

LIBERTY MEDICAL SCHEME

We care. **For you**



PLATINUM COMPLETE 2012

The very best day-to-day and hospital benefits to take care of your health

Do you want to enjoy peace of mind? Platinum Complete gives you the very best benefits available for all your day-to-day and hospital healthcare needs, plus the freedom to choose your own service providers.

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	b. Self-Payment Gap
c. Disease Management	c. Preventative Care Benefit	c. Threshold Level
d. Chronic Benefit (incl HIV/Aids)	d. Day Procedures (out-of hospital)	d. Threshold Benefit
	e. MRI/CT Scans (out-of hospital)	<ul style="list-style-type: none"> • Unlimited Threshold Benefits • Limited Threshold Benefits

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 200% of 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 Platinum Complete 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 (PMB's) that must be covered without any limit by all medical schemes. Within this list there are 27 chronic conditions that must be covered. 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.

Platinum Complete covers the 27 CDL conditions as well as 37 additional chronic 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, 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.

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.

3 Day-to-Day Benefits

This benefit provides cover for visits to your GP or specialist, routine medication, dentistry, optometry, x-rays, blood tests, etc.

a. Medical Savings Facility (MSF)

The annual MSF is granted upfront on 1 January. If you join later in the year, the amount will be pro-rated. Claims for the above medical expenses are funded **at cost** from the MSF. The difference between the LMS rate and the doctor's rate will NOT accumulate to the Threshold Level and this will cause the Self-Payment Gap to increase.

The MSF that you do not use during the year will be 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.

b. Self-Payment Gap (SPG)

When your MSF is depleted, you will have to pay your day-to-day expenses out of your pocket until you reach the Threshold Level. Only certain types of claims accumulate to the threshold. Ensure that you submit all your eligible claims to LMS while you are in the SPG.

c. Threshold Level (THL) ($MSF + SPG = THL$)

This is the total amount of claims payable from the MSF or self-funded by the member. The amount will increase if your doctor charges more than the LMS rate as the difference between the LMS rate and the doctor's rate does NOT accumulate to the THL.

d. Threshold Benefits (THB)

Once your expenditure reaches the THL, your day-to-day claims will be paid from the THB at the LMS rate (and not at cost). GP & specialist consultations, basic dentistry, pathology and general radiology enjoy unlimited benefits once the THL has been reached. All other benefits (e.g. optometry, routine medication etc.), are limited.

Note: The benefit limit specified is the maximum LMS will pay for that specific category as accumulation to sub-limits occur whether payment has been made from the MSF or self-funded. Once a sub-limit is reached, no further benefits in respect of that specific category are payable from the THB for the remainder of the year.

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Major Medical Benefit (MMB)		Major Medical Benefit (MMB) (cont.)		Chronic Conditions	
Overall Annual Limit (OAL)	Unlimited	Internal Prosthesis	100% LMS rate Unlimited Annual sub-limits apply per prosthetic type	PMB'S	Additional Conditions
Emergency Transport Services	Unlimited (ER24)	Organ Transplants*	200% LMS rate Unlimited		
Blood Transfusions, Blood Products & Blood Substitutes	100% LMS rate Unlimited	Internal Prosthesis		Addison's Disease	Alzheimer's Disease
Dialysis* • Haemodialysis • Peritoneal Dialysis	200% LMS rate R342 000 per beneficiary	Cardiac System	Cardiac pacemakers: R 44 000 Cardiac stents (including the carrier): R 37 700 Cardiac valves: R 34 800	Asthma	Ankylosing Spondylitis
Hospice Services* (accommodation, medicine, consultations)	100% LMS rate R14 000 per beneficiary	Central Nervous System	Neuro-stimulation/ablation devices for Parkinson's: R 41 700 Vagal stimulator for intractable epilepsy: R 34 800	Bipolar Mood Disorder	Anorexia Nervosa
Hospitalisation* (including childbirth)	100% LMS rate Unlimited	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	Bronchiectasis	Barrett's Oesophagitis
Take-out Medication	100% Maximum Medicine Reference Price. Maximum of 7 days supply Limited to R1 600 per admission	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	Cardiac Failure	Bulimia Nervosa
General Practitioners and Specialists (in-hospital)	200% LMS rate Unlimited	Ophthalmic System	Intraocular lens (post-cataract removal): R 2 260	Cardiomyopathy	Cerebrovascular Accident – Stroke
Physiotherapy, Clinical Technologist, Occupational Therapy*	100% LMS rate Unlimited	Unlisted Internal Prosthesis (including external fixators and artificial eyes, but excluding Osseo-integrated implants to replace missing teeth)	R 28000	Chronic Obstructive Pulmonary Disease <i>Emphysema</i>	Conn's Disease
Pathology	100% LMS rate Unlimited	Chronic Benefit		Chronic Renal Failure	Cushing's Disease
Radiology	100% LMS rate	Chronic Medication* (including non-Oncology Biological drugs)	100% Maximum Medicine Reference Price. Subject to Extended Formulary M : R11 400 M + 1 : R14 100 M + 2 : R16 900 M + 3 : R19 500 Sub-limit of R11 400 per beneficiary • PMB conditions are payable above the limits • 64 chronic conditions • Maximum negotiated dispensing fees apply • Preferred Providers apply	Coronary Artery Disease <i>Angina</i> <i>Ischaemic Heart Disease</i>	Deep Vein Thrombosis
• General	Unlimited	HIV (DSP: Pharmacy Direct)***	100% Maximum Medicine Reference Price Subject to PMB protocols Co-payments will apply if medication is not obtained from DSP	Crohn's Disease	Delusional Disorders
• Specialised* (including MRI/CT Scans)	R33 000 per family			Diabetes Insipidus	Depression
Dentistry*	200% LMS rate			Diabetes Mellitus Type 1	Dermatomyositis
• Elective	R10 700 per beneficiary R14 900 per family			Diabetes Mellitus Type 2	Generalised Anxiety Disorder
• Trauma	Unlimited**			Dysrhythmias <i>Cardiac Arrhythmias</i>	Huntington's Disease
Psychiatric Admissions*	200% LMS rate R21 000 per family			Epilepsy	Hypothyroidism
Oncology***	100% LMS rate Unlimited Clicks directmedicine DSP for oncology medicines Co-payments will apply Oncology specialised drugs subject to oncology protocols and authorisation 10% co-payment applies			Glaucoma	Motor Neuron Disease
• Associated Diagnostics	R42 000 per beneficiary			Haemophilia	Muscular Dystrophy
• PET Scans (staging of malignant tumours)*	1 per beneficiary			HIV/Aids	Myasthenia Gravis
				Hyperlipidaemia <i>Hypercholesterolaemia</i>	Narcolepsy
				Hypertension	Obsessive Compulsive Disorder
				Multiple Sclerosis	Obstructive/Reflux Nephropathy
				Parkinson's Disease	Paget's Disease
				Rheumatoid Arthritis	Pancreatic Disease
				Schizophrenia	Panic Disorder
				Systemic Lupus Erythematosus <i>Discoid Lupus Erythematosus</i>	Paraplegia/Quadriplegia
				Ulcerative Colitis	Pemphigus
				Note: All conditions depicted in italics are sub-conditions	
				Day-to-Day Extender	
				Crime Trauma Benefit	200% LMS rate
				• HIV – Prophylaxis (rape)	R13 750 per beneficiary
				• Rehabilitation	R27 250 per family
				• Psychologists, Psychiatrists and Social Workers	R3 700 per beneficiary
				HIV/Aids Prevention	Yes
				Rehabilitation and Private Nursing	100% LMS rate R21 000 per family

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

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Day-to-Day Extender (cont.)		Day-to-Day Benefits		Day-to-Day Benefits (cont.)	
Ultrasounds for Pregnancies	100% LMS rate 2 Ultrasound scans per pregnancy (paid from MMB)	Medical Savings Facility (MSF)	Member: R 5 580 Adult: R 4 140 Child: R 1 596	Optical	100% LMS rate Subject to Savings and THB R3 050 per beneficiary R7 750 per family Frames sub-limit: R1 200 per beneficiary
Disease Management Programme Asthma, Cancer, Diabetes, HIV/Aids***	Yes	• Reimbursement from MSF	100% of cost	Pathology	100% LMS rate Subject to Savings and THB Unlimited
Member Care	Yes	Self Payment Gap (SPG) (minimum)	Member: R 1 763 Adult: R 1 325 Child: R 514		
Biokineticist Assessment***	1 per beneficiary	Threshold Level (THL) = MSF + SPG	100% LMS rate Member: R 7 343 Adult: R 5 465 Child: R 2 110	Auxiliary Services (Physiotherapy, Occupational Therapy, Speech Therapy, Audiology, Dietician, Clinical Technologist, Private Nursing, Biokineticist, Podiatry)	100% LMS rate Subject to Savings and THB R9 350 per discipline and limited to R 15 750 per family
Smoking Cessation Support Programme	Yes		• Accumulation to THL		
Casualty Benefit		Threshold Benefit (THB) (Benefits available after Threshold Level has been reached)	Subject to sub-limits below	Alternate Therapies (Homeopath, Chiropractor, Naturopath, Herbalist)	100% LMS rate Subject to Savings and THB R1 970 per beneficiary R4 070 per family
Casualty Benefit*	100% LMS rate R1 340 per beneficiary Unlimited for physical injury	General Practitioners	100% LMS rate Subject to Savings and THB Unlimited	Sick Bay at Frail Care Centre*	100% LMS rate Subject to Savings and THB limited to R180 per day
Preventative Care Benefits		Specialists	100% LMS rate Subject to Savings and THB Unlimited	• Accommodation	R3 050 per family
Mammogram	1 per beneficiary Female from 40 years, every 2 years	Dentistry	100% LMS rate Subject to Savings and THB	• Dressings and Ointments	R3 150 per family
Pap smear	1 per beneficiary, Female from 18-60 years	• Basic Dentistry	Unlimited	External Appliances incl. Hearing Aids	100% LMS rate Subject to Savings and THB R15 700 per family
Chlamydia Test	1 per beneficiary, Female from 25 years	• Specialised Dentistry	R9 100 per beneficiary R13 900 per family	Basic Radiology	100% LMS rate Subject to Savings and THB Unlimited
Cholesterol Test	1 per beneficiary from 16 years	Social Workers	100% LMS rate Subject to Savings and THB R6 150 per family	MRI & CT Scans (out-of-hospital) Paid from MMB	100% LMS rate Total of 2 scans (MRI and CT) per beneficiary (paid from MMB) 1 MRI or CT scan per beneficiary (once in Threshold)
Blood Glucose	1 per beneficiary	Mental Health	100% LMS rate Subject to Savings and THB R7 750 per family	Monthly Contributions	
Childhood immunisations	From birth up to 5 years of age	Acute Medication	100% Maximum Medicine Reference Price Subject to Savings and THB R6 500 per beneficiary R13 200 per family Maximum negotiated dispensing fees apply (Preferred Providers apply) Pharmacy-advised therapy / over-the-counter medicine will not accumulate to the threshold level	Principal Member	R3 103
Flu vaccination	1 per beneficiary			Adult Dependand	R2 305
TB Test	1 per beneficiary			Child Dependand*	R 892
HIV Test	1 per beneficiary			*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).	
Prostate Test	1 per beneficiary Male from 45 years, every 3 years				
Bone Density Test	1 per beneficiary Female from 50 years, every 3 years				
Eye Test	Subject to savings/threshold				
Dental Check up	Subject to savings/threshold				
Day Procedures*					
• Diagnostic Cystoscopy	200% LMS rate Unlimited				
• Laser Tonsillectomy					
• Lumbar Puncture					
• Needle Aspiration of Joint, Bursa or Ganglion					
• Proctoscopy					
• Sigmoidoscopy					
• Upper GI Endoscopy					
• Vasectomy					
• Colonoscopy					

*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