



**LIBERTY**  
*In it with you*

# Liberty Health Cover **What's new in your 2023 benefits?**



## Ensuring your business continues to benefit from appropriate and value-for-money health benefits.

### Our rigorous annual benefits review helps achieve this.

Each year we rigorously analyse your healthcare needs, claims, current health and economic trends, and country and region-specific nuances to understand where to adjust your benefits.

This enables us to continue providing access to reliable, comprehensive, quality healthcare via a sustainable healthcare ecosystem that addresses Africa's unique challenges.

### What changes can you expect in 2023?



**Benefit enhancements that apply to all our clients, regardless of country.**



**Benefit enhancements that apply in Mozambique, Nigeria, Zambia, Uganda and Lesotho.**

# Benefit enhancements that apply to all our clients, regardless of country.

## Increased annual limits

Increased most limits to be in line with inflation, increasing medical costs and to ensure consistent value across all plans.

## Psychiatric admissions

Increased the number of days covered for psychiatric admissions on all benefit plans for countries where required to ensure benefit alignment.

## Rehab and hospice care

Added a rehabilitation, private nursing, and hospice care benefit on all plans.

## Specialised radiology

Increased the specialised radiology limit by an extra 10% above inflation on all benefit plans.

## Major Disease benefit

Added organ transplants and renal dialysis under the Major Disease benefit on the Lite and Essential benefit plans. This is in addition to oncology treatment which has always been funded under the Major Disease benefit on these plans.

## Expanded region of cover

Expanded the region of cover on the Plus Africa benefit plan to include the United Arab Emirates (UAE), with the exception of the International Emergency Medical Evacuation and Critical Care benefits that still apply to Africa and India.



# Benefit enhancements that apply in Mozambique, Nigeria, Zambia, Uganda and Lesotho.



## Mozambique

Added in-country travel and accommodation to the Critical Care benefit for the Classic Critical Care, Africa Plus and Global Elite benefit plans.

The Lite benefit plan is open to new clients again. The overall annual limit on this plan has increased from MZN 1 100 000 (2022) to MZN 3 000 000 (2023).



## Nigeria

The region of cover has expanded to include Lebanon and the UAE on the Plus Africa benefit plan in Nigeria, with the exception of the International Emergency Medical Evacuation and Critical Care benefits that still apply to Africa and India.



## Zambia

Added in-country travel and accommodation to the Critical Care benefit for the Classic Critical Care, Africa Plus and Global Elite benefit plans.



## Uganda

A new Prime benefit plan has been created to provide a level of cover that is midway between the Essential and Essential Plus plans.



## Lesotho

Based on the unique regional needs for Lesotho, we've added two new benefit plans that offer a Medical Savings Account (MSA) facility to pay for certain day-to-day medical costs:

1. **Classic Saver** with a family MSA limit equal to **35% of the total annual premiums** for all beneficiaries included under an employee's cover.
2. **Traditional Saver** with a family MSA limit equal to **40% of the total annual premiums** for all beneficiaries included under an employee's cover.

Employees can either allow these funds to be carried over or ask to withdraw any unused funds in the MSA at the end of each policy year.

## Find us in Africa

Contact us to find out more about how we can help meet your health insurance needs

You can contact the Liberty Health head office using the details below, or visit [www.libertyhealth.net](http://www.libertyhealth.net) for the details of your local in-country office.

### Liberty Health head office

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