

NIGERIA | Liberty Health Cover micro enterprises (ME) 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 Nigerian Naira (NGN).

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 and India	In-country only Evacuation and critical care: Africa and India	In-country only
Network providers paid at Liberty Tariffs	Premier Network	Premier Network	Enhanced Network	Enhanced Network
Overall limit	335 000 000	165 000 000	40 000 000	40 000 000
Day-to-day benefits (for conditions that generally appear suddenly, progress rapidly and are relatively short in duration)				
GP consultations: unlimited GP consultations at accredited network of general practitioners at the negotiated Liberty Tariff	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
<ul style="list-style-type: none"> Non-network GP and specialist consultations 1 x eye test per insured person per year 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 Auxiliary services such as physiotherapy, chiropractics and speech therapy Annual medical examination 	930 000	755 000	500 000	500 000
Optical benefits				
Frames and lenses (including contact lenses) once every 2 years	130 000	94 500	61 000	61 000
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.	655 000	540 000	340 000	340 000
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)	20 days per annum	14 days per annum	10 days per annum	10 days per annum
Maternity benefits (subject to pre-authorisation and clinical funding protocols)				
Infertility – consultations and diagnostic tests only	Consultations and appropriate tests	Consultations and appropriate tests	x	x
Maternity within the Nigeria provider network, subject to registration on the Liberty Health Cover Maternity Programme Outpatient consultations, ultrasounds, pathology tests, natural childbirth and non-elective c-section delivery, pre- and post-natal care, and high-risk pregnancies and complications	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	33 500 000	24 500 000	6 700 000	6 700 000
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
All maternity outside region of cover (refund to member only) or outside Nigeria provider network Outpatient consultations, ultrasounds, pathology tests, natural childbirth and non-elective c-section delivery, pre- and post-natal care, and high-risk pregnancies and complications	Normal delivery (including pre- and post-natal care and childbirth) up to a maximum of 245 000. Childbirth by c-section (where medically necessary and subject to pre-authorisation) up to a maximum of 680 000.	Normal delivery (including pre- and post-natal care and childbirth) up to a maximum of 200 000. Childbirth by c-section (where medically necessary and subject to pre-authorisation) up to a maximum of 400 000.	Normal delivery (including pre- and post-natal care and childbirth) up to a maximum of 200 000. Childbirth by c-section (where medically necessary and subject to pre-authorisation) up to a maximum of 270 000.	Normal delivery (including pre- and post-natal care and childbirth) up to a maximum of 200 000. Childbirth by c-section (where medically necessary and subject to pre-authorisation) up to a maximum of 270 000.
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
Specialised radiology – combined limit in and out of hospital	1 050 000	870 000	515 000	515 000
Prosthesis and devices – per prosthesis/device	1 800 000	1 350 000	1 050 000	1 050 000
External medical appliances	335 000	180 000	89 000	89 000
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	33 500 000	24 500 000	6 700 000	6 700 000
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: international travel/accommodation 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.	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	3 350 000	1 050 000	1 050 000	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	x	x
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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