LIBERTY

In it with you

Liberty Health Cover

What's new in your 2024 benefits?

In this document we explain some of the specific changes to your employee's health benefits for 2024, how we think about health insurance, and live up to our overall promise to be 'in (all of it) with you'.

We recognise that the employee who comes to work is a whole human and as such, their performance at work is affected by their mental, physical and financial state of being.

We partner with you to ensure that your teams are healthier, happier and more financially secure.

That's why Liberty Health Cover's Total Wellbeing for high-performing teams is about much more than health insurance.

We believe there are three essential ingredients for high-performing individuals and teams.

1. Physical health

From diagnosis to care and the support your team need on the journey to wellness, we have your staff covered.

2. Mental wellbeing

We provide your team with tools and access to care to manage anxiety, stress, psychological illnesses and improve their mental wellbeing.

3. Financial wellbeing

We prevent financial stress. In the context of the cost of healthcare for them and their family, our cover mitigates the financial impact of the significant costs associated with physical illness. We also provide a more holistic financial wellbeing service with a host of financial education and advisory services through our Liberty Mind My Money programme.*

* In the countries where this is available.

How we think about plans and benefits.

Our benefits cover the entire spectrum of possible needs.

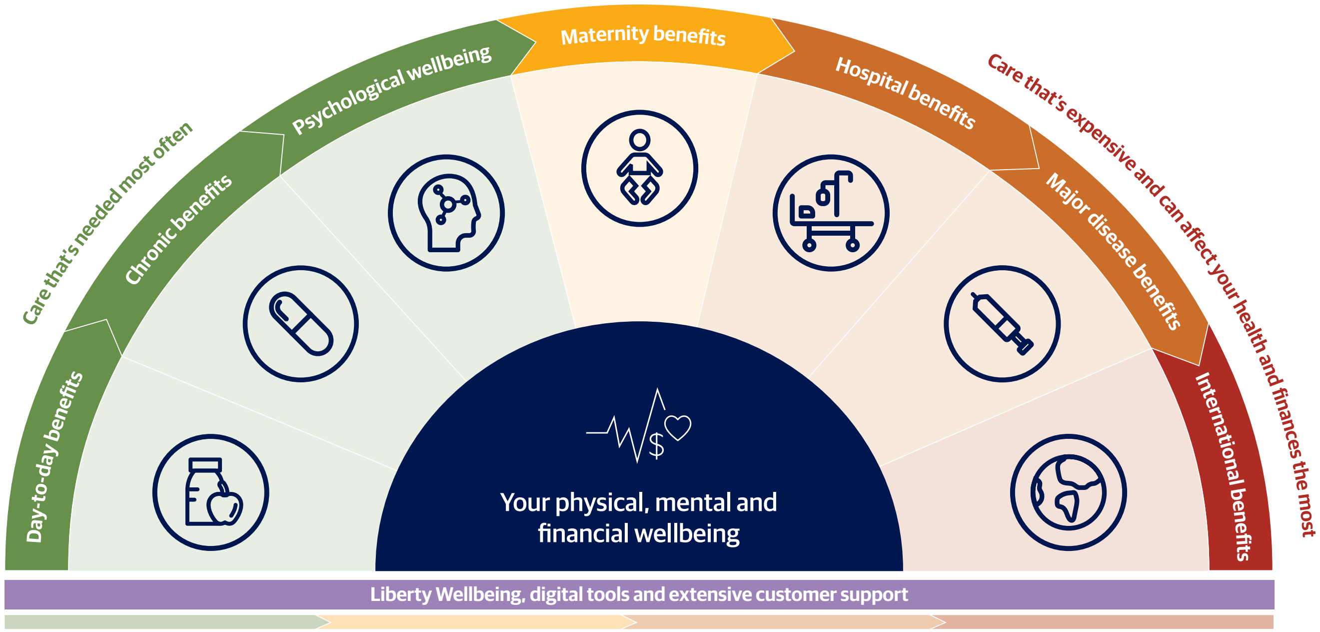
They are balanced and appropriate to provide more benefits when you may need these most without driving up cost and affordability over time. Based on our data and clinical experience we ensure that your staff have sufficient benefits in each of the different categories of cover for their peace of mind.

We want to make sure that your staff won't be denied access to care, simply because they can't afford it.

Total Wellbeing is in action across all our plans, offering comprehensive cover and generous benefits.

Just some of the reasons clients like you remain with us over time:

1. We provide breadth of cover and benefits for all situations.
2. When our cover is used correctly, there are no to minimal out-of-pocket expenses or co-payments.



We apply the following 10 principles to ensure that access to all the care you and your staff need remains affordable:

Meaningful coverage

Our mission revolves around offering health coverage that's truly meaningful – no empty promises or superficial benefits.

High-risk focus

We're all about addressing high-risk, high-cost health issues that can hit hard if not covered properly.

Solid products

We provide solid transparent insurance products that offer substantial value and don't involve hidden limitations or co-payments.

Data-driven

Our approach is backed by data and analysis, ensuring our offerings genuinely address real healthcare needs.

Emergency support

From ICU coverage to neonatal situations, we're there for you in emergencies, ensuring you're not alone in tough times.

Comprehensive care

We prioritize full coverage, including areas like hospital admissions, chronic medicine benefits, and maternal care.

Client-centric

We tailor our recommendations to fit your specific needs, ensuring you receive coverage that truly suits you.

Empathy and understanding

We understand the emotional and financial impact of health crises, and our aim is to alleviate those worries so you can focus on what matters.

Continuous improvement

We're committed to learning, adapting, and improving our offerings to ensure you have what you need, when you need it.

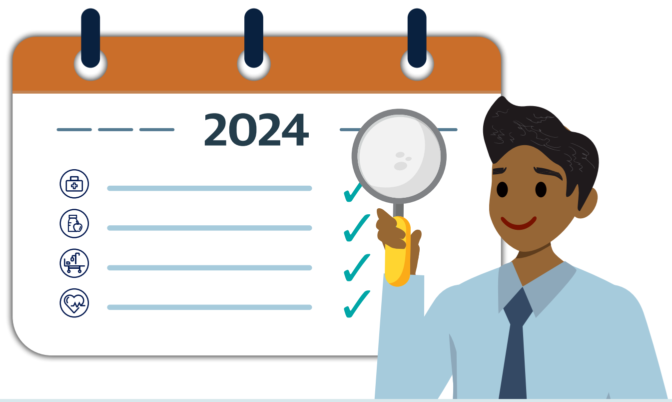
A lifeline for those unexpected tough challenges, not just insurance

Our goal isn't just to provide insurance – it's to stand by your side as a support system during life's challenges.

What changes can you expect in 2024?

Our annual benefits review aims to ensure the ongoing value of your health benefits.

Each year, we conduct an extensive evaluation encompassing local, regional, and pan-African healthcare analysis tailored to diverse client needs. This includes claims data, healthcare and economic trends, and specific country and regional considerations, all guiding our adjustments to your benefits.



In addition to our inflationary increases in benefit limits to ensure access to affordable and quality care, we have made:

1. Some changes to the way we position our benefits to make them easier to understand and use appropriately.
2. Some benefit enhancements that apply to all clients, regardless of country.

1. Making some benefits easier to understand so members get better value from these.

Chronic benefits are now shown under the Day-to-day benefits on your benefit table.
We are unique in that we have a special programme for members with chronic conditions, and when they join the programme, cover for their conditions is unlimited. The cost of managing these conditions with appropriate care and medicine can eat away at day-to-day benefits.

To help create awareness that we have an unlimited chronic benefit and encourage the use of this programme to help people get the care they need, we have moved the Chronic benefit information to show under all the other Day-to-day benefits on your benefit table.

Ambulance benefits are clearer.
We have reworded the description of the Ambulance benefit on the 2024 benefit tables to make this type of access to in-country and cross-border air ambulance services clearer and easier to use.

2. Enhancements based on your feedback and being *in all of it* with you when it really matters.

Donor-matching benefit.
There is now a donor matching benefit (for immediate family members who are on the policy of a member who may require transplant surgery) for all benefit plans.

Ensuring that someone who needs hearing support has enough cover for other prosthetics or devices.
We restructured the prosthesis and devices benefits and external medical appliances benefits for all benefit plans. In line with our product principles to ensure that members have enough cover for when it really counts, we have added major provisions for cochlear implants and hearing aids. This prevents the high costs associated with hearing support from using up annual benefits for this category of cover.

Flexibility to be able to use Private wards.
We have provided flexibility for members on the Global Elite Benefit Plan to have cover for Standard private wards.

For benefit enhancements that apply to the unique regional needs of Nigeria, Uganda and Mozambique, please speak to your Key Account Manager, and consult your 2024 Benefit tables and renewal communication.

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Find us in Africa

Contact us to find out more about how we can help meet your health insurance needs

You can contact the Liberty Health head office using the details below, or visit www.libertyhealth.net for the details of your local in-country office.

Liberty Health head office

T +27 (0) 21 657 7740 /
+27 (0) 21 657 2300

E info@libertyhealth.net /
sales@libertyhealth.net

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1 Ameshoff Street, Braamfontein, Johannesburg, South Africa, 2001

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