

LIBERTY MEDICAL SCHEME

We care. **For you**



GOLD SAVER 2012

The best care you can get as you grow your wings



With Gold Saver's quality benefits, you know your health needs are safely looked after. It covers private ward fees for the birth of your baby and specific consultation and chronic medication benefits for children. This is a perfectly shaped plan for individuals and young families.

1 Major Medical Benefits (MMB)	2 Day-to-Day Extender <i>paid from risk</i>	3 Day-to-Day Benefits
a. Hospitalisation	a. Casualty Benefit	a. Medical Savings Facility
b. Other Major Medical Benefits	b. Crime Trauma Benefit	
c. Disease Management	c. Preventative Care Benefit	
d. Chronic Benefit (incl HIV/Aids)	d. Day Procedures (out-of-hospital)	
	e. MRI/CT Scans (out-of-hospital)	
	f. Maternity Benefit	

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 Saver 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 chronic 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 Saver provides unlimited cover for the 27 CDL conditions as well as cover for 4 non-PMB chronic conditions for children 21 years and younger:

- Allergic Rhinitis
- Attention Deficit Disorder
- Allergic Dermatitis/Eczema
- Acne

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 (R1 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-authorized hospitalisation will be covered from your hospitalisation benefit.

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

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.

Additional tests for children younger than 21 are also covered:

- One eye test for each child dependant
- One dental check-up for each child dependant

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-authorization whether done in- or out-of-hospital.

f. Maternity Benefit

- **Private Wards for maternity admissions**

The ultimate in comfort for expecting mothers is also ensured as you can enjoy the luxury of a private ward during your maternity admission.

- **Pregnancy scans**

Gold Saver preserves your Medical Savings Facility by funding three ultrasound scans per pregnancy, as well as one 3D scan from the Day-to-Day Extender benefit.

3 Day-to-Day Benefits

a. Medical Savings Facility (MSF)

Provides cover for:

- GP or specialist consultations
- Routine medication
- Dentistry
- Alternate therapy, e.g. homeopathy, chiropractors, etc.
- Optometry
- General radiology
- Pathology
- External appliances, e.g. wheelchairs, hearing aids, etc.
- Mental health
- Auxiliary services, e.g. physiotherapy, audiology, etc.

The annual MSF is granted upfront on 1 January. If you join later in the year, the amount is pro-rated. The MSF you do not use during the year is carried over to the following year. If you resign during the year, the used portion of the advanced credit would need to be paid back to the Scheme.

Interest is charged on a negative balance and earned on a positive balance.

GOLD SAVER

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)			Pap Smear	1 per beneficiary Female from 18-60 years
Blood Transfusions, Blood Products & Blood Substitutes	100% LMS rate R201 000 per beneficiary	Central Nervous System	Neuro-stimulation/ablation devices for Parkinson's: R 41 700 Vagal stimulator for intractable epilepsy: R 34 800		Chlamydia Test
Dialysis* • Haemodialysis • Peritoneal Dialysis	100% LMS rate R214 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
Hospice Services* (accommodation, medicine, consultations)	100% LMS rate R9 100 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: R37 000		
Hospitalisation* (including childbirth)	100% LMS rate Unlimited Private wards for maternity admissions			Ophthalmic System	Intraocular lens (post-cataract removal): R 2 260
Take-out Medication	100% Maximum Medicine Reference Price Maximum of 7 days supply Limited to R 1 600 per admission	Unlisted Internal Prosthesis (including external fixators and artificial eyes, but excluding Osseo-integrated implants to replace missing teeth)	R 28 000		
General Practitioners and Specialists (in-hospital)	100% LMS rate Unlimited			Co-payments	
Physiotherapy, Clinical Technologist, Occupational Therapy*	100% LMS rate Unlimited	• Colonoscopy	R 1 400 per event		
Pathology	100% LMS rate Unlimited	• Sigmoidoscopy	R 1 400 per event	Bone Density Test	1 per beneficiary Female from 50 years, every 3 years
Radiology	100% LMS rate	• Proctoscopy	R 1 400 per event		Eye Test
• General	Unlimited	• Conservative Back Treatment	R 1 400 per event	Dental Check up	
• Specialised* (including MRI/CT Scans)	R21 100 per family	• Extraction of Wisdom Teeth (in hospital)	R 1 400 per event		Chronic Benefit
Dentistry*	100% LMS rate	• Gastroscopy	R 1 400 per event	Chronic Medication* (including non-Oncology Biological drugs)	
• Elective	R7 850 per beneficiary R12 050 per family	• Arthroscopy	R 3 400 per event		HIV (DSP: Pharmacy Direct)***
• Trauma	Unlimited**	• Functional Nasal Procedures	R 3 400 per event		
Psychiatric Admissions*	100% LMS rate R14 800 per family	• Hysterectomy (non-cancer related)	R 3 400 per event		
Oncology***	100% LMS rate R235 000 per beneficiary Clicks directmedicine DSP for oncology medicines Co-payments will apply Excludes cover for specialised drugs	• Laparoscopy, Hysteroscopy, Endometrial Ablation	R 3 400 per event		
• Associated Diagnostics	R25 500 per beneficiary	• Joint Replacements	R 6 850 per event		
• PET Scans (staging of malignant tumours)*	No benefit	• Nissen Fundoplication (reflux surgery)	R 6 850 per event		
Internal Prosthesis	100% LMS rate R117 800 per beneficiary Annual sub-limits apply per prosthetic type	• Spinal/back Surgery	R 6 850 per event		
Organ Transplants*	100% LMS rate R184 500 per family				

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

GOLD SAVER

Chronic Conditions		Day-to-Day Extender		Day-to-Day Benefits	
PMB's	Additional 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	Allergic Rhinitis † Attention Deficit Disorder † Allergic Dermatitis / Eczema † Acne †	Crime Trauma Benefit	100% LMS rate	Medical Savings Facility (MSF)	Member: R 2 496 Adult: R 2 040 Child: R 912
		• HIV – Prophylaxis (rape)	R11 050 per beneficiary	• Reimbursement from MSF	100% LMS rate
		• Rehabilitation	R21 000 per family	General Practitioners	Subject to savings
		• Psychologists, Psychiatrists and Social Workers	R2 950 per beneficiary	Specialists	Subject to savings
		HIV/Aids Prevention	Yes	Dentistry	Subject to savings
		Rehabilitation and Private Nursing	100% LMS rate R14 800 per family	• Basic Dentistry	
		Ultrasounds for Pregnancies	100% LMS rate 3 Ultrasound scans per pregnancy (paid from MMB) 1 3D Scan	• Specialised Dentistry	
		Disease Management Programme Asthma, Cancer, Diabetes, HIV/Aids***	Yes	Social Workers	Subject to savings
		Member Care	Yes	Mental Health	Subject to savings
		Biokineticist Assessment***	1 per beneficiary	Acute Medication	Subject to savings 100% Maximum Medicine Reference Price Maximum negotiated dispensing fees apply (Preferred Providers apply)
		Smoking Cessation Support Programme	Yes	Optical	Subject to savings
		Casualty Benefit		Pathology	Subject to savings
		Casualty Benefit*	100% LMS rate R1 340 per beneficiary Unlimited for physical injury	Auxiliary Services (Physiotherapy, Occupational Therapy, Speech Therapy, Audiology, Dietician, Clinical Technologist, Private Nursing, Biokineticist, Podiatry)	Subject to savings
		Day Procedures*		Alternate Therapies (Homeopath, Chiropractor, Naturopath, Herbalist)	Subject to savings
		• Diagnostic Cystoscopy • Laser Tonsillectomy • Lumbar Puncture • Needle Aspiration of Joint, Bursa or Ganglion • Sigmoidoscopy • Upper GI Endoscopy • Vasectomy • Colonoscopy	100% LMS rate Unlimited	Sick Bay at Frail Care Centre*	Subject to savings
				• Accommodation	
				• Dressings and Ointments	
				External Appliances incl. Hearing Aids	Subject to savings
				Basic Radiology	Subject to savings
				MRI & CT Scans (out-of-hospital) Paid from MMB	100% LMS rate Total of 2 scans (MRI and CT) per beneficiary (paid from MMB), thereafter from savings
		Monthly Contributions			
		Principal Member	R1 388		
		Adult Dependant	R1 138		
		Child Dependant*	R 510		

Note: All conditions depicted in italics are sub-conditions

† Applicable to children 21 years and younger only

*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).

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

Please note as a member on this option, you qualify for additional services i.e. international travel cover and the Liberty Baby programme, 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