

Benefit plan	Global Elite	Plus Africa	Classic Critical Care	Classic	Essential Plus	Prime	Essential
Region of cover	Worldwide (excluding North America) Evacuation and critical care: Africa and India	Africa, India and U.A.E.	East Africa Evacuation and critical care: Africa and India	East Africa	In-country only	In-country only	In-country only
Network providers paid at Liberty Tariffs	Premier Network	Premier Network	Premier Network	Premier Network	Enhanced Network (no payment for providers outside this network)	Enhanced Network (no payment for providers outside this network)	Standard Network (no payment for providers outside this network)
Overall limit	3 700 000 000	1 900 000 000	370 000 000	370 000 000	121 000 000	75 000 000	75 000 000
Day-to-day benefits (for conditions that generally appear suddenly, progress rapidly and are relatively short in duration)							
<ul style="list-style-type: none">GP and specialist consultationsPrescribed acute medication including vaccinationsDiagnostic testsPathology, i.e. blood tests requested by a doctor in the course of your consultationsBasic radiology, i.e. out-of-hospital basic x-raysOut-of-hospital non-surgical procedures such as applying plaster of paris and stitchesAuxillary services such as physiotherapy, chiropractics and speech therapyAnnual medical examination	9 200 000 Sub-limit for prescribed acute medication 3 700 000	5 500 000 Sub-limit for prescribed acute medication 1 850 000	2 830 000 Sub-limit for prescribed acute medication 1 050 000	2 830 000 Sub-limit for prescribed acute medication 1 050 000	2 450 000 Sub-limit for prescribed acute medication 895 000	2 000 000	1 750 000 Sub-limit for prescribed acute medication 895 000
Optical benefits							
1 x eye test per insured person per year Frames and lenses (including contact lenses) every 2 years	1 730 000	1 200 000	855 000	855 000	630 000	525 000	525 000
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	1 350 000	955 000	955 000
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.	3 700 000	2 800 000	1 850 000	1 850 000			
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	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	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 clinical funding protocols)	25 days per annum	20 days per annum	15 days per annum	15 days per annum	10 days per annum	10 days per annum	10 days per annum
Maternity benefits (subject to pre-authorisation and clinical funding protocols)							
Out-patient maternity care Antenatal consultations, ultrasounds and pathology services, including amniocentesis, are paid from this benefit Any additional maternity claims will be paid from the available day-to-day benefits	<ul style="list-style-type: none">Consultations x 12Ultrasound scans x 3Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation)	<ul style="list-style-type: none">Consultations x 12Ultrasound scans x 3Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation)	<ul style="list-style-type: none">Consultations x 12Ultrasound scans x 3Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation)	<ul style="list-style-type: none">Consultations x 12Ultrasound scans x 3Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation)	<ul style="list-style-type: none">Consultations x 12Ultrasound scans x 3Laboratory tests such as rhesus blood group and amniocentesis (subject to pre-authorisation)	1 850 000	1 420 000
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	Subject to day-to-day benefits limit	4 200 000	Subject to day-to-day benefits limit
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	Paid in full Subject to overall limit		Paid in full Subject to overall limit
Neonatal care – incubator, phototherapy, congenital conditions, prematurity	370 000 000	280 000 000	73 500 000	73 500 000	30 500 000	17 350 000	17 350 000
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	Subject to chronic conditions benefits limit	Subject to day-to-day benefits limit	Subject to day-to-day 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	Paid in full Subject to overall limit	4 200 000	3 700 000
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	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	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	9 350 000 up to a maximum of 30 days	8 180 000 up to a maximum of 30 days	7 010 000 up to a maximum of 30 days	7 010 000 up to a maximum of 30 days	5 850 000 up to a maximum of 30 days	4 680 000 up to a maximum of 30 days	4 680 000 up to a maximum of 30 days
Specialised radiology – combined limit in and out of hospital	12 100 000	10 100 000	6 110 000	6 110 000	5 400 000	3 600 000	3 600 000
Prosthesis and devices – per prosthesis/device	18 500 000	15 200 000	11 000 000	11 000 000	7 350 000	5 300 000	5 300 000
External medical appliances	3 750 000	1 850 000	920 000	920 000	920 000	710 000	710 000
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	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	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	370 000 000	275 000 000	73 000 000	73 000 000	55 500 000	37 000 000	37 000 000
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	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.	Subject to the overall limit and appropriate sublimits. East Africa only.	x	x	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	x	x	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).	Return economy class ticket and accommodation up to a maximum of 14 days. US\$150 per day for sundry costs (max 14 days).	x	x	x
Repatriation of mortal remains Applicable to international emergency medical evacuations and critical care cases only	37 000 000	12 000 000	12 000 000	4 300 000	x	x	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	x	x	x
FUNERAL BENEFIT The funeral benefit pays out a lump sum in the event of the death of the member, spouse, children or extended family members (if applicable)	3 000 000	3 000 000	3 000 000	3 000 000	3 000 000	3 000 000	3 000 000
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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