

		Network Option	Hospital Options		Saver Options		Complete Options	
		Bona Plus	Gold Focus	Platinum Focus	Gold Saver*	Platinum Saver*	Titan*	Platinum Complete*
		<i>A network of care</i>	<i>Starting out as a family</i>	<i>Excellent risk cover</i>	<i>Everything a family needs</i>	<i>Meeting your family's needs</i>	<i>Perfect cover for the family</i>	<i>The ultimate healthcare option</i>
Major Medical Benefits (MMB)	Payment Rate	100% LMS rate	100% LMS rate	100%/200% LMS rate	100% LMS rate	100%/200% LMS rate	100% LMS rate	100%/200% LMS rate
	Hospitalisation (sub-limits apply to certain benefits)	R980 000 per family	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
	Hospital Network	Freedom of choice	Freedom of choice	Freedom of choice	Freedom of choice	Freedom of choice	Freedom of choice	Freedom of choice
	Chronic Conditions Covered	27 PMBs	27 PMBs	27 PMBs	27 PMBs	27 PMBs	27 PMBs	27 PMBs
	Additional Chronic Conditions Covered	-	-	37	4	37	-	37
	Disease Management	✓	✓	✓	✓	✓	✓	✓
Day-to-Day Extender paid from Risk	Casualty Benefit	-	✓	✓	✓	✓	✓	✓
	Preventative Care Benefit	-	✓	✓	✓	✓	✓	✓
	Day Procedures (out-of-hospital)	✓	✓	✓	✓	✓	✓	✓
	Crime Trauma Benefit	-	✓	✓	✓	✓	✓	✓
	MRI/CT Scans (out-of-hospital)	✓	✓	✓	✓	✓	✓	✓
	Dentistry (basic and specialised)	-	-	-	-	-	✓	-
Paid from Savings except Bona Plus covered by CareCross		CareCross Network: • GP Consultations • Basic Dentistry • Medication • Optometry • Pathology • Radiology	Self-funded	Self-funded	Savings • Member: R 2 496 • Adult: R 2 040 • Child: R 912	Savings • Member: R 2 160 • Adult: R 1 932 • Child: R 696	Savings • Member: R 3 084 • Adult: R 2 472 • Child: R 828  Self Payment Gap • Member: R 700 • Adult: R 430 • Child: R 160  Threshold Level • Member: R 3 784 • Adult: R 2 902 • Child: R 988  Threshold Limit • Member: R 3 080 • Adult: R 1 820 • Child: R 800	Savings • Member: R 5 580 • Adult: R 4 140 • Child: R 1 596  Self Payment Gap • Member: R 1 763 • Adult: R 1 325 • Child: R 514  Threshold Level • Member: R 7 343 • Adult: R 5 465 • Child: R 2 110  Threshold Limit <b>Unlimited:</b> • GP Consultations • Specialist Consultations • Basic Dentistry • Basic Radiology • Pathology <b>Limited:</b> • All other benefits
		Principal Member	R 1 085	R 1 067	R 1 474	R 1 388	R 1 802	R 1 718
Contributions	Adult Dependant	R 831	R 900	R 1 326	R 1 138	R 1 618	R 1 375	R 2 305
	Child Dependant***	R 318	R 405	R 476	R 510	R 583	R 464	R 892
Additional Services**	Liberty Baby Programme	-	-	-	✓	✓	✓	✓
	International Travel Benefit	-	✓	✓	✓	✓	-	✓

\*A savings component is included in the contributions of these options.

\*\*For more information on these additional services offered to LMS members, please refer to the Member Guide.

\*\*\*Child dependant means a dependent child under the age of 21, or a child who is a full-time student, up to and including age 26 (proof of study to be supplied).