



Liberty Life

Better Health, Better Life.

Master Brochure

LIBERTY LIFE + NEM HEALTH

Clarity on your cover. Confidence in your care.

One clear guide to what Liberty Life offers, how NEM Health supports your care, the plans available, who can join, the partner opportunity and the verified hospital network.

6 plans

from Rose to Marigold

1,632

verified providers in this
directory

3 paths

personal, business and partner

Who does what?

Liberty Life and NEM Health work together, but their responsibilities are different. Knowing the difference helps you understand who supports enrolment and who manages covered healthcare.

YOUR COVER GUIDE AND ADMINISTRATOR

Liberty Life

Liberty Life helps individuals, families, employers and partners understand, buy and manage health cover.

- Explains plans, prices and eligibility
- Supports signup, payment and policy onboarding
- Provides member, business and partner dashboards
- Helps confirm hospitals and resolve support questions
- Equips partners to introduce genuine cover responsibly

THE REGULATED HEALTH PROVIDER

NEM Health

NEM Health is the healthcare provider behind the cover and the verified provider network.

- Underwrites the health plans
- Maintains and coordinates the provider network
- Authorises covered care under policy terms
- Settles approved claims with network providers
- Applies benefits, limits and waiting periods

Simple enrolment

Digital signup and dedicated payment details.

Cover management

Dashboards for members, employers and partners.

Hospital guidance

A live finder plus curated location lists.

Lilian support

Voice and WhatsApp help for plans, payments and onboarding.

Business administration

Add staff, monitor status and manage renewals.

Partner opportunity

Introduce cover and earn on confirmed sales.

THREE WAYS TO USE LIBERTY LIFE

Cover yourself. Cover a team. Build an income.

Choose the route that matches what you want to do. Every route connects to the same plan catalogue, support team and verified healthcare network.

01 - PERSONAL

Individuals and people you care about

Buy for yourself, your household or another adult who needs their own independent policy.

- **Individual:** one person, from ₦36,000 a year.
- **Family:** one adult principal plus a spouse or children aged 18 or below.
- **Friends & Family:** parents, siblings, relatives, friends or colleagues at ₦36,000 per person on Rose.
- Each dependant is named with date of birth, relationship and gender.

02 - BUSINESS

Businesses, groups and associations

Give a team a meaningful benefit and manage everyone from one business dashboard.

- Starts from 10 staff or members.
- Rose starts at ₦36,000 per staff per year.
- Different people can be placed on different active plans.
- Suitable for SMEs, churches, cooperatives, schools, NGOs and associations.

03 - PARTNER

Help people get covered and earn

Partners introduce personal and business cover through a tracked storefront and dashboard.

- Free to join, with no stock to buy.
- Earn 12.5% on confirmed plan sales.
- Use your link or onboard a customer directly.
- Build a team and earn configured overrides on real paid policies.

One platform, three clear journeys.

Members manage cover, businesses manage people, and partners manage customers and earnings.

CURRENT PLAN CATALOGUE

Six active plans, with cover that grows.

Prices shown are annual. Higher tiers build on everyday care with richer limits and selected premium benefits. Exact benefits remain subject to the current policy schedule.

PLAN	INDIVIDUAL	FAMILY BUNDLE	SELECTED HIGHLIGHTS
Rose	₦36,000	Principal ₦36,000 + ₦32,400 / dependant	GP and telemedicine, medicines, tests, admission, emergencies and surgery.
Lotus	₦77,100	₦271,200	Rose foundations plus family planning, stronger surgery cover and wellness screening.
Tulip	₦105,600	₦373,500	Broader screening, cancer support and selected maternity benefits.
Hazel	₦212,000	₦794,600	Private-room options, specialist surgery, neonatal support and selected international care.
Ivy	₦369,000	₦1,314,300	Higher premium limits, rehabilitation, evacuation and wider international access.
Marigold	₦597,000	₦2,371,660	Top active tier, with first-class room options, concierge support and high benefit limits.

Rose

the simple starting point

For one person: ₦36,000 a year. **For a household:** one adult principal pays ₦36,000, then each named spouse or eligible child is ₦32,400. Anyone who is not a spouse or child receives a separate Friends & Family policy at ₦36,000.

About the higher-tier family figures: these are the family bundle prices shown in the current Liberty Life plan catalogue. Before payment, ask Liberty Life to confirm the latest family composition, benefit schedule, waiting periods and provider availability for your chosen tier.

WHAT COVER CAN INCLUDE

Everyday care, emergencies and richer protection.

The exact mix and financial limits depend on your plan. This overview helps you understand the kinds of care available before you review the full policy schedule.

✓ Doctor consultations GP, telemedicine and plan-dependent specialists	✓ Prescribed medicines Covered drugs within plan limits
✓ Tests and diagnostics Laboratory tests and selected imaging	✓ Hospital admission Ward or room benefits according to tier
✓ Accident and emergency Urgent assessment and covered treatment	✓ Surgery Covered procedures up to plan limits
✓ Chronic-care support Plan-dependent care for ongoing conditions	✓ Maternity Selected family and higher-tier benefits
✓ Mental-health support Selected consultations and care	✓ Premium benefits Selected private rooms, evacuation or international care

Important: benefits are not unlimited and some have waiting periods, exclusions, pre-authorisation rules or provider restrictions. Everyday care can start when a policy is active, while some surgery, chronic-care, cancer, maternity and gynaecology benefits may require a waiting period. Always use the current policy schedule as the final authority.

1

Confirm the benefit

Ask Liberty Life or check your schedule before planned care.

2

Confirm the provider

Use the live finder and confirm the hospital for your plan.

3

Present your details

Use your name, policy number and insurance code at the facility.

Care across Nigeria, with a live finder for accuracy.

The Liberty Life directory currently contains 1,849 provider records, including 1,632 verified locations. Because facilities and plan availability can change, the live hospital finder is the correct place to confirm a provider before visiting or paying.

1,632

verified provider locations in the current directory

Directory snapshot: 30 July 2026. Verification status, specialities and access can change. Always confirm the exact facility and plan before care.

Lagos	492 verified
Federal Capital Territory	217 verified
Rivers	144 verified
Ogun	87 verified
Delta	73 verified
Oyo	52 verified
Kaduna	49 verified
Edo	47 verified

Benin City

41 matched verified locations

Port Harcourt

117 matched verified locations

Ibadan

51 matched verified locations

Enugu

25 matched verified locations

Abuja / FCT

217 verified across the FCT

Lagos

492 verified across the state

Find and confirm the right hospital

Open cover.libertylifeplus.com/hospitals, choose your state and area, then contact Liberty Life if you need a curated PDF list for a city or locality.

Counts are calculated from the Liberty Life hospital directory using records marked verified. City counts use current city, locality and address matches and may overlap nearby districts. A directory listing does not replace plan-specific confirmation or pre-authorisation.

CHOOSE YOUR NEXT STEP

Start in the portal built for you.

You can begin online or ask Lilian for help over WhatsApp or voice. Payment is matched to your enrolment, and cover begins after confirmation and onboarding.

Get personal cover

Buy for yourself, your household or someone else, then manage policies from one member account.

cover.libertylifeplus.com/me

Cover a business

Register an organisation, add at least 10 staff or members, select plans and manage the roster.

cover.libertylifeplus.com/admin

Become a partner

Join free, receive a tracked storefront, introduce cover and earn on confirmed sales.

partners.libertylifeplus.com

Ask Lilian

Plans, hospitals, payments, member onboarding, business registration and partnership questions.

WhatsApp

wa.me/2349120114564

Better decisions begin with clear information.

Tell us who you want to cover, where they live and what matters most. We will help you choose the right next step.

Liberty Life

A health-cover brand of Liberty Assured Limited
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In partnership with NEM Health
Better Health, Better Life.