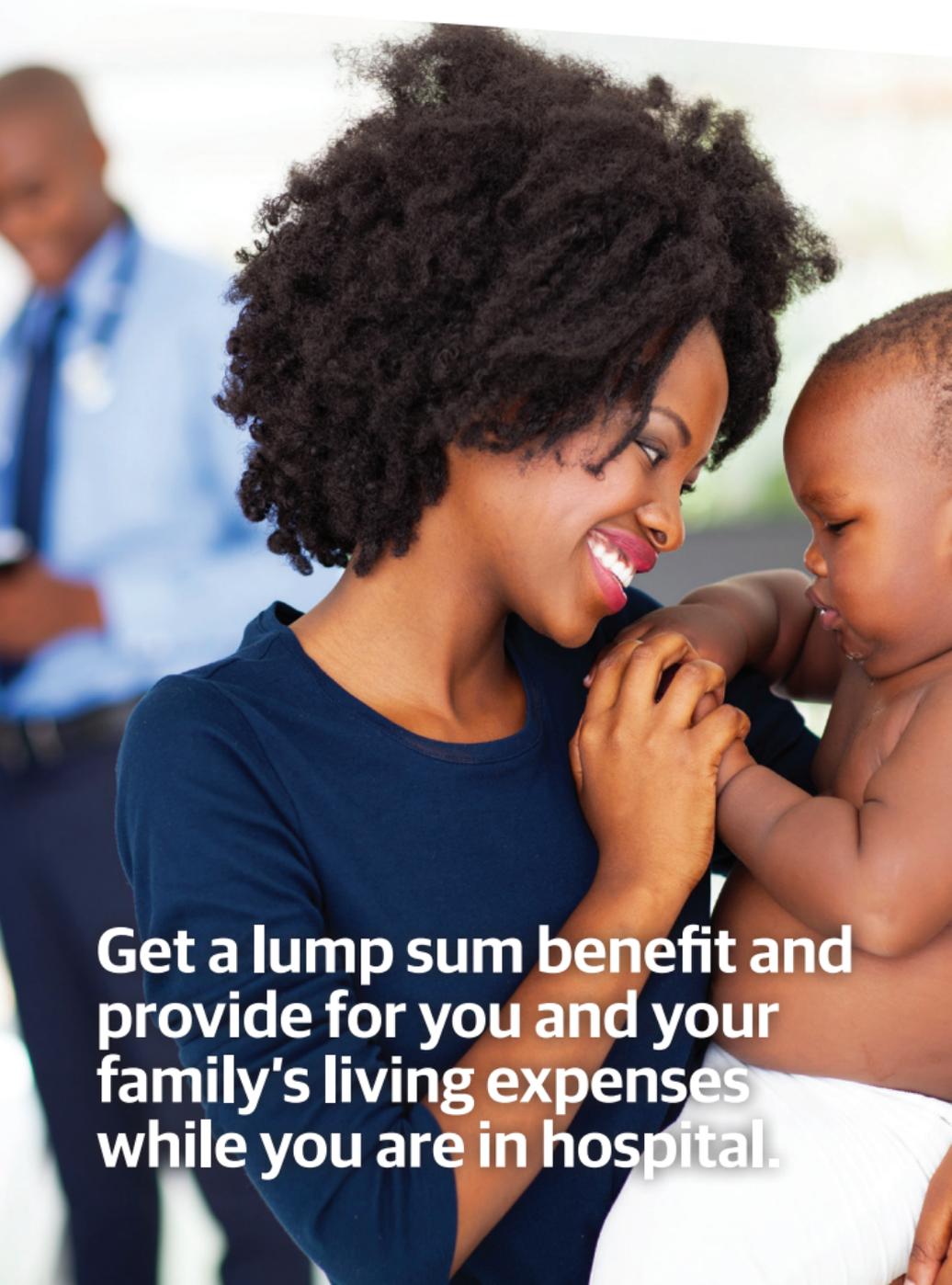


## HOSPITAL CASH BACK BENEFIT



**Get a lump sum benefit and provide for you and your family's living expenses while you are in hospital.**



**Being away from home and loved ones due to hospitalisation can be an emotional time and bring extra financial burden to you and your family.**

**Complement your Medical Aid with our Hospital Cash Back Benefit, providing cover for you and your family.**

You want peace of mind knowing that in the event of hospitalisation, your Hospital Cash Back Benefit will provide you with money to cover day-to-day expenses such as transportation, groceries, bills and any shortfall in your income that occurred while you were hospitalised.

# More reasons why you should have a **Hospital Cash Back Benefit**



**Ensure your family's well-being is a top priority**

by getting cover for you, your spouse and up to 4 children



**Get up to P1000 every day**

you're in hospital for more than 3 days



**No medicals required**

when taking this policy



## Double pay-out

for each day of hospitalisation in Intensive Care Unit (ICU)



## Multiple claims

for up to 105 days in hospital for each person covered



## Be rewarded every 3 years with cash

whether you have claimed on the policy or not



## Additional lump sum

for hospitalisation longer than 21 days

# Who can be covered

<b>Individual</b>	Main member
<b>Family</b>	Main member, spouse and up to 4 children

	Main Member	Spouse	Each Child
<b>Minimum entry age</b>	18	18	28 days old
<b>Maximum entry age</b>	62	62	17
<b>Cover cease age</b>	65*	65	21**

\*The policy ends when the main member reaches age 65 i.e. cover for spouse and children will also end.

\*\*Cover cease age for children that are students at a registered institution is 25. For children that are disabled and dependant on the main member, the cover cease age is 65.

# Daily Benefit Amount

You can choose between 4 daily benefit options

- P100** per day
- P200** per day
- P500** per day
- P1000** per day

## Premiums

Monthly premium on Individual Option		
Daily Benefit Amount	18 - 49 years old	50 - 62 years old
P100	P49	P65
P200	P79	P111
P500	P167	P247
P1000	P314	P474

Monthly premium on Family Option		
Daily Benefit Amount	18 - 49 years old	50 - 62 years old
P100	P114	P138
P200	P208	P255
P500	P490	P608
P1000	P960	P1195

## Optional Benefit

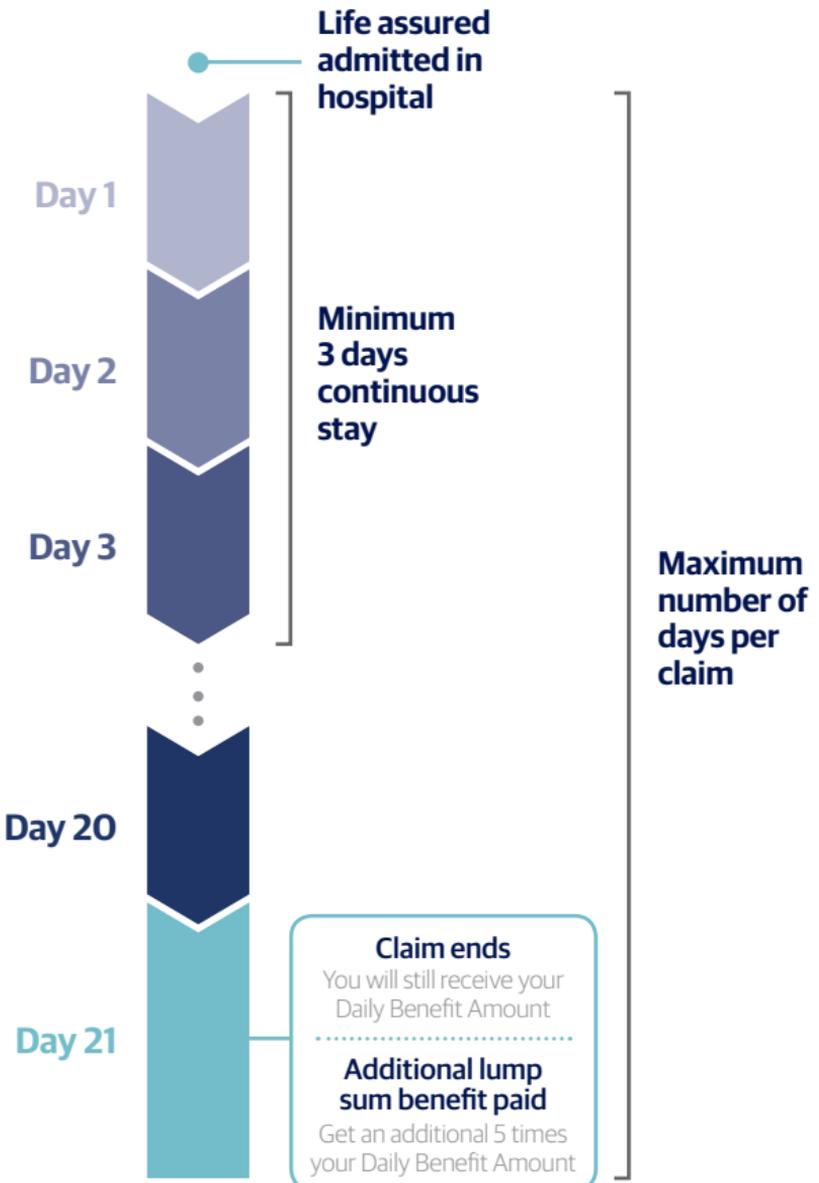
We know that the cost of living only ever increases, which is why we offer you the option of an Annual Benefit Increase (ABI). You can choose to increase your Daily Benefit Amount by 5% each year.

a) Mr X buys the Hospital Cash Back Benefit with a Daily Benefit Amount of P1000. He chooses to include an ABI of 5% per year in this policy. After 10 years of having this policy, his Daily Benefit Amount will be P1551.

b) Mr Y buys the Hospital Cash Back Benefit with a Daily Benefit Amount of P1000. He chooses not to include an ABI on his policy. After 10 years of having the policy, his Daily Benefit Amount will be P1000.

# How it works

1. The Daily Benefit Amount is paid per full day in hospital subject to a maximum of 21 days per claim.
2. The Daily Benefit Amount is paid after discharge, or after 21 days if still in hospital.
3. If still in hospital after 21 days, you get an additional 5 times the Daily Benefit Amount.
4. Maximum of 105 days covered per member for the duration of the policy.
5. For pregnancy related claims - maximum benefit payable is 5 times the Daily Benefit Amount. No additional lump sum is payable.



### Example

#### **Mrs X took out the Hospital Cash Back Benefit with a P200 a day benefit.**

- She is hospitalised for a heart attack and spends 30 days in the hospital.
- The maximum days the policy pays for the claim is 21 days. An additional payment of 5 times the Daily Benefit Amount is also paid as the maximum period is reached.
- She will receive P5200 as a benefit amount.
- The remaining days that Mrs X can still claim for is 84 days over the rest of the policy duration.

### Example

#### **Assume the same example involving Mrs X as before.**

- The same hospital stay happens except that she is in ICU for this period.
- She will receive P10 400 as a benefit amount.
- The remaining days that she can still claim for is still 84 days for the rest of the policy duration.

## Each life assured is covered for 105 days of hospital stay.

This means that each life assured can claim as many times as possible subject to the maximum limit of 105 days.

### Example

Mr X purchased the Hospital Cash Back Benefit with a P100 a day benefit.

- He is hospitalised for an appendectomy and was in hospital for 4 days.
- He will receive P400 as a benefit amount.
- The remaining days that Mr X can still claim for is 101 days over the rest of the life of the policy.
- He later claims for an unrelated hospital stay of 5 days.
- He will receive P500 as a benefit amount.
- The remaining days that Mr X can still claim for is 96 days over the rest of the life of the policy.

If discharged from hospital and readmitted within 10 days, for a related condition, the claim will continue i.e. the 3 day minimum stay will be waived.

## **For each day that the insured person is in ICU, the Daily Benefit Amount will be doubled.**

### **Example**

**Mr K purchased the Hospital Cash Back Benefit with a P500 a day benefit.**

- He is hospitalised after a traffic accident and was in hospital for 10 days with the first 4 days in ICU.
- He will receive P7000 as a benefit amount.
- The remaining days that Mr K can still claim for is 95 days over the rest of the life of the policy.

**An additional lump sum of 5 times the Daily Benefit Amount is payable if an insured person is still in hospital on day 21 i.e. benefit payable is 26 times daily benefit.**

**If an insured person is in ICU on day 21, they will receive an additional 10 times the Daily Benefit Amount.**

## Increase cover

You can increase your cover every policy anniversary. A new waiting period will apply only on the additional cover.



1

Mrs K's cover for P500 commences.

2

Mrs K increases her cover to add another P1000.

3

For a 6 month waiting period, Mrs K will have benefit cover of P500 a day for natural causes. Mrs K will also be covered for P1000 a day for accidental causes.



4

After 6 months, Mrs K will now be covered for P1000 for claims due to accidental and natural causes.

## **Out of country cover**

You will be covered for stays in hospitals within Botswana and South Africa.

## **Waiting Periods**

There is no waiting period for claims due to an accident or for new born babies.

There is a 6 month waiting period before cover will commence for any claims due to natural causes.

There is a 9 month waiting period if hospitalisation is due to complications of childbirth, abortion, miscarriage, pregnancy or any other condition arising from this.

# When cover starts



## **Making a claim**

A minimum of 3 days (24 hours a day) continuous stay in hospital is required for a valid claim.

Certain less serious medical conditions require a minimum of 7 days or more continuous stay in hospital (influenza and bronchitis, kidney infections, gastric influenza, gastritis, diarrhoea, headaches and migraines, laryngitis, sinusitis and pharyngitis, fibromyalgia, chronic fatigue syndrome, back injury).

## **Claim Process**

**You must go to your broker, agent or sales consultant to lodge the claim.**

All valid claims will be paid within 14 days after all the required claim documents have been submitted to Liberty. Documents must be submitted after discharge or after day 21 if the insured person is still hospitalised.

**For more information please speak to your broker or agent. Terms and Conditions apply.**

**[www.liberty.co.bw](http://www.liberty.co.bw)**

Liberty Life Botswana (Pty) Limited - Reg. No. 2007/5282

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**Disclaimer**

This product is not a Medical Aid and the cover is not equivalent to that of a Medical Aid. The intension of the product is to cover costs other than medical expenses while an insured person is in hospital.

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