

# NIGERIA | LIBERTY HEALTH COVER CORPORATE AND SME HOSPITAL BENEFIT TABLE October 2020 – September 2021 (LH20B)

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 NGN.

| PRODUCT OPTION   | Lite Hospital   | Classic Hospital | Classic Evacuation Hospital   | Plus Hospital    | Elite Hospital                         |
|--|---|------------------|---|------------------|--|
| Region of cover  | In-country only   | In-country only  | In-patient: In-country only<br>Emergency Evacuation: Africa and India | Africa and India | Worldwide<br>(excluding North America) |
| Network Providers paid at Liberty Tariffs                            | Restricted Network of providers only<br>No payment for services outside Network | Standard Network | Standard Network  | Enhanced Network | Enhanced Network                       |
| Overall limit (all sub limits below accumulate to the overall limit) | 6 000 000   | 36 000 000       | 36 000 000  | 150 000 000      | 300 000 000                            |

## 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   | 240 000          | 460 000           | 460 000           | 780 000           | 940 000           |
| Neonatal care (incubator, phototherapy, congenital conditions, prematurity)   | 1 600 000        | 6 000 000         | 6 000 000         | 22 000 000        | 30 000 000        |
| Psychiatric hospitalisation   | 5 days per annum | 10 days per annum | 10 days per annum | 14 days per annum | 20 days per annum |
| Prosthesis and devices (per prosthesis/device)  | 480 000          | 940 000           | 940 000           | 1 200 000         | 1 600 000         |
| External medical appliances   | 60 000           | 80 000            | 80 000            | 160 000           | 300 000           |

## MAJOR DISEASE BENEFITS Subject to pre-authorisation and clinical funding protocols

|                             |           |           |           |            |            |
|-----------------------------|-----------|-----------|-----------|------------|------------|
| Overall limit               | 3 000 000 | 6 000 000 | 6 000 000 | 22 000 000 | 30 000 000 |
| 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 | US\$200 000 (Africa and India)   | 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\$200 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. Up to US\$300 per day for sundry costs (max 14 days) |
| Repatriation of mortal remains following an international emergency evacuation | x | x | 940 000  | 940 000  | 3 000 000  |

## MATERNITY BENEFITS Subject to pre-authorisation and clinical funding protocols

|  |              |  |  |  |  |
|--|--------------|--|--|--|--|
| Maternity at a hospital that is registered with the Liberty Health Cover Maternity Programme (includes natural birth and non-elective C-section delivery, pre- and post-natal care)                                      | ✓            | ✓  | ✓  | ✓  | ✓  |
| Maternity if not registered with the Liberty Health Cover Maternity Programme paid up to Liberty Tariffs to the maximum indicated (includes natural birth and non-elective C-section delivery, pre- and post-natal care) | x            | Normal delivery (including pre- and post-natal care and childbirth) 180 000<br>Childbirth by C-section (where medically necessary and subject to pre-authorisation) up to a maximum of 240 000                     | Normal delivery (including pre- and post-natal care and childbirth) 180 000<br>Childbirth by C-section (where medically necessary and subject to pre-authorisation) up to a maximum of 240 000                     | Normal delivery (including pre- and post-natal care and childbirth) 180 000<br>Childbirth by C-section (where medically necessary and subject to pre-authorisation) up to a maximum of 360 000                     | Normal delivery (including pre- and post-natal care and childbirth) 220 000<br>Childbirth by C-section (where medically necessary and subject to pre-authorisation) up to a maximum of 610 000                     |
| Maternity complications (Subject to overall limit)   | Paid in Full | Paid in Full   | Paid in Full   | Paid in Full   | Paid in Full   |
| Childbirth services accessed outside the applicable region of cover per option (refunded to member only)   | x            | Normal delivery (including pre- and post-natal care and childbirth) up to a maximum of 180 000.<br>Childbirth by C-section (where medically necessary and subject to pre-authorisation) up to a maximum of 240 000 | Normal delivery (including pre- and post-natal care and childbirth) up to a maximum of 180 000.<br>Childbirth by C-section (where medically necessary and subject to pre-authorisation) up to a maximum of 240 000 | Normal delivery (including pre- and post-natal care and childbirth) up to a maximum of 180 000.<br>Childbirth by C-section (where medically necessary and subject to pre-authorisation) up to a maximum of 360 000 | Normal delivery (including pre- and post-natal care and childbirth) up to a maximum of 220 000.<br>Childbirth by C-section (where medically necessary and subject to pre-authorisation) up to a maximum of 610 000 |

## DAY-TO-DAY BENEFITS (Out-patient)

|  |             |             |             |             |             |
|--|-------------|-------------|-------------|-------------|-------------|
| <ul style="list-style-type: none"> <li>Acute Conditions (conditions that generally appear suddenly, progress rapidly and are relatively short in duration)</li> <li>Chronic Conditions (conditions that require medication and treatment for more than three continuous months)</li> <li>Out-patient maternity care</li> <li>Dentistry</li> <li>Optical</li> </ul> | Not Covered | Not Covered | Not Covered | Not Covered | Not Covered |
|--|-------------|-------------|-------------|-------------|-------------|