

# LIBERTY MEDICAL SCHEME

We care. **For you**



## PLATINUM FOCUS 2012

Care that grows with you



Platinum Focus is the ideal option to cover unforeseen medical expenses, now or later in life. It enhances your healthcare choices by giving you generous hospital, chronic and disease management cover, plus the freedom to select your own 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 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 & Private Nursing as well as Hospice Services.

Although Platinum Focus doesn't have an Overall Annual Limit (AOL), 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.

**Platinum Focus 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 (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, 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-authorization whether done in- or out-of-hospital.



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Major Medical Benefit (MMB)		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	Co-Payments	
Overall Annual Limit (OAL)	Unlimited			• Colonoscopy	R 1 400 per event
Emergency Transport Services	Unlimited (ER24)			• Sigmoidoscopy	R 1 400 per event
Blood Transfusions, Blood Products & Blood Substitutes	100% LMS rate Unlimited	• Associated Diagnostics	R39 200 per beneficiary	• Proctoscopy	R 1 400 per event
Dialysis* • Haemodialysis • Peritoneal Dialysis	200% LMS rate R257 000 per beneficiary	• PET Scans (staging of malignant tumours)*	1 per beneficiary	• Conservative Back Treatment	R 1 400 per event
Hospice Services* (accommodation, medicine, consultations)	100% LMS rate R13 550 per beneficiary	Internal Prosthesis	100% LMS rate Unlimited Annual sub-limits apply per prosthetic type	• Extraction of Wisdom Teeth (in hospital)	R 1 400 per event
Hospitalisation* (including childbirth)	100% LMS rate Unlimited	Organ Transplants*	200% LMS rate Unlimited	• Gastroscopy	R 1 400 per event
Take-out Medication	100% Maximum Medicine Reference Price Maximum of 7 days supply Limited to R1 600 per admission	<b>Internal Prosthesis</b>		• Arthroscopy	R 3 400 per event
General Practitioners and Specialists (in-hospital)	200% LMS rate Unlimited	Cardiac System	Cardiac pacemakers: R 44 000 Cardiac stents (including the carrier): R 37 700 Cardiac valves: R 34 800	• Functional Nasal Procedures	R 3 400 per event
Physiotherapy, Clinical Technologist, Occupational Therapy*	100% LMS rate Unlimited	Central Nervous System	Neuro-stimulation/ablation devices for Parkinson's: R 41 700 Vagal stimulator for intractable epilepsy: R 34 800	• Hysterectomy (non-cancer related)	R 3 400 per event
Pathology	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	• Laparoscopy, Hysteroscopy, Endometrial Ablation	R 3 400 per event
Radiology	100% LMS rate	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	• Joint Replacements	R 6 850 per event
• General	Unlimited	Ophthalmic System	Intraocular lens (post-cataract removal): R 2 260	• Nissen Fundoplication (reflux surgery)	R 6 850 per event
• Specialised* (including MRI/CT Scans)	R31 500 per family	Unlisted Internal Prosthesis (including external fixators and artificial eyes, but excluding Osseo-integrated implants to replace missing teeth)	R 28 000	• Spinal/Back Surgery	R 6 850 per event
Dentistry*	200% LMS rate			<b>Chronic Benefit</b>	
• Elective	R10 000 per beneficiary R14 200 per family			Chronic Medication* (including non-Oncology Biological drugs)	100% Maximum Medicine Reference Price. Subject to Extended Formulary M : R8 500 M + 1 : R11 100 M + 2 : R14 100 M + 3 : R16 400 Sub-limit of R8 500 per beneficiary • PMB conditions are payable above the limits • 64 chronic conditions • Maximum negotiated dispensing fees apply • Preferred Providers apply
• Trauma	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
Psychiatric Admissions*	200% LMS rate R19 400 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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Chronic Conditions		Day-to-Day Extender		Preventative Care Benefit	
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	Alzheimer's Disease Ankylosing Spondylitis Anorexia Nervosa Barrett's Oesophagitis Bulimia Nervosa Cerebrovascular Accident – Stroke Conn's Disease Cushing's Disease Deep Vein Thrombosis Delusional Disorders Depression Dermatomyositis Generalised Anxiety Disorder Huntington's Disease Hypothyroidism Motor Neuron Disease Muscular Dystrophy Myasthenia Gravis Narcolepsy Obsessive Compulsive Disorder Obstructive/Reflux Nephropathy Paget's Disease Pancreatic Disease Panic Disorder Paraplegia/Quadriplegia Pemphigus Peripheral Vascular Disease Pituitary Adenomas Polyarteritis Nodosa Post-Traumatic Stress Disorder Pulmonary Interstitial Fibrosis Systemic Sclerosis Thromboangiitis Obliterans Thrombocytopenic Purpura Tourette's Syndrome Valvular Heart Disease Zollinger-Ellison Syndrome	Crime Trauma Benefit	200% LMS rate	Mammogram	1 per beneficiary Female from 40 years, every 2 years
		• HIV – Prophylaxis (rape)	R12 800 per beneficiary	Pap Smear	1 per beneficiary Female from 18-60 years
		• Rehabilitation	R25 700 per family	Chlamydia Test	1 per beneficiary Female from 25 years
		• Psychologists, Psychiatrists and Social Workers	R3 700 per beneficiary	Cholesterol Test	1 per beneficiary from 16 years
		HIV/Aids Prevention	Yes	Blood Glucose	1 per beneficiary
		Rehabilitation and Private Nursing	100% LMS rate R19 350 per family	Childhood Immunisations	From birth up to 5 years of age
		Disease Management Programme Asthma, Cancer, Diabetes, HIV/Aids***	Yes	Flu Vaccination	1 per beneficiary
		Member Care	Yes	TB Test	1 per beneficiary
		Biokineticist Assessment***	1 per beneficiary	HIV Test	1 per beneficiary
		Smoking Cessation Support Programme	Yes	Prostate Test	1 per beneficiary Male from 45 years, every 3 years
		<b>Casualty Benefit</b>		Bone Density Test	1 per beneficiary Female from 50 years, every 3 years
		Casualty Benefit*	100% LMS rate R1 340 per beneficiary Unlimited for physical injury	<b>Day Procedures</b>	
				Day Procedures* • Diagnostic Cystoscopy • Laser Tonsillectomy • Lumbar Puncture • Needle Aspiration of Joint, Bursa or Ganglion • Proctoscopy • Sigmoidoscopy • Upper GI Endoscopy • Vasectomy • Colonoscopy	200% LMS rate Unlimited
				<b>MRI/CT Scans</b>	
				MRI & CT Scans (out-of-hospital) Paid from MMB	100% LMS rate Total of 2 scans (MRI and CT) per beneficiary (paid from MMB)
		<b>Monthly Contributions</b>			
		Principal Member	R1 474		
		Adult Dependant	R1 326		
		Child Dependant*	R 476		

Note: All conditions depicted in italics are sub-conditions

\*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-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.