

# LIBERTY MEDICAL SCHEME

We care. **For you**



## PLATINUM SAVER 2012

All the care you need as you reach for the sky

Platinum Saver provides all the healthcare cover you need as a growing family and as you mature. It includes rich day-to-day benefits paid from risk, covers additional chronic conditions and disease management. You can also select your own hospitals.

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)	

### 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 Saver doesn't have an Overall Annual Limit (OAL), 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 prosthetic type.

**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. 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 Saver 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, 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-authorization whether done in- or out-of-hospital.

## 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.

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Major Medical Benefit (MMB)		Internal Prosthesis		Chronic 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	Chronic Medication* (including non-Oncology Biological drugs)	100% Maximum Medicine Reference Price. Subject to Extended Formulary M : R9 250 M + 1 : R11 350 M + 2 : R14 800 M + 3 : R17 000 Sub-limit of R9 250 per beneficiary • PMB conditions are payable above the limits • 64 chronic conditions • Maximum negotiated dispensing fees apply • Preferred Providers apply
Emergency Transport Services	Unlimited (ER24)				
Blood Transfusions, Blood Products & Blood Substitutes	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	HIV (DSP: Pharmacy Direct)***	100% Maximum Medicine Reference Price Subject to PMB protocols Co-payments will apply if medication is not obtained from DSP
Dialysis* • Haemodialysis • Peritoneal Dialysis	200% LMS rate R342 000 per beneficiary				
Hospice Services* (accommodation, medicine, consultations)	100% LMS rate R14 000 per beneficiary	Endovascular Devices	Aorta stent grafts: R 44 000 Carotid stents: R 16 700 Detachable platinum coils: R 41 700 Emboic protection devices: R 18 800 Intracranial stents: R 20 800 Peripheral arterial stent grafts: R 31 100	Chronic Conditions	
Hospitalisation* (including childbirth)	100% LMS rate Unlimited				
Take-out Medication	100% Maximum Medicine Reference Price Maximum of 7 days supply Limited to R 1 600 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	PMB's	
General Practitioners and Specialists (in-hospital)	200% LMS rate Unlimited			Additional Conditions	
Physiotherapy, Clinical Technologist, Occupational Therapy*	100% LMS rate Unlimited	Ophthalmic System	Intraocular lens (post-cataract removal): R 2 260	Addison's Disease	
Pathology	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
Radiology	100% LMS rate	Co-payments			
• General	Unlimited				
• Specialised* (including MRI/CT Scans)	R31 500 per family	• Sigmoidoscopy	R 1 400 per event	Coronary Artery Disease	
Dentistry*	200% LMS rate	• Proctoscopy	R 1 400 per event	<i>Angina</i>	
• Elective	R10 700 per beneficiary R14 900 per family	• Conservative Back Treatment	R 1 400 per event	<i>Ischaemic Heart Disease</i>	
• Trauma	Unlimited**	• Extraction of Wisdom Teeth (in hospital)	R 1 400 per event	Crohn's Disease	
Psychiatric Admissions*	200% LMS rate R21 000 per family	• Gastroscopy	R 1 400 per event	Diabetes Insipidus	
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	• Arthroscopy	R 3 400 per event	Diabetes Mellitus Type 1	
• Associated Diagnostics	R41 700 per beneficiary	• Functional Nasal Procedures	R 3 400 per event	Diabetes Mellitus Type 2	
• PET Scans (staging of malignant tumours)*	1 per beneficiary	• Hysterectomy (non-cancer related)	R 3 400 per event	Dysrhythmias	
Internal Prosthesis	100% LMS rate Unlimited Annual sub-limits apply per prosthetic type	• Laparoscopy, Hysteroscopy, Endometrial Ablation	R 3 400 per event	<i>Cardiac Arrhythmias</i>	
Organ Transplants*	200% LMS rate Unlimited	• Joint Replacements	R 6 850 per event	Epilepsy	
		• Nissen Fundoplication (reflux surgery)	R 6 850 per event	Glaucoma	
		• Spinal/back Surgery	R 6 850 per event	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	

\*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		Preventative Care Benefit (cont.)		Day-to-Day Benefits (cont.)	
Crime Trauma Benefit	200% LMS rate	Childhood Immunisations	From birth up to 5 years of age	Social Workers	Subject to savings
• HIV – Prophylaxis (rape)	R13 750 per beneficiary	Flu Vaccination	1 per beneficiary	Mental Health	Subject to savings
• Rehabilitation	R27 250 per family	TB Test	1 per beneficiary	Acute Medication	Subject to savings 100% Maximum Medicine Reference Price Maximum negotiated dispensing fees apply (Preferred Providers apply)
• Psychologists, Psychiatrists and Social Workers	R3 700 per beneficiary	HIV Test	1 per beneficiary	Optical	Subject to savings
HIV/Aids Prevention	Yes	Prostate Test	1 per beneficiary Male from 45 years, every 3 years	Pathology	Subject to savings
Rehabilitation and Private Nursing	100% LMS rate R21 000 per family	Bone Density Test	1 per beneficiary Female from 50 years, every 3 years	Auxiliary Services (Physiotherapy, Occupational Therapy, Speech Therapy, Audiology, Dietician, Clinical Technologist, Private Nursing, Biokineticist, Podiatry)	Subject to savings
Ultrasounds for Pregnancies	100% LMS rate 2 Ultrasound scans per pregnancy (paid from MMB)	Eye Test	Subject to savings	Alternate Therapies (Homeopath, Chiropractor, Naturopath, Herbalist)	Subject to savings
Disease Management Programme Asthma, Cancer, Diabetes, HIV/Aids***	Yes	Dental Check up	Subject to savings	Sick Bay at Frail Care Centre*	Subject to savings
Member Care	Yes	<b>Day Procedures*</b>		• Accommodation	
Biokineticist Assessment***	1 per beneficiary	• Diagnostic Cystoscopy	200% LMS rate	• Dressings and Ointments	
Smoking Cessation Support Programme	Yes	• Laser Tonsillectomy	Unlimited	External Appliances incl. Hearing Aids	Subject to savings
		• Lumbar Puncture		Basic Radiology	Subject to savings
		• Needle Aspiration of Joint, Bursa or Ganglion		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
		• Sigmoidoscopy		<b>Monthly Contributions</b>	
		• Upper GI Endoscopy		Principal Member	R1 802
		• Vasectomy		Adult Dependant	R1 618
		• Colonoscopy		Child Dependant*	R 583
<b>Casualty Benefit</b>		<b>Day-to-Day Benefits</b>			
Casualty Benefit*	100% LMS rate R1 340 per beneficiary Unlimited for physical injury	Medical Savings Facility (MSF)	Member: R 2 160 Adult: R 1 932 Child: R 696		
<b>Preventative Care Benefit</b>		• Reimbursement from MSF	100% of cost		
Mammogram	1 per beneficiary Female from 40 years, every 2 years	General Practitioners	Subject to savings		
Pap Smear	1 per beneficiary Female from 18-60 years	Specialists	Subject to savings		
Chlamydia Test	1 per beneficiary Female from 25 years	Dentistry	Subject to savings		
Cholesterol Test	1 per beneficiary from 16 years	• Basic Dentistry			
Blood Glucose	1 per beneficiary	• Specialised Dentistry			

\*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