

# TANZANIA | Liberty Health Cover corporate and SME hospital benefit table 2021

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 Tanzanian Shilling (TZS).



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Benefit plan	Global Elite Hospital	Plus Africa Hospital	Classic Critical Care Hospital	Classic Hospital	Lite Hospital
<b>Region of cover</b>	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	In-country only
<b>Network providers paid at Liberty Tariffs</b>	Premier Network	Premier Network	Enhanced Network	Enhanced Network	Standard Network (no payment for providers outside this network)
<b>Overall limit</b>	2 200 000 000	1 100 000 000	220 000 000	220 000 000	44 000 000
<b>Psychological wellbeing benefits</b>					
<b>Hospital benefits (subject to pre-authorisation and clinical funding protocols)</b>	20 days per annum	14 days per annum	10 days per annum	10 days per annum	5 days per annum
<b>Maternity benefits (subject to pre-authorisation and clinical funding protocols)</b>					
<b>In-patient maternity - childbirth and management of high-risk pregnancies</b>	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	Paid in full Subject to overall limit
<b>Neonatal care - incubator, phototherapy, congenital conditions, prematurity</b>	234 000 000	170 000 000	45 000 000	45 000 000	12 000 000
<b>Hospital benefits (subject to pre-authorisation and clinical funding protocols)</b>					
<b>In-hospital accommodation, specialists, theatre, ward, acute dialysis and medicine costs</b>	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	Paid in full Subject to overall limit
<b>Intensive care</b>	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	Paid in full Subject to overall limit
<b>Specialised radiology - combined limit in and out of hospital</b>	6 700 000	5 670 000	3 330 000	3 330 000	1 700 000
<b>Prosthesis and devices - per prosthesis/device</b>	12 000 000	8 800 000	6 780 000	6 780 000	3 280 000
<b>External medical appliances</b>	2 300 000	1 110 000	567 000	567 000	444 000
<b>Ambulance benefits (within region of cover)</b>					
<b>Emergency road ambulance services</b>	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	Paid in full Subject to overall limit
<b>Non-emergency road ambulance, cross-border ambulance (subject to pre-authorisation)</b>	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	Paid in full Subject to overall limit
<b>Major diseases benefits (subject to pre-authorisation and clinical funding protocols)</b>					
<b>Major diseases benefits limit</b>	221 000 000	166 000 000	44 000 000	44 000 000	22 000 000
<b>Provision of treatment (subject to the major diseases benefits limit)</b>	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	Oncology treatment
<b>International benefits (subject to pre-authorisation and clinical funding protocols)</b>					
<b>International emergency medical evacuations</b> 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	x
<b>Critical care</b> 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	x
<b>Travel and accommodation costs per event</b> 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	x
<b>Repatriation of mortal remains</b> Applicable to international emergency medical evacuations and critical care cases only	23 000 000	6 730 000	6 730 000	x	x
<b>Elective roaming</b> 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	x
<b>LIBERTY WELLBEING</b>	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.				

**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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