



Liberty Life

Better Health, Better Life.

1,800+ hospitals nationwide

HEALTH COVER BROCHURE · INDIVIDUALS & FAMILIES

Quality healthcare, **no cash** at the hospital.

Affordable cover for you and the people you love — walk into any of 1,800+ partner hospitals, show your cover, and get treated. We settle the bill.

₦36,000

per year — the Rose plan

1,800+

partner hospitals

NEM Health

your regulated underwriter

WHY LIBERTY LIFE

Real insurance. Zero stress at the hospital.

You pay once a year. When you or your family need a doctor, medicine, a lab test, an emergency or surgery, you simply present your cover at a partner hospital — no cash, no arguing over bills.



No cash at the point of care

Show your cover and get treated. NEM Health settles approved care directly with the hospital.



1,800+ hospitals

From your neighbourhood clinic to specialist centres across all 36 states and the FCT.



Regulated, real cover

Underwritten by NEM Health, the regulated health provider behind the cover. This is genuine cover, not a savings scheme.



Cover the whole family

Name one principal, then add each dependant's name, date of birth, relationship and gender.

1

Choose your plan

Start with Rose or pick a higher tier for richer benefits.

2

Pay once a year

By transfer to your dedicated account, online, or by USSD.

3

Walk in & get care

Cover activates the same day payment is confirmed.

“Fall sick and pay nothing at the hospital.”

That is the whole promise — cover you can actually feel the day you need it most.

CHOOSE YOUR LEVEL OF COVER

Six active plans. Start simple, upgrade any time.

Every plan is cashless at our partner hospitals. Rose is where most people start; the higher tiers add things like maternity, cancer care, international treatment and private rooms.

PLAN	PER YEAR	WHAT IT ADDS
Rose MOST POPULAR	₹36,000	GP & telemedicine, medicines, lab tests, ward admission, emergencies & surgery.
Lotus	₹77,100	All of Rose + family planning, surgery up to ₹180k, better wellness screenings.
Tulip	₹105,600	All of Lotus + cancer treatment, elective C-section, mammograms & PSA screening.
Hazel	₹212,000	International treatment (India & Africa), private rooms, specialist surgery, neonatal ICU.
Ivy	₹369,000	UAE hospitals, higher organ-transplant limits, air & ground evacuation, stroke & rehab.
Marigold	₹597,000	First-class rooms, personal health concierge, unlimited specialist consultations.

₹36,000
principal / year

Family: the principal pays **₹36,000** in full and each named spouse or child is **₹32,400**. A principal with 3 dependants is **₹133,200**. Children must be 18 or below; a spouse must be over 18.

Friends & Family: parents, siblings, relatives, friends and colleagues are **₹36,000 each** and receive separate individual policies.

INSIDE THE ROSE PLAN

What ₦36,000 a year actually covers.

✓ GP & specialist visits

See a doctor whenever you need to

✓ Telemedicine

Talk to a doctor from home

✓ Medicines

Prescribed drugs up to ₦100,000/yr

✓ Laboratory tests

Diagnostics & scans

✓ Hospital admission

Ward stays, up to 15 days/yr

✓ Accident & emergency

When it matters most

✓ Surgery

Covered up to ₦150,000

✓ Chronic disease care

Ongoing conditions managed

✓ Maternity (family plans)

Antenatal, delivery & postnatal

✓ Mental health support

Care for the whole you

Good to know: a few benefits have a waiting period so cover stays sustainable — **9 months** for chronic illness, surgery and cancer care, and **12 months** for obstetrics & gynaecology. Everyday care (GP, telemedicine, medicines, emergencies) starts as soon as you're active. Annual limit on Rose is ₦250,000.

READY WHEN YOU ARE

Three easy ways to join.



WhatsApp

Chat with Lilian —
wa.me/2349120114564



Online

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USSD

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Liberty Life

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Underwritten by NEM Health
Better Health, Better Life.