



LIBERTY

LIBERTY HEALTH COVER

Corporate and SME Benefit Table
2019/2020
Uganda

UGANDA

Liberty Life Assurance Uganda Limited,
Madhvani Building, Plot 99-101,
Buganda Road, Kampala
PO Box 22938, Kampala, Uganda
T +256 414 233 794
+256 312 202 695
+256 414 231 983
E uganda@libertyhealth.net

Emergencies (24 hrs)

+256 779 558 733 (members)
+256 772 578 323 (providers)

Pre-authorisation

+256 414 233 794/+256 779 558 733
membercare@libertyhealth.net

Post claims to the postal address above, or email:

uganda@libertyhealth.net

The Liberty Health Cover product is licenced and administered in
Uganda by Liberty Life Assurance Uganda Limited.
Registration No. 75913.

UGANDA | LIBERTY HEALTH COVER CORPORATE AND SME BENEFIT TABLE 2019/20

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 UGX.



LIBERTY

PRODUCT OPTION	Essential	Essential Plus	Classic	Classic Evacuation	Classic Roaming	Plus	Elite
Region of cover	Uganda	Uganda	East Africa	Out-patient and In-patient: East Africa Emergency Evacuation: Africa and India	Out-patient care: East Africa only In-Patient care: Africa and India	Africa and India	Worldwide (excluding North America)
Network Providers paid at Liberty Tariffs	Standard Network No payment for services outside Network	Enhanced Network No payment for services outside Network	Premier Network	Premier Network	Premier Network	Premier Network	Premier Network
Overall limit	63 000 000	105 000 000	315 000 000	315 000 000	1 700 000 000	1 700 000 000	3 150 000 000

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	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	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	Paid in Full	Paid in Full
Specialised radiology (combined limit in-hospital and out-of-hospital)	2 940 000	4 370 000	4 940 000	4 940 000	8 190 000	8 190 000	9 870 000
In-patient maternity (childbirth) (Subject to overall limit)	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	15 300 000	27 300 000	65 500 000	65 500 000	246 000 000	246 000 000	328 000 000
Psychiatric hospitalisation	5 days per annum	5 days per annum	10 days per annum	10 days per annum	14 days per annum	14 days per annum	20 days per annum
Prosthesis and devices (per prosthesis/device)	4 730 000	6 550 000	9 870 000	9 870 000	13 700 000	13 700 000	16 400 000
External medical appliances	630 000	819 000	819 000	819 000	1 640 000	1 640 000	3 280 000

MAJOR DISEASE BENEFITS Subject to pre-authorisation and clinical funding protocols							
Overall limit	32 600 000	49 400 000	65 100 000	65 100 000	242 000 000	242 000 000	326 000 000
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	Subject to overall limit	US\$200 000 (Africa and India)	Subject to overall limit	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\$150 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)	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\$250 per day for sundry costs (max 14 days)	Return economy class ticket and accommodation up to a maximum of 14 days. US\$300 per day for sundry costs (max 14 days)
Repatriation of mortal remains following an international emergency evacuation	x	x	3 820 000	10 900 000	10 900 000	10 900 000	32 800 000

DAY-TO-DAY BENEFITS (Out-patient)							
Acute Conditions Benefit (conditions that generally appear suddenly, progress rapidly and are relatively short in duration) • Consultations (GP and specialist) • Prescribed medication • Diagnostic tests • Pathology, i.e., blood tests requested by a doctor during 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 pre-authorised at designated centres	1 530 000 Sub limit for acute medication 714 000	2 180 000 Sub limit for acute medication 767 000	2 510 000 Sub limit for acute medication 872 000	2 510 000 Sub limit for acute medication 872 000	2 510 000 Sub limit for acute medication 872 000	4 910 000 Sub limit for acute medication 1 640 000	8 190 000 Sub limit for acute medication 3 280 000
Chronic Conditions Benefit (conditions that require medication and treatment for more than three continuous months) • Consultations (GP and specialist) • Prescribed chronic medication • Pathology, i.e., blood tests requested by a doctor during the course of your consultations • Basic radiology Subject to pre-authorisation, clinical funding protocols and overall limit	3 280 000	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Out-patient maternity care <i>Note: If this benefit is depleted, then claims will be paid from the available Day-to-Day Benefits</i>	1 260 000	1 640 000	1 640 000	1 640 000	1 640 000	2 460 000	3 280 000
Dentistry	655 000 Basic dentistry only	Basic dentistry only Paid in Full Subject to overall limit	Paid in Full Sub limit for specialised dentistry 1 640 000	Paid in Full Sub limit for specialised dentistry 1 640 000	Paid in Full Sub limit for specialised dentistry 1 640 000	Paid in Full Sub limit for specialised dentistry 2 460 000	Paid in Full Sub limit for specialised dentistry 3 280 000
Optical benefits • 1 x eye test per insured person per year • Frames and lenses (including contact lenses) every 2 years	436 800	546 000	764 000	764 000	764 000	1 090 000	1 530 000
Specialised radiology (combined limit in and out of hospital)	✓	✓	✓	✓	✓	✓	✓

ADDITIONAL BENEFITS							
Funeral Cover (per insured life)	✓	✓	✓	✓	✓	✓	✓

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 (Out-patient) 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