

LESOTHO | Liberty Health Cover corporate and SME 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 Lesotho Loti (LSL)



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Benefit plan	Plus Africa	Classic	Traditional	Essence	Core Care
Region of cover	Lesotho, Africa and India	Lesotho and South Africa	Lesotho and South Africa	Lesotho and South Africa	Lesotho, Africa and India
Network providers paid at Liberty Tariffs	Premier Network	Premier Network	Enhanced Network	Enhanced Network	Enhanced Network
Overall limit	Unlimited	1 800 000	890 000	500 000	890 000
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	34 500	17 000	8 550	5 750	
Prescribed acute medication including vaccinations	10 500 OTC sub-limit of 845 per annum, maximum of 365 per claim	9 050 OTC sub-limit of 700 per annum, maximum of 280 per claim	6 350 OTC sub-limit of 565 per annum, maximum of 210 per claim	4 450 OTC sub-limit of 565 per annum, maximum of 155 per claim	x
Basic radiology (e.g. basic x-rays) and pathology (e.g. blood tests) requested by a doctor	20 000	9 050	6 350	4 450	
Auxiliary services such as physiotherapy, chiropractics and speech therapy	3 750	2 450	1 750	1 650	
Extender Benefit	2 450 per family per annum	2 100 per family per annum	1 600 per family per annum	1 100 per family per annum	
Optical benefits					
1 x eye test per insured person per year Frames and lenses (including contact lenses) every 2 years and, Refractive surgery	4 450	4 100	3 750	2 650	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	3 650	2 650			
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	7 500	3 750	2 900	2 750	x
Psychological wellbeing benefits					
Psychologist/social worker consultations and prescribed acute medication	Subject to the relevant day-to-day benefits limit	Subject to the relevant day-to-day benefits limit	Subject to the relevant day-to-day benefits limit	Subject to the relevant 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	20 days per annum	14 days per annum	14 days per annum	5 days per annum	14 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)	9 400	7 500	x
Out-patient high-risk pregnancies Subject to enrolment for case management	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
Neonatal care - incubator, phototherapy, congenital conditions, prematurity	750 000	440 000	305 000	220 000	305 000
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	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)	22 000	9 400	6 250	4 450	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 2 950 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
Specialised radiology - combined limit in and out of hospital	44 500	37 500	27 000	22 500	27 000
Prosthesis and devices - per prosthesis/device	75 000	60 000	52 500	44 500	52 500
External medical appliances	15 000	7 500	5 250	4 450	5 250
Private nursing/Step down or hospice	43 500	17 500	8 700	7 500	8 700
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
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
Major diseases benefits (subject to pre-authorisation and clinical funding protocols)					
Major diseases benefits limit	1 100 000	750 000	565 000	500 000	565 000
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
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.
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.
Travel and accommodation costs per event Accommodation cost applicable to emergency medical evacuations or where the patient is a child or unable to travel without assistance. Travel applies to emergency medical evacuations only.	Accommodation for one family member accompanying an insured person receiving care outside Lesotho. Up to a maximum of 5 nights. LSL220 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. LSL220 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. LSL220 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. LSL220 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. LSL220 per day for sundry costs (max 5 days)
Repatriation of mortal remains Applicable to international emergency medical evacuations and critical care cases only	15 000	15 000	15 000	15 000	15 000
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
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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