

LIBERTY MEDICAL SCHEME

We care. **For you**



TITAN 2012

All the care you need and a little extra

With Titan, every care has been taken to give you all-round superior cover that generously looks after your needs. Titan provides unlimited in-hospital cover, day-to-day benefits that are easy to manage and 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)	
	f. Dentistry	

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 & Private Nursing as well as Hospice Services.

Although Titan 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. 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.

Titan 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 (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-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.

f. Dentistry

Titan's dental benefit has been uniquely designed to pay from the Day-to-Day Extender Benefit and not from your Medical Savings Facility or Threshold benefit. LMS has contracted with Dental Risk Company (DRC) to provide dental management services.

See note on page 4 for more information on the dentistry benefit.

Note: An authorisation number is required from the LMS Contact Centre on **0860 002 163** if a dental procedure coincides with a hospital admission. For any other dental query or authorisation call DRC on **086 111 5057**.

3 Day-to-Day Benefits

This benefit provides cover for visits to your GP or specialist, routine medication, 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 the LMS Rate** from the MSF.

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 THL. Only certain types of claims accumulate to the THL. 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.

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.

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Day-to-Day Extender (cont.)		Day-to-Day Benefits		Day-to-Day Benefits (cont.)	
Casualty Benefit		Medical Savings Facility (MSF)	Member: R 3 084 Adult: R 2 472 Child: R 828	Dentistry	100% LMS rate Paid from MMB Dental Management by DRC
Casualty Benefit*	100% LMS rate R1 340 per beneficiary Unlimited for physical injury	• Reimbursement from MSF	100% LMS rate	• Basic Dentistry	Unlimited
Preventative Care Benefit		Self Payment Gap (SPG) (minimum)	Member: R 700 Adult: R 430 Child: R 160	• Specialised Dentistry	• 1 crown per family • Dentures • Orthodontic co-payment Subject to authorisation and management by DRC
Mammogram		Threshold Level (THL) = MSF + SPG	100% LMS rate Member: R 3 784 Adult: R 2 902 Child: R 988	Monthly Contributions	
1 per beneficiary, Female from 40 years, every 2 years		• Accumulation to THL	100% LMS rate	Principal Member	R 1 718
Pap Smear		Threshold Benefit (THB) (Benefits available after Threshold Level has been reached)	Member: R 3 080 Adult: R 1 820 Child: R 800	Adult Dependand	R 1 375
1 per beneficiary Female from 18-60 years		General Practitioners	100% LMS rate Subject to Savings and THB	Child Dependand*	R 464
Chlamydia Test		Specialists	100% LMS rate Subject to Savings and THB	*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).	
1 per beneficiary Female from 25 years		Mental Health	100% LMS rate Subject to Savings and THB	Notes on optical:	
Cholesterol Test		Acute Medication	100% Maximum Medicine Reference Price Maximum negotiated dispensing fees apply (Preferred Providers apply) Subject to Savings and THB Pharmacy-advised therapy / over-the-counter medicine will not accumulate to the threshold level	LMS has outsourced the management of the optical benefit on the Titan option to Preferred Provider Negotiators (PPN). Please visit www.ppn.co.za or contact PPN on 086 010 3529 to locate a PPN optometrist in your area or to assist with information on your benefit availability. Members qualify for either contact lenses OR spectacles in a benefit cycle.	
1 per beneficiary from 16 years		Optical	100% LMS rate Frames: R1 160 per beneficiary R2 330 per family Contact lenses: R1 845 per family Either contact lenses or spectacles PPN DSP Network Benefit cycle: every 24 months from last date of claiming Subject to Savings and THB	Lenses: PPN practice: Single Vision - R165 per lens / Bifocal - R375 per lens / Multifocal - R655 per lens. Non-PPN practice: Practice specific rates apply.	
Blood Glucose		Pathology	100% LMS rate Subject to Savings and THB	Lenses enhancements: Fixed tints up to 35% will be paid up to the PPN tariff pricing. Transitions will be paid up to the PPN PGX pricing.	
1 per beneficiary		Auxiliary Services (Physiotherapy, Occupational Therapy, Speech Therapy, Audiology, Dietician, Clinical Technologist, Private Nursing, Biokineticist, Podiatry)	100% LMS rate Subject to Savings and THB	Notes on dentistry:	
Childhood Immunisations		Alternate Therapies (Homeopath, Chiropractor, Naturopath, Herbalist)	100% LMS rate Subject to Savings and THB	Basic dentistry is covered at 100% of LMS rate. A motivation may be requested for extensive treatment options. Basic dental consultations are limited to 1 per annum per beneficiary.	
From birth up to 5 years of age		External Appliances incl. Hearing Aids	100% LMS rate Subject to Savings and THB	Specialised dentistry:	
Flu Vaccination		Basic Radiology	100% LMS rate Subject to Savings and THB	• Dental surgery is covered at the relevant LMS rate, subject to clinical protocols and guidelines • Chrome dentures are limited to one frame per beneficiary within a five year cycle • Periodontic treatment is limited to preventative and maintenance therapy • Crowns are limited to 1 crown unit per family per annum • The funding of implants is not covered • Orthodontic treatment is subject to pre-authorisation: - Authorisation is based on an orthodontic index scale - Benefit limited to individuals 21 years and younger - A 35% co-payment on the relevant LMS rate will apply.	
1 per beneficiary				Please call Dental Risk Company (DRC) for authorisation and dental enquiries: • Contact Centre: 086 111 5057 • Authorisations email: auth@dentalrisk.com • Claim queries: claims@dentalrisk.com • Email enquiries and escalations: liberty@dentalrisk.com	
TB Test					
1 per beneficiary					
HIV Test					
1 per beneficiary					
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					
Dental benefit					
Day Procedures					
• Diagnostic Cystoscopy • Laser Tonsillectomy • Lumbar Puncture • Needle Aspiration of Joint, Bursa or Ganglion • Proctoscopy • Sigmoidoscopy • Upper GI Endoscopy • Vasectomy • Colonoscopy					
100% LMS rate Unlimited					

*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. 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