

LIBERTY MEDICAL SCHEME

We care. **For you**



GOLD FOCUS 2012

All the care you need while reaching for your dreams



Gold Focus is the perfect option if you're starting out – whether you're taking off in your career, just married or thinking of starting a family. It provides generous cover for your healthcare needs, this includes freedom of choice of private hospitals.

1 Major Medical Benefits (MMB)

a. Hospitalisation

b. Other Major Medical Benefits

c. Disease Management

d. Chronic Benefit (incl HIV/Aids)

2 Day-to-Day Extender *paid from risk*

a. Casualty Benefit

b. Crime Trauma Benefit

c. Preventative Care Benefit

d. Day Procedures (out-of-hospital)

e. MRI/CT Scans (out-of-hospital)

1 Major Medical Benefits

a. Hospitalisation

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 and any GP or specialist.

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 & Nursing as well as Hospice Services.

Although Gold Focus doesn't have an overall annual limit, certain in-hospital benefits (e.g. mental and dental admissions) are limited.

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

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. Other Major Medical Benefits

- Emergency Transport (ER24) contact number 084 124
- Oncology
- Dialysis

Note: The oncology and dialysis benefits are subject to pre-authorization.

c. Disease Management

This benefit includes programmes for asthma, diabetes, coronary heart disease and other lifestyle conditions such as epilepsy and bipolar mood disorders. Members receive education, advice and support from registered healthcare professionals, as well as a review of the medication currently being used.

d. Chronic Benefit (including HIV/Aids)

Chronic conditions are often life-threatening. To register for this benefit, you require treatment for a minimum period of 4 consecutive months.

The Medical Schemes Act specifies a list of Prescribed Minimum Benefits (PMBs) that must be covered without any limit by all medical schemes. Within this list there are 27 chronic conditions that must be covered without any limit. The list is referred to as the Chronic Disease List (CDL). In accordance with legislation, medical schemes can use medicine formularies, designated or preferred service providers and specific treatment protocols to treat CDL conditions. Please consult your Member Guide for a detailed list of pharmacies within the preferred provider network.

Gold Focus provides unlimited cover for the 27 CDL conditions.

Note: Your prescribing doctor must call the LMS Contact Centre on **0860 002 163** to register you for the chronic benefit.

2 Day-to-Day Extender

a. Casualty Benefit

This benefit covers the facility fee, consultations, medications, radiology and pathology associated with admissions into the emergency room or casualty ward of a registered casualty facility.

There are two components to this benefit:

1. Treatment in casualties after hours and away from home (R 1 340 per beneficiary per annum).
2. Physical injury (paid from unlimited overall benefit).

Treatment in an emergency room or casualty ward that leads to pre-authorised hospitalisation will be covered from your hospitalisation benefit.

Note: Remember to call the LMS Contact Centre on **0860 002 163** for post-authorisation within 48 working hours of admission or, if it is a weekend or public holiday, on the next working day. If not authorised, you will be liable for payment.

b. Crime Trauma Benefit

Medical expenses incurred as a result of the following events will be covered from this benefit:

- Hijacking and attempted hijacking
- Assault or attempted assault including sexual assault
- Robbery (including armed robbery) or attempted robbery
- Attempted murder
- Rape or attempted rape

Treatment must be initiated within a year following a crime-related event.

Note: In order to qualify for this benefit, the crime must have been reported to the police. Call the LMS Contact Centre on **0860 002 163** with the name of the police station and the case number to activate this benefit.

c. Preventative Care Benefit

This benefit focuses on the early detection of serious medical conditions. Everyone wants to stay healthy and LMS assists by paying for a variety of preventative annual screening and diagnostic tests, procedures and specific vaccines, e.g. mammogram, cholesterol test, prostate test, flu injections and immunisations for babies and toddlers.

d. 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

e. MRI/CT Scans (out-of-hospital)

LMS offers superior MRI and CT scan benefits by funding **two** out-of-hospital scans per beneficiary from the Major Medical Benefit. **NO co-payments** are applied. However, these may not be ordered by a general practitioner and are always subject to pre-authorisation whether done in- or out-of-hospital.



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Major Medical Benefit (MMB)		Internal Prosthesis		Preventative Care Benefit			
Overall Annual Limit (OAL)	Unlimited	Cardiac System	Cardiac pacemakers: R 44 000 Cardiac stents (including the carrier): R 37 700 Cardiac valves: R 34 800	Mammogram	1 per beneficiary Female from 40 years, every 2 years		
Emergency Transport Services	Unlimited (ER24)	Central Nervous System	Neuro-stimulation/ablation devices for Parkinson's: R 41 700 Vagal stimulator for intractable epilepsy: R 34 800	Pap Smear	1 per beneficiary Female from 18-60 years		
Blood Transfusions, Blood Products & Blood Substitutes	100% LMS rate R 217 000 per beneficiary			Endovascular Devices	Aorta stent grafts: R 44 000 Carotid stents: R 16 700 Detachable platinum coils: R 41 700 Embolic protection devices: R 18 800 Intracranial stents: R 20 800 Peripheral arterial stent grafts: R 31 100	Chlamydia Test	1 per beneficiary Female from 25 years
Dialysis* • Haemodialysis • Peritoneal Dialysis	100% LMS rate R 120 000 per beneficiary	Orthopaedic Devices	Ankle replacement: R 31 400 Bone-lengthening devices: R 37 000 Elbow replacement: R 37 000 Hip replacement: R 37 000 Knee replacement: R 37 000 Other approved spinal implantable devices and intervertebral discs: R 37 000 Shoulder replacement: R 37 000 Spinal plates and screws: R 37 000	Cholesterol Test	1 per beneficiary from 16 years		
Hospice Services* (accommodation, medicine, consultations)	100% LMS rate R 9 100 per beneficiary			Ophthalmic System	Intraocular lens (post-cataract removal): R 2 260	Blood Glucose	1 per beneficiary
Hospitalisation* (including childbirth)	100% LMS rate Unlimited					Unlisted Internal Prosthesis (including external fixators and artificial eyes, but excluding Osseo-integrated implants to replace missing teeth)	R 28 000
Take-out Medication	100% Maximum Medicine Reference Price Maximum of 7 days supply Limited to R 1 600 per admission	Co-Payments		Flu Vaccination	1 per beneficiary		
General Practitioners and Specialists (in-hospital)	100% LMS rate Unlimited	• Colonoscopy	R 1 400 per event	TB Test	1 per beneficiary		
Physiotherapy, Clinical Technologist, Occupational Therapy*	100% LMS rate Unlimited	• Sigmoidoscopy	R 1 400 per event	HIV Test	1 per beneficiary		
Pathology	100% LMS rate Unlimited	• Proctoscopy	R 1 400 per event	Prostate Test	1 per beneficiary Male from 45 years, every 3 years		
Radiology	100% LMS rate	• Conservative Back Treatment	R 1 400 per event	Bone Density Test	1 per beneficiary Female from 50 years, every 3 years		
• General	Unlimited	• Extraction of Wisdom Teeth (in hospital)	R 1 400 per event				
• Specialised* (including MRI/CT Scans)	R 21 100 per family	• Gastroscopy	R 1 400 per event	Chronic Benefit			
Dentistry*	100% LMS rate	• Arthroscopy	R 3 400 per event	Chronic Medication* (including non-oncology Biological drugs)	100% Maximum Medicine Reference Price. Subject to Standard Formulary • Unlimited for PMB conditions • Excludes cover for specialised drugs • Maximum negotiated dispensing fees apply • Preferred Providers apply		
• Elective	R 7 850 per beneficiary R 12 050 per family	• Functional Nasal Procedures	R 3 400 per event				
• Trauma	Unlimited **	• Hysterectomy (non-cancer related)	R 3 400 per event	HIV (DSP: Pharmacy Direct)***	100% Maximum Medicine Reference Price Subject to PMB protocols Co-payments will apply if medication is not obtained from DSP		
Psychiatric Admissions*	100% LMS rate R 14 750 per family	• Laparoscopy, Hysteroscopy, Endometrial Ablation	R 3 400 per event				
Oncology***	100% LMS rate R 182 300 per beneficiary Clicks directmedicine DSP for oncology medicines Co-payments will apply Excludes cover for specialised drugs	• Joint Replacements	R 6 850 per event				
• Associated Diagnostics	R 15 700 per beneficiary	• Nissen Fundoplication (reflux surgery)	R 6 850 per event				
Internal Prosthesis	100% LMS rate R 117 800 per beneficiary Annual sub-limits apply per prosthetic type	• Spinal/Back Surgery	R 6 850 per event				
Organ Transplants*	100% LMS rate, unlimited						

*Subject to pre-authorization and/or case management **All costs relating to the hospitalisation ***Subject to disease management pre-authorization

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PMB Chronic Conditions	Day-to-Day Extender		Day Procedures*	
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 Note: All conditions depicted in italics are sub-conditions	Crime Trauma Benefit	100% LMS rate	<ul style="list-style-type: none"> • Diagnostic Cystoscopy • Laser Tonsillectomy • Lumbar Puncture • Needle Aspiration of Joint, Bursa or Ganglion • Proctoscopy • Sigmoidoscopy • Upper GI Endoscopy • Vasectomy • Colonoscopy 	100% LMS rate Unlimited
	• HIV – Prophylaxis (rape)	R 11 050 per beneficiary		
	• Rehabilitation	R 20 900 per family		
	• Psychologists, Psychiatrists and Social Workers	R 2 700 per beneficiary		
	HIV/Aids Prevention	Yes		
	Rehabilitation and Private Nursing	100% LMS rate R 14 800 per family		
	Disease Management Programme Asthma, Cancer, Diabetes, HIV/Aids***	Yes		
	Member Care	Yes		
	Biokineticist Assessment***	1 per beneficiary		
	Smoking Cessation Support Programme	Yes		
Casualty Benefit			MRI/CT Scans	
Casualty Benefit*	100% LMS rate R 1 340 per beneficiary Unlimited for physical injury	MRI & CT Scans (out-of-hospital) Paid from MMB		100% LMS rate Total of 2 scans (MRI and CT) per beneficiary (paid from MMB)
			Monthly Contributions	
			Principal Member	R 1 067
			Adult Dependand	R 900
			Child Dependand*	R 405
			*Contributions will be payable in terms of the first three child dependants only. Child dependand 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).	

*Subject to pre-authorisation and/or case management ***Subject to disease management pre-authorisation

Please note as a member on this option, you qualify for additional services i.e. international travel cover, please refer to the Member Guide for more information.

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