

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, India and U.A.E.	East Africa Evacuation and critical care: Africa and India	East Africa
Network providers paid at Liberty Tariffs	Premier Network	Premier Network	Premier Network	Premier Network
Overall limit	3 950 000 000	2 050 000 000	395 000 000	395 000 000
Day-to-day benefits (for conditions that generally appear suddenly, progress rapidly and are relatively short in duration)				
<ul style="list-style-type: none"><li>GP and specialist consultations</li><li>Prescribed acute medication including vaccinations</li><li>Diagnostic tests</li><li>Pathology, i.e. blood tests requested by a doctor in the course of your consultations</li><li>Basic radiology, i.e. out-of-hospital basic x-rays</li><li>Out-of-hospital non-surgical procedures such as applying plaster of paris and stitches</li><li>Auxillary services such as physiotherapy, chiropractics and speech therapy</li><li>Annual medical examination</li></ul>	9 850 000 Sub-limit for prescribed acute medication 3 950 000	5 900 000 Sub-limit for prescribed acute medication 2 000 000	3 050 000 Sub-limit for prescribed acute medication 1 100 000	3 050 000 Sub-limit for prescribed acute medication 1 100 000
<b>Chronic Conditions Benefit</b> (conditions that require medication and treatment for more than three continuous months) <ul style="list-style-type: none"><li>Consultations (GP and specialist)</li><li>Prescribed chronic medication</li><li>Pathology, i.e., blood tests requested by a doctor during the course of your consultations</li><li>Basic radiology</li></ul> Subject to pre-authorisation, clinical treatment protocols and 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
Optical benefits				
1 x eye test per insured person per year Frames and lenses (including contact lenses) every 2 years	1 850 000	1 300 000	915 000	915 000
Dental benefits (subject to clinical funding protocols)				
<b>Basic dentistry</b> 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
<b>Specialised dentistry</b> 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.	3 950 000	3 000 000	2 000 000	2 000 000
Psychological wellbeing benefits				
<b>Psychologist/social worker consultations and prescribed acute medication</b>	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
<b>Ongoing psychiatric consultations and associated chronic medication</b>	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit	Subject to chronic conditions benefits limit
<b>Hospital benefits</b> (subject to pre-authorisation and clinical funding protocols)	25 days per annum	20 days per annum	15 days per annum	15 days per annum
Maternity benefits (subject to pre-authorisation and clinical funding protocols)				
<b>Out-patient maternity care</b> 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"><li>Consultations x 12</li><li>Ultrasound scans x 3</li><li>Laboratory tests such as rhesus bloodgroup and amniocentesis (subject to pre-authorisation)</li></ul>	<ul style="list-style-type: none"><li>Consultations x 12</li><li>Ultrasound scans x 3</li><li>Laboratory tests such as rhesus bloodgroup and amniocentesis (subject to pre-authorisation)</li></ul>	<ul style="list-style-type: none"><li>Consultations x 12</li><li>Ultrasound scans x 3</li><li>Laboratory tests such as rhesus bloodgroup and amniocentesis (subject to pre-authorisation)</li></ul>	<ul style="list-style-type: none"><li>Consultations x 12</li><li>Ultrasound scans x 3</li><li>Laboratory tests such as rhesus bloodgroup and amniocentesis (subject to pre-authorisation)</li></ul>
<b>Out-patient high-risk pregnancies</b> 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
<b>In-patient maternity</b> – 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
<b>Neonatal care</b> – incubator, phototherapy, congenital conditions, prematurity	395 000 000	300 000 000	78 500 000	78 500 000
<b>Postnatal depression</b> – 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
Hospital benefits (subject to pre-authorisation and clinical funding protocols)				
<b>In-hospital accommodation, specialists, theatre, ward, radiology, pathology, acute dialysis and medicine costs</b>	Paid in full Subject to overall limit Standard private ward	Paid in full Subject to overall limit Standard private ward	Paid in full Subject to overall limit Standard private ward	Paid in full Subject to overall limit Standard private ward
<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
<b>Rehabilitation, Private nursing and Hospice care</b>	10 000 000 up to a maximum of 30 days	8 750 000 up to a maximum of 30 days	7 500 000 up to a maximum of 30 days	7 500 000 up to a maximum of 30 days
<b>Specialised radiology</b> – combined limit in and out of hospital	13 000 000	11 000 000	6 550 000	6 550 000
<b>Prosthesis and devices</b> – per prosthesis/device	135 000 000 for Cochlear implants 20 000 000 for all other prosthesis	110 000 000 for Cochlear implants 16 500 000 for all other prosthesis	79 500 000 for Cochlear implants 12 000 000 for all other prosthesis	79 500 000 for Cochlear implants 12 000 000 for all other prosthesis
<b>External medical appliances</b>	72 500 000 for Hearing Aids 8 050 000 for Other appliances	36 000 000 for Hearing Aids 3 950 000 for Other appliances	18 000 000 for Hearing Aids 1 950 000 for Other appliances	18 000 000 for Hearing Aids 1 950 000 for Other appliances
Ambulance benefits (within region of cover)				
<b>Emergency in-country ambulance services</b> (mode determined by logistics)	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 ambulance and cross-border ambulance</b> (mode to be determined by logistics, 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)				
<b>Major diseases benefits limit</b>	395 000 000	295 000 000	78 000 000	78 000 000
<b>Provision of treatment</b> (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
<b>Donor matching</b> (limited to immediate family members on the policy)	Paid subject to the major diseases benefit limit	Paid subject to the major diseases benefit limit	Paid subject to the major diseases benefit limit	Paid subject to the major diseases benefit limit
International benefits (subject to pre-authorisation and clinical funding protocols)				
<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.	Subject to the overall limit and appropriate sublimits. East Africa only.
<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
<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).	Return economy class ticket and accommodation up to a maximum of 14 days. US\$150 per day for sundry costs (max 14 days).
<b>Repatriation of mortal remains</b> Applicable to international emergency medical evacuations and critical care cases only	39 500 000	13 000 000	13 000 000	4 600 000
<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	Subject to the overall limit and appropriate sublimits	Subject to the overall limit and appropriate sublimits
<b>FUNERAL BENEFIT</b> 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
<b>LIBERTY WELLBEING AND DIGITAL TOOLS</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. 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

**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  
+256 312 304 000  
**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

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