



**LIBERTY**

## **LIBERTY HEALTH COVER**

Corporate and SME Benefit Table  
2019/2020  
Malawi



**LIBERTY**

**MALAWI**

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Liberty Health Cover is underwritten by Liberty General Insurance Company Limited, which is licenced and regulated by the Reserve Bank of Malawi (Licence No. ILG006).

# MALAWI | LIBERTY HEALTH COVER CORPORATE AND SME BENEFIT TABLE 2019/20

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.

**Annual benefits limit per insured person per year in MWK.**



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PRODUCT OPTION	Lite	Classic	Classic Roaming	Plus	Elite
Region of cover	In-country only	Malawi and India	Out-patient care: Malawi and India In-Patient care: Africa and India	Africa and India	Worldwide (excluding North America)
Network Providers paid at Liberty Tariffs	Restricted Network of providers only No payment for services outside Network	Standard Network	Enhanced Network	Enhanced Network	Enhanced Network
Overall limit	16 400 000	70 900 000	382 000 000	382 000 000	763 000 000

HOSPITAL BENEFITS (In-patient) Subject to pre-authorisation and clinical funding protocols					
In-hospital accommodation, specialists, theatre, ward, acute dialysis and medicine costs (Subject to overall limit)	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Ambulance services (Subject to overall limit)	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Intensive care (Subject to overall limit)	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Specialised radiology (combined limit in-hospital and out-of-hospital)	567 000	1 200 000	1 920 000	1 920 000	2 400 000
In-patient maternity (childbirth) (Subject to overall limit)	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	4 200 000	15 000 000	60 000 000	60 000 000	71 900 000
Psychiatric hospitalisation	5 days per annum	10 days per annum	14 days per annum	14 days per annum	20 days per annum
Prosthesis and devices (per prosthesis/device)	1 200 000	2 400 000	3 000 000	3 000 000	3 920 000
External medical appliances	150 000	192 000	360 000	360 000	719 000

MAJOR DISEASE BENEFITS Subject to pre-authorisation and clinical funding protocols					
Overall limit	7 850 000	15 300 000	60 000 000	60 000 000	76 300 000
Oncology (Cancer) treatment	✓	✓	✓	✓	✓
Organ transplants	x	✓	✓	✓	✓
Renal (Kidney) dialysis	x	✓	✓	✓	✓

INTERNATIONAL EMERGENCY EVACUATION BENEFITS Subject to pre-authorisation and clinical funding protocols					
International emergency evacuation and repatriation	x	x	Subject to overall limit	Subject to overall limit	Subject to overall limit
Compassionate travel for one person accompanying an evacuated person	x	x	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\$250 per day for sundry costs (max 14 days)	Return economy class ticket and accommodation up to a maximum of 14 days. US\$300 per day for sundry costs (max 14 days)
Repatriation of mortal remains following an international emergency evacuation	x	x	2 400 000	2 400 000	7 850 000

DAY-TO-DAY BENEFITS (Out-patient)					
<b>Acute Conditions Benefit</b> (conditions that generally appear suddenly, progress rapidly and are relatively short in duration) <ul style="list-style-type: none"> <li>• Consultations (GP and specialist)</li> <li>• Prescribed medication</li> <li>• Diagnostic tests</li> <li>• Pathology, i.e., blood tests requested by a doctor during 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>	382 000 Sub limit for acute medication 153 000	578 000 Sub limit for acute medication 191 000	578 000 Sub limit for acute medication 191 000	1 140 000 Sub limit for acute medication 382 000	1 910 000 Sub limit for acute medication 790 000
<b>Chronic Conditions Benefit</b> (conditions that require medication and treatment for more than three continuous months) <ul style="list-style-type: none"> <li>• Consultations (GP and specialist)</li> <li>• Prescribed chronic medication</li> <li>• Pathology, i.e., blood tests requested by a doctor in the course of your consultations</li> <li>• Basic radiology</li> </ul> Subject to pre-authorisation, clinical funding protocols and overall limit	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
<b>Out-patient maternity care</b> Note: If this benefit is depleted, then claims will be paid from the available Day-to-Day Benefits	300 000	382 000	382 000	578 000	779 000
<b>Dentistry</b>	153 000 Basic dentistry only	Paid in Full Sub limit for specialised dentistry 382 000	Paid in Full Sub limit for specialised dentistry 382 000	Paid in Full Sub limit for specialised dentistry 578 000	Paid in Full Sub limit for specialised dentistry 779 000
<b>Optical benefits</b> <ul style="list-style-type: none"> <li>• 1 x eye test per insured person per year</li> <li>• Frames and lenses (including contact lenses) every 2 years</li> </ul>	92 700	153 000	153 000	245 000	327 000
<b>Specialised radiology</b> (combined limit in and out of hospital)	✓	✓	✓	✓	✓

**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 (Out-patient) 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