from your day-to-day benefits, so your day-to-day benefits last longer. Once the registration has been processed, treatment for your chronic condition will be pre-authorised.

#### 1. Get the application form

You or your doctor can obtain a Chronic Medicine Application Form by:

- emailing [chronicmedicine@libertyhealth.net](mailto:chronicmedicine@libertyhealth.net), or
- requesting it from your local Liberty Health Cover office, or
- accessing it from the 'downloads' section of our website.

#### 2. Complete the form

Complete the form together with your doctor or specialist.

#### 3. Submit the form

Submit the completed form to [chronicmedicine@libertyhealth.net](mailto:chronicmedicine@libertyhealth.net) or to your local Liberty Health Cover office.

Once you have pre-authorisation, the medicines can be dispensed, provided you have a handwritten script from your doctor for the medicines.



### Why would the request to pre-authorise my chronic medicines be declined?

Your request might be declined if:

- the medication is not funded as per our clinical funding protocols,
- insufficient information has been supplied, or
- the condition you are applying for is not included on the chronic disease list (see our full Membership Guide, available from the 'downloads' section on our website, for our full chronic disease list).

If your case was declined because of insufficient information, your doctor should provide the requested information to us and we will reconsider your request.



### What to do if your chronic medication changes.

- Notify your local Liberty Health Cover office of the change.
- Your chronic medicine specialist will tell you the requirements, if any, to have the changes activated. We may require additional documents to approve the request.
- Keep in mind that the new medicine may not be covered, for example, if it falls outside our clinical funding protocols.





# How to submit a claim for reimbursement.

Simply follow the steps below to submit a claim.

## When to claim.

- If you visit a **Network healthcare provider**, the provider will claim directly from us. The provider should give you a copy of the claim to check the details (see below) are correct before submitting it to us to process for payment. You can also keep this copy for your records.
- If you visit a **non-Network healthcare provider**, you may need to pay for treatment upfront (from your own pocket). If your benefit plan covers treatment from non-Network providers, you can **submit a claim for a refund** using the following steps:

## 01



### Check the details on the healthcare provider invoice.

It is your responsibility to verify that you received the treatment that appears on the invoice – only sign the invoice if you agree with the details.

#### Details that must be on the invoice/claim.

Providing us with the following details on the claims helps us to process them quickly and correctly:

- Your policy/membership number
- Patient's name, surname and date of birth
- Name of treating healthcare provider
- Facility name (for example Africa Medical Clinic)
- Pre-authorisation number (if applicable)
- Date of service (for hospitalisation, please include admission and discharge dates)
- Diagnosis
- Detailed description of treatment/service/medication for each item received/provided, including the quantity (for example 30 Disprin, 3 days in general ward)
- Tariff code (if available)
- Amount charged per service or treatment received
- Total charged (must be the sum of the individual amounts charged on the account)
- Date of the account and account reference number
- Signature of the insured person, or the principal member if the insured person is a minor
- Signature of the healthcare provider

The claim must be clear, detailed and easy to read.

## 02



### Submit your claim within 120 days from the treatment or discharge date.

Email [refundclaims@libertyhealth.net](mailto:refundclaims@libertyhealth.net) or post/hand-deliver the following documents to your local Liberty Health Cover office:

1. The signed invoice from your healthcare provider
2. Proof of payment\*
3. Proof of your bank account details if we don't have the correct/latest details on record – see the next page\*\*

#### \* Proof of payment.

We only accept the following as proof of payment:

- A copy of the electronic (EFT) payment
- A debit/credit card transaction slip
- A cash receipt

Please note that we do not accept a written note indicating 'paid' or a 'paid' stamp.

#### Posted/hand-delivered claims.

If you post or hand-deliver your claim, make a copy of the documents for your records.



We will pay your claim according to your available benefits and the Liberty Health Cover policy conditions.

#### When can you expect payment?

Payments are made weekly and may only reflect in your bank account after a few days, depending on which bank you use.

#### What if your claim is not paid?

If your claim is only partially paid or rejected as incorrect or unacceptable for payment, please check your statement and resubmit a correct claim within 60 days of the date of notification of rejection.

### \*\*How to provide proof of your bank account details.

You can check the banking details we have on record for you by logging on to your online profile or calling your local Liberty Health Cover office. If you need to add or change your bank account details, please send the following (not older than three months) to [membership@libertyhealth.net](mailto:membership@libertyhealth.net):

- A completed 'Bank Details Form' (get it from the 'downloads' section of our website, request it from [membership@libertyhealth.net](mailto:membership@libertyhealth.net), or contact your local Liberty Health Cover office)
- A certified copy of your ID, passport or driver's licence

**Please note:** If the account holder is not a member of Liberty Health Cover, the principal member must please provide us with a signed letter to give consent to pay the refund into the third party's bank account.

### How will you know if your claims were paid?

- **Check your emailed statements**  
You will get a weekly statement showing all claims that were processed during that week. (Please make sure that we have your correct email address so that these statements reach you.)
- **Log on to your online profile**  
You can also view your claims history on your secure online profile.
- **Contact us**  
Contact your local Liberty Health Cover office.



### How to register for our online self-service facilities.



#### Available platforms.

##### Our website.

Visit [www.libertyhealth.net](http://www.libertyhealth.net) to register for the secure online self-service facility

##### The Liberty Health App.

You can download the app from the Google Play or iOS app stores by clicking on the relevant icons below:



#### How to register.

1. Click on 'Register'.
2. Enter your personal details and choose a password.

If you need help with the registration process, call your local Liberty Health Cover office or email us at [info@libertyhealth.net](mailto:info@libertyhealth.net)

# Contact us.



## Keep an eye on our website for updated contact details

If you have difficulty reaching our offices, please visit our website at [www.libertyhealth.net](http://www.libertyhealth.net). We will post any new contact details on your country's 'Contact us' page.

### GHANA

Apex Health Insurance Ltd,  
#7 Nii Yemoh Avenue, Boundary Road,  
Shiashie – 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** +233 501 304 156

### KENYA

Heritage Insurance Company Ltd,  
Liberty House (formerly CFC House),  
Processional Way  
PO Box 30390 00100 –  
GPO, Nairobi, Kenya  
**T** +254 711 076 333  
**E** [info@heritage.co.ke](mailto:info@heritage.co.ke)  
**Emergencies** (24 hrs)  
+254 711 076 333 / +254 728 111 001 /  
+254 728 111 002 / +254 733 550 050 /  
+254 728 607 689  
**Pre-authorisation**  
+254 711 076 333 / +254 728 111 001 /  
+254 728 111 002 / +254 733 550 050 /  
+254 728 607 689  
[healthcareundertakings@heritage.co.ke](mailto:healthcareundertakings@heritage.co.ke)

### LESOTHO

Liberty Life Lesotho, Unit 39, Maseru  
Mall Thetsane, Maseru, Lesotho  
**T** +266 2231 4589  
**E** [info@libertyhealth.net](mailto:info@libertyhealth.net)  
**Emergencies** (24 hrs) +266 2231 4590  
**Pre-authorisation** +266 2231 4590  
[membercare@libertyhealth.net](mailto:membercare@libertyhealth.net)

### MALAWI

Libertas General Insurance Company  
Limited, Ground Floor, Unit House,  
Victoria Avenue, Malawi  
PO Box 354, Blantyre, Malawi  
**T** +265 1833 393 / +265 1830 610 /  
+265 1754 810  
**E** [malawi@libertyhealth.net](mailto:malawi@libertyhealth.net)  
**Emergencies** (24 hrs)  
+265 993 921 957  
**Pre-authorisation** +265 993 921 957  
[membercare@libertyhealth.net](mailto:membercare@libertyhealth.net)  
**Membership**  
+265 999 523 103 / +265 999 880 219

### MAURITIUS

Liberty Health C/O Health & Travel  
Department, Swan General Ltd, 7<sup>th</sup>  
Floor, Swan Centre, Intendence Street,  
Port Louis, Mauritius  
**T** +230 212 2600/2900  
**E** [mauritius@libertyhealth.net](mailto:mauritius@libertyhealth.net)  
**Emergencies** (24 hrs)  
+230 5941 7533 / +230 5253 5035  
**Pre-authorisation**  
Office hours: +230 212 2600  
After hours: +230 5253 5035

### MOZAMBIQUE

Liberty Blue, Avenida Julius Nyerere nº  
1339, Maputo, Mozambique  
**T** +258 84 373 7376/7 / 800 30 3333  
**E** [mozambique@libertyhealth.net](mailto:mozambique@libertyhealth.net)  
**Emergencies** (24 hrs)  
+258 84 390 1289 /  
+258 84 373 7376/7 / 800 30 3333  
**Pre-authorisation**  
Vodacom: +258 84 586 5665  
Mcel: +258 82 586 5665  
[preauthmoz@libertyhealth.net](mailto:preauthmoz@libertyhealth.net)

### NIGERIA

Total Health Trust, 2 Marconi Road,  
Palmgrove Estate, Lagos, Nigeria  
**T** +234 1 460 7560 /  
0700 TOTAL HT  
(+234 (0) 700 868 2548)  
**E** [contactcentre@totalhealthtrust.com](mailto:contactcentre@totalhealthtrust.com)  
**Pre-authorisation**  
[contactcentre@totalhealthtrust.com](mailto:contactcentre@totalhealthtrust.com)

### SOUTH AFRICA

Liberty Health, Liberty Building, Estuary  
Precinct, Century Boulevard, Century  
City, 7441, Western Cape, South Africa  
**T** +27 21 657 7740  
**E** [info@libertyhealth.net](mailto:info@libertyhealth.net)  
**Pre-authorisation**  
[membercare@libertyhealth.net](mailto:membercare@libertyhealth.net)  
**Oncology pre-authorisation**  
[oncology@libertyhealth.net](mailto:oncology@libertyhealth.net)  
**Chronic medication**  
**pre-authorisation**  
[chronicmedicine@libertyhealth.net](mailto:chronicmedicine@libertyhealth.net)

### TANZANIA

Strategis Insurance (T) Limited, Plot No.  
1520, Bains Avenue, 1<sup>st</sup> Floor, Masaki  
Ikon Building, Msasani Peninsula  
PO Box 7893, Dar es Salaam, Tanzania  
**T** +255 222 6025 70 /  
+255 222 6025 74 / +255 222 6025 81  
**E** [insurance@strategis.co.tz](mailto:insurance@strategis.co.tz)  
**Emergencies** (24 hrs)  
+255 784 555 911 / +255 754 777 100  
**Pre-authorisation**  
+255 788 483 043 / +255 677 744 344 /  
+255 753 844 083 / +255 776 331 998  
[approvals@strategis.co.tz](mailto:approvals@strategis.co.tz)

### UGANDA

Liberty Life Assurance Uganda Limited,  
Madhvani Building, Plot 99-101,  
Buganda Road, Kampala, Uganda  
PO Box 22938, Kampala, Uganda  
**T** +256 414 233 794 /  
+256 312 202 695 / +256 414 231 983 /  
+256 312 304 000  
**E** [uganda@libertyhealth.net](mailto:uganda@libertyhealth.net)  
**Emergencies** (24 hrs)  
Members: +256 779 558 733  
Providers: +256 772 578 323  
**Pre-authorisation**  
+256 414 233 794 / +256 779 558 733  
[membercare@libertyhealth.net](mailto:membercare@libertyhealth.net)

### ZAMBIA

Liberty Life Insurance, Kwacha Pension  
House, 1<sup>st</sup> Floor, Stand 4604, Tito Road,  
Rhodes Park, Lusaka, Zambia  
**T** +260 211 255 540/1/36  
**E** [zambia@libertyhealth.net](mailto:zambia@libertyhealth.net)  
**Emergencies** (24 hrs)  
+260 950 397 863 / +260 965 205 113 /  
+260 955 256 871  
**Pre-authorisation** +260 211 255 540 /  
+260 211 255 541 / +260 211 255 536  
[preauthzam@libertyhealth.net](mailto:preauthzam@libertyhealth.net)



24-hour international medical emergency evacuation +27 21 657 7740

### FIND US IN AFRICA

Contact us to find out more about how we can help meet your health insurance needs  
You can contact your in country office using the details above, or the Liberty Health  
head office at the contact details below.

#### Liberty Health head office

**T** +27 (0) 21 657 7740 / +27 (0) 21 657 2300  
**E** [info@libertyhealth.net](mailto:info@libertyhealth.net) / [sales@libertyhealth.net](mailto:sales@libertyhealth.net)

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