

# LIBERTY MEDICAL SCHEME

We care. **For you**



## BONA PLUS 2012

A network of care to help you stay strong and healthy



Bona Plus puts you and your family in touch with a primary care network of CareCross healthcare providers, giving you access to day-to-day medical services such as unlimited cover at CareCross GPs and pharmacies. You also enjoy hospital benefits at private hospitals. The Overall Annual Limit on Bona Plus is R980 000 per family per annum.

1 Major Medical Benefits (MMB)	2 Day-to-Day Extender	3 Primary Care
a. Hospitalisation	a. Specialist Benefit (out-of-hospital)	a. GP Consultations
b. Oncology and Renal Dialysis	b. Radiology Benefit (out-of-hospital)	b. Radiology and Pathology
c. HIV/Aids Prevention	c. Day Procedures (out-of-hospital)	c. Minor Procedures
d. Emergency Transport Services		d. Chronic Medication
		e. Acute Medication
		f. Optometry
		g. Dentistry

### 1 Major Medical Benefits Managed by Liberty Medical Scheme (LMS)

#### a. Hospitalisation (subject to Overall Annual Limit (OAL))

The Hospital Benefit covers the cost of admissions to private hospitals, including the hospital bill and associated costs, e.g. consultations, pathology and radiology. You can choose any hospital.

Subject to pre-authorization, GP and specialist consultations and procedures will be covered up to the Liberty Medical Scheme (LMS) rate. Some doctors may charge more than this, so we encourage you to negotiate with your chosen doctor to ensure that you are informed beforehand of the rates that will be charged.

LMS also provides cover for alternatives to hospitalisation, e.g. if you are in need of terminal care or rehabilitation following an accident. Refer to the benefits for Rehabilitation & Private Nursing as well as Hospice Services.

Payment for internal prosthesis (e.g. stents, pacemakers and hip replacements) is subject to pre-authorization.

Spinal, hip and knee replacements are only covered under PMB conditions.

The member will be liable for a co-payment of R6 850 for joint replacements and spinal surgery.

**Note:** Pre-authorization must be obtained at least 48 hours prior to a planned hospital admission.

If pre-authorization is not obtained, claims will not be paid. This does not apply to emergencies.

Call the LMS Contact Centre on **0860 002 163**.

#### b. Oncology and Renal Dialysis (subject to OAL)

##### Oncology

LMS has contracted with ICON Oncology Network to provide a quality, cost-effective service to members who are registered on the oncology programme. In addition to the authorisation from the LMS cancer management team, you will also need to get pre-authorization from LMS hospital authorisations for any hospitalisation, specialised radiology (e.g. MRI/CT scans and angiography) or private nursing/hospice services which you may need during the course of your oncology treatment.

##### Renal Dialysis

Motivation and pre-authorization are required. This benefit is subject to the approval of the Scheme prior to the commencement of treatment.

#### c. HIV/Aids Prevention (needle-stick and mother-to-child transmission) & Medication (subject to OAL)

HIV/Aids can be managed very effectively through early diagnosis and an effective treatment plan.

Your doctor must register you on the Aid for AIDS (AfA) programme:

- Tel no. 0860 100 646
- Email [afa@afadm.co.za](mailto:afa@afadm.co.za)

Pharmacy Direct is the Designated Service Provider (DSP) and will deliver your anti-retroviral medication.

#### d. Emergency Transport Services are provided by ER24, Contact number: 084 124

## 2 Day-to-Day Extender Managed by LMS

This benefit provides cover required outside of the CareCross network. Contact the LMS Contact Centre for authorisation on 0860 002 163.

### a. Specialist Benefit (out-of-hospital)

- Your CareCross GP must refer you to a specialist in all instances
- *All specialist consultations are subject to pre-authorisation.* Please call the LMS Contact Centre on 0860 002 163
- Acute medication and pathology prescribed by a specialist is also payable from this benefit
- Chronic medication prescribed by a specialist must be authorised by CareCross

### b. Radiology Benefit (out-of-hospital)

- Provides cover for out-of-hospital radiology, including MRI and CT scans (subject to pre-authorisation)
- Mammograms and bone density tests are subject to pre-authorisation

### c. Day Procedures (out-of-hospital)

LMS will cover the cost of the following diagnostic and minor surgical procedures which can be performed in the doctor's room, attached theatre or day clinic:

- Diagnostic cystoscopy
- Laser tonsillectomy
- Lumbar puncture
- Needle aspiration of joint, bursa or ganglion
- Proctoscopy/sigmoidoscopy
- Upper GI endoscopy
- Vasectomy
- Colonoscopy

## 3 Day-to-Day Benefits Managed by CareCross

• CareCross Contact Centre 0860 103 491 • Enquiries [liberty@carecross.co.za](mailto:liberty@carecross.co.za) • Chronic Contact Centre 0860 102 182 • Website [www.carecross.co.za](http://www.carecross.co.za)

### a. GP Consultations

The Bona Plus option provides access to your CareCross GP throughout the year for medically necessary visits. *After the 9th GP visit per family, pre-authorisation needs to be obtained from CareCross.* When treating you the GP may also:

- Perform minor surgical procedures
- Call for listed blood tests and X-rays
- Provide you with acute and chronic medication
- Offer pre- and post-natal care including two ultrasound scans per pregnancy

Since you will not always be able to consult a CareCross GP for an after-hours emergency or when you are out of town on holiday etc, CareCross has provided an additional benefit for such events.

The out-of-network benefit is limited to three visits per family per year and there is an annual limit of R1 000 per family.

You will however need to pay for the treatment and services received outside of the network and then claim the money back from CareCross. These claims will be refunded at the CareCross negotiated rate.

### b. Radiology & Pathology

Your CareCross GP will refer you to the correct healthcare providers. The benefit is subject to a pre-determined radiology and pathology formulary.

### c. Minor Procedures

You are covered for the following diagnostic and minor surgical procedures, which can be performed in the doctor's room:

- Minor surgical treatments, e.g. stitching of wounds, limb casts, removal of foreign body, clamp circumcision, excision and repair and drainage of subcutaneous abscess and avulsion of nail
- Pre- and post-natal care (supervision of uncomplicated pregnancy up to week 20, including two sonar scans)

### d. Chronic Medication

Approval of medication for chronic conditions is subject to the CareCross chronic formulary. The chronic application process is as follows:

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|--|--|
| i Consult your CareCross GP to confirm your diagnosis      | v CareCross sends approval letter to your doctor                                       |
| ii GP completes the chronic application form               | vi Medication to be supplied by CareCross as arranged with the beneficiary or provider |
| iii GP faxes the chronic application form to CareCross     | vii Chronic medication prescribed by a specialist must be authorised by CareCross      |
| iv Drug utilisation review will take approximately 10 days |  |

### e. Acute Medication

Bona Plus members enjoy an unlimited benefit, subject to the CareCross formulary. Medication must be prescribed and dispensed by a CareCross GP or Medikredit Pharmacy.

### f. Optometry

Spectacles or contact lenses must be obtained from a CareCross optometrist, subject to a formulary.

### g. Dentistry

Dental services must be obtained from a CareCross dentist. This benefit includes primary care, e.g. consultations, fillings and scaling and polishing. In an emergency pain relief, partial removal of nerves and extractions may be done.

No benefit for root canal treatment, crowns, dentures or other advanced dentistry.

## BONA PLUS

Network option	Subject to the Overall Annual Limit (OAL)
<b>Bona Plus</b>	
Overall Annual Limit (OAL)	R980 000 per family per annum
HIV/Aids prevention, needle-stick injuries and prevention of mother-to-child transmission* Contact AFA	100% of negotiated tariff Subject to registration with AFA Contact: 0860 100 646 Email: afa@afadm.co.za
Sub-acute Facilities, Rehabilitation and Private Nursing* Contact LMS	100% LMS rate, subject to OAL R13 600 per family
Day Procedures* Contact LMS	100% LMS rate, subject to OAL
Hospitalisation* Contact LMS	100% LMS rate, subject to OAL
In-hospital Benefits: GPs & Specialists*	100% LMS rate, subject to OAL
In-hospital Benefits: Radiology (General & Specialised)*	100% LMS rate, subject to OAL R20 300 per family
In-hospital Benefits: Physiotherapy, Pathology, Clinical Technologist, Occupational Therapy	100% LMS rate, subject to OAL Pathology: R20 300 per family
In-hospital Benefits: Dentistry* Contact LMS	100% LMS rate, subject to OAL Subject to pre-authorization and dental protocols
Oncology* Contact LMS	100% LMS rate, subject to OAL R148 100 per family DSP: ICON Network Clicks directmedicine DSP for oncology medication No benefit for biological and other specialised drugs or PET scans
Renal Dialysis* Contact LMS	100% LMS rate, subject to OAL R148 100 per family (Renal dialysis only)
Blood Transfusions, Blood Products and Blood Substitutes	100% LMS rate, subject to OAL
Hospice services (accommodation, medicine, consultations)* Contact LMS	100% LMS rate, subject to OAL R13 600 per family
Take-out Medication	100% Maximum Medicine Reference Price, subject to OAL Max of 7 days supply, limited to R1 600 per admission
Organ Transplants Contact LMS	100% LMS rate, subject to OAL

\*Subject to pre-authorization

Network option	Subject to the Overall Annual Limit (OAL)
<b>Bona Plus</b>	
Psychiatric Admissions* Contact LMS	100% LMS rate, subject to OAL Combined limit of R16 100 per family for in- and out-of-hospital treatment
Internal Prosthesis* Contact LMS	100% LMS rate, subject to OAL R25 500 per family Co-payment of R6 850 for joint replacements and spinal surgery. Spinal, hip and knee replacements only covered under PMB conditions
Chronic Medicine* Contact CareCross	100% Maximum Medicine Reference Price <ul style="list-style-type: none"> <li>• 27 PMB conditions covered by CareCross</li> <li>• Subject to registration and approval by CareCross and CareCross formulary</li> <li>• Must be prescribed by CareCross GP</li> <li>• Medication to be supplied by CareCross as arranged with the beneficiary or provider</li> <li>• Chronic Medication prescribed by a specialist must be authorised by CareCross</li> </ul>
HIV/Aids Medicine*	100% Maximum Medicine Reference Price <ul style="list-style-type: none"> <li>• Subject to registration with AFA</li> <li>Contact: 0860 100 646, Email: afa@afadm.co.za</li> <li>• Pharmacy Direct is DSP for anti-retroviral medication</li> </ul>
Acute Medicine Contact CareCross	<ul style="list-style-type: none"> <li>• Subject to CareCross formulary</li> <li>• Dispensed by a CareCross supplier or Medikredit pharmacy</li> <li>• Acute medication prescribed by a specialist will only be covered if the member was referred by the CareCross GP, subject to out-of-hospital specialist limits</li> </ul>
Out-of-hospital: GPs Contact CareCross	100% of negotiated tariff, unlimited At CareCross GP Network <i>After the 9th visit per family, pre-authorization needs to be obtained from CareCross</i> Basic Primary Care services <ul style="list-style-type: none"> <li>• Consultations</li> <li>• Minor Trauma Treatment</li> <li>• Stitching of wounds</li> <li>• Limb casts</li> <li>• Removal of foreign body</li> <li>• Clamp circumcision</li> <li>• Excision and repair</li> <li>• Drainage of subcutaneous abscess and avulsion of nail</li> </ul> Pre- and Post-natal Care <ul style="list-style-type: none"> <li>• Supervision of uncomplicated pregnancy up to week 20</li> <li>• Including 2 sonar scans per pregnancy</li> </ul>
Out-of-network/Emergency visits Contact CareCross	Limited to 3 bona fide after hours emergency consultations per family per annum Maximum of R1 000 per family per annum The member will be required to pay for these services and submit the claim to CareCross for reimbursement

## BONA PLUS

Network option	Subject to the Overall Annual Limit (OAL)
<b>Bona Plus</b>	
Out-of-hospital: Specialists (all specialist consultations)* Contact LMS	100% LMS rate R1 230 per beneficiary, R1 965 per family Members must be referred by a CareCross GP Inclusive of acute medication and pathology Contact 0860 002 163
Out-of-hospital: Radiology Contact LMS	If prescribed by a specialist: 100% LMS rate R4 900 per family Provides cover for all out-of-hospital Radiology not covered by CareCross Primary Care Benefit Mammograms and Bone density*
Contact CareCross	If prescribed by a CareCross GP: Subject to CareCross formulary
Out-of-hospital: Pathology Contact CareCross	If prescribed by a specialist: 100% of cost Subject to out-of-hospital specialist limit
Contact CareCross	If prescribed by a CareCross GP: Subject to CareCross formulary
Dentistry (Primary Care) Contact CareCross	100% of cost Primary care dentistry only: Consultations, primary extractions, fillings, scaling and polishing Emergency dentistry including emergency pain relief, partial removal of nerve or extractions No benefit: Root canal treatment, crowns, dentures and other advanced dentistry
Optical Contact CareCross	100% of cost Limited to 1 frame and 1 pair of lenses per beneficiary every 2 years Limited to 1 eye test per beneficiary Contact lenses to the value of R395 per beneficiary
External Appliances* Contact LMS	100% LMS rate, subject to OAL R13 600 per family, subject to OAL
Out-of-hospital: Mental Health* Contact LMS	100% LMS rate, subject to OAL R16 100 per family (shared with in-hospital limit)
Emergency Transport Services*	ER24 – 084 124

### PMB Chronic Conditions

Addison's Disease Asthma Bipolar Mood Disorder Bronchiectasis Cardiac Failure Cardiomyopathy Chronic Obstructive Pulmonary Disease <i>Emphysema</i> Chronic Renal Failure Coronary Artery Disease <i>Angina</i> <i>Ischaemic Heart Disease</i> Crohn's Disease Diabetes Insipidus Diabetes Mellitus Type 1 Diabetes Mellitus Type 2 Dysrhythmias <i>Cardiac Arrhythmias</i>	Epilepsy Glaucoma Haemophilia HIV/Aids Hyperlipidaemia <i>Hypercholesterolaemia</i> Hypertension Hypothyroidism Multiple Sclerosis Parkinson's Disease Rheumatoid Arthritis Schizophrenia Systemic Lupus Erythematosus <i>Discoid Lupus Erythematosus</i> Ulcerative Colitis
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Note: All conditions depicted in italics are sub conditions

### Exclusions (specific to CareCross)

- Any non-CareCross generated claim apart from those covered under 'out of Network'
- Travel expenses
- Cosmetic treatment, operations, procedures and applicators, toiletries etc
- Reports, examinations and tests for insurance policies, legal reasons
- Injuries arising from appliances for professional sport, bungee or parachute jumps
- Accommodation in an old age home, general care institutions, spas, health or holiday resorts
- HIV/Aids treatment except for the general health management services as provided for in this option
- Obesity, alcohol or drug abuse
- Treatment and operations of choice and non-essential medical items
- Acupuncture, Biokinetics, Chiropractors, Herbalists, Naturopaths and Homeopaths
- Chronic Psychiatric conditions and mental disorders except for Schizophrenia and Bipolar Mood Disorder
- Treatment and medication in respect of Tuberculosis. CareCross will provide general health management at General Practitioner level however the treatment and medication, as per the Department of Health guidelines for Tuberculosis, is obtainable via the public healthcare system
- Injuries sustained during participation in strikes, illegal picketing, riots or physical struggle
- Nutritional supplements, tonics, stimulants, vitamins, minerals
- Contraceptives and devices to prevent pregnancy
- Stimulant laxatives
- Infertility and sexual dysfunction
- Root canal treatment, dentures and other advanced dentistry
- Extreme/Professional sports

### CareCross Contact Details

CareCross Contact Centre: 0860 103 491  
Web: [www.carecross.co.za](http://www.carecross.co.za)

### Monthly Contributions

Principal Member	R1 085
Adult Dependant	R 831
Child Dependant*	R 318

\*Contributions will be payable in terms of the first three child dependants only. 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).

Note: General exclusions as per the LMS Scheme Rules still apply \* Subject to pre-authorization

Disclaimer: This is a marketing overview and summary of the Liberty Medical Scheme, services and complementary products. Every attempt has been made to ensure complete accuracy of this brochure. However, in the event of a conflict between this brochure and the registered Rules of the Scheme, the rules will prevail. E&OE