MOZAMBIQUE | Liberty Health Cover micro enterprises (ME) benefit table 2023

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 Mozambican Metical (MZN).

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Benefit plan	Global Elite	Plus Africa	Classic Critical Care	Classic
Region of cover	Worldwide (excluding North America) Evacuation and critical care: Africa and India	Africa, India and U.A.E.	In-country and South Africa Evacuation and critical care: Africa and India	In-country and South Africa
Network providers paid at Liberty Tariffs	Premier Network	Premier Network	Enhanced Network	Enhanced Network
Overall limit	63 000 000	32 000 000	6 300 000	6 300 000
Day-to-day benefits (for conditions that generally appear suddenly, progress rapidly and are relatively short in duration)				
• GP and specialist consultations • Prescribed acute medication including vaccinations • Diagnostic tests • Pathology, i.e. blood tests requested by a doctor in the course of your consultations • Basic radiology, i.e. out-of-hospital basic x-rays • Out-of-hospital non-surgical procedures such as applying plaster of paris and stitches • Auxillary services such as physiotherapy, chiropractics and speech therapy • Annual medical examination	160 000 Sub-limit for prescribed acute medication 59 500	99 500 Sub-limit for prescribed acute medication 32 000	46 500 Sub-limit for prescribed acute medication 16 000	46 500 Sub-limit for prescribed acute medication 16 000
Optical benefits				
1 x eye test per insured person per year Frames and lenses (including contact lenses) every 2 years	26 500	21 500	14 500	14 500
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	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 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.	66 500	46 500	32 000	32 000
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	Subject to day-to-day benefits limit	Subject to day-to-day benefits limit
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
Hospital benefits (subject to pre-authorisation and pre-clinical funding protocols)	25 days per annum	20 days per annum	15 days per annum	15 days per annum
Maternity benefits (subject to pre-authorisation and clinical funding protocols)				
Out-patient maternity care Antenatal consultations, ultrasounds and pathology services, including amniocentisis, 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)	• 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)
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
Neonatal care – incubator, phototherapy, congenital conditions, prematurity	5 900 000	4 200 000	1 129 000	1 129 000
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
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)	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
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	Paid in full Subject to overall limit	Paid in full Subject to overall limit	Paid in full Subject to overall limit
Intensive care	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	160 000 up to a maximum of 30 days	140 000 up to a maximum of 30 days	120 000 up to a maximum of 30 days	120 000 up to a maximum of 30 days
Specialised radiology – combined limit in and out of hospital	187 000	165 000	96 000	96 000
Prosthesis and devices – per prosthesis/device	300 000	230 000	170 000	170 000
External medical appliances	59 500	29 000	14 500	14 500
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
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
Major diseases benefits (subject to pre-authorisation and clinical funding protocols)				
Major diseases benefits limit	5 900 000	4 200 000	1 129 000	1 129 000
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
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. Africa and India only.	Subject to the overall limit and appropriate sublimits. Africa and India only.	US$200 000 Africa and India only.	x
Critical care In the case of a medically necessary, non-emergency life-threatening condition, where treatment for in-patient care is not available locally, cover includes: travel/accommodation and treatment costs	Subject to the overall limit and appropriate sublimits. Africa and India only.	Subject to the overall limit and appropriate sublimits. Africa and India only.	Subject to the overall limit and appropriate sublimits. Africa and India only.	x
Travel and accommodation costs per event Applicable only to international emergency medical evacuations and critical care cases for the patient, and where applicable, one accompanying person	Return economy class ticket and accommodation up to a maximum of 14 days. US$300 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$200 per day for sundry costs (max 14 days).	x
Repatriation of mortal remains Applicable to international emergency medical evacuations and critical care cases only	590 000	180 000	180 000	x
Elective roaming Applicable to beneficiaries electing to obtain medical services outside their country of residence and in line with their benefit plan region of cover. Cover includes foreign treatment cost and services but not travel.	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
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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