

LIBERTY MEDICAL SCHEME

We care. **For you**



2012

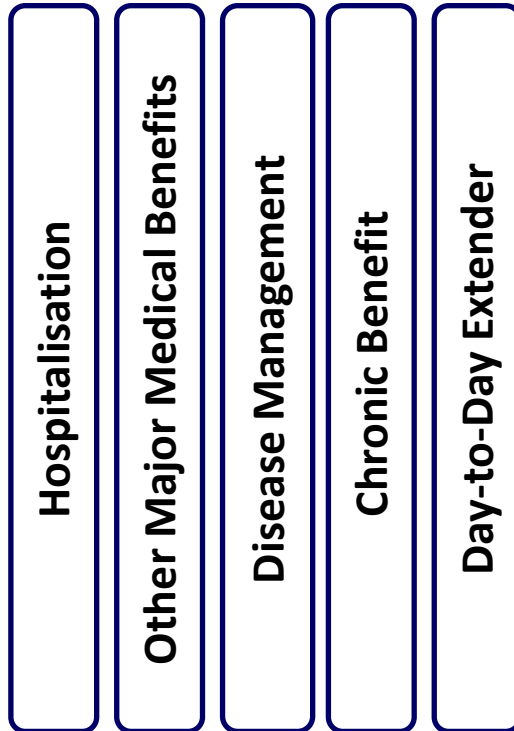
We take pride in how we take **care** of you



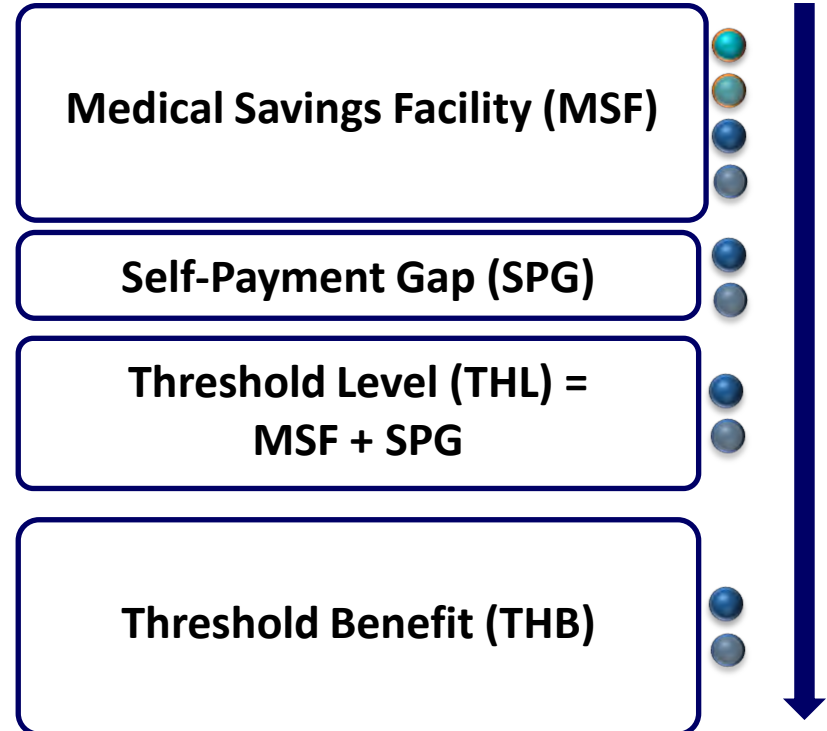
# Options



## Major Medical Benefits



## Day-to-Day Benefits



# Major Medical Benefits

Bona Plus

Gold Focus

Gold Saver

Titan

Platinum Focus

Platinum Saver

Platinum Complete

100% LMS Rate

100% / 200% LMS Rate

R 980 000 pf

No overall annual limit

Sub-limits on certain admissions e.g. mental & dental

Co-payments on certain procedures

- Colonoscopy
- Sigmoidoscopy
- Proctoscopy
- Conservative back treatment
- Extraction of wisdom teeth (in hospital)
- Gastroscopy
- Arthroscopy

- Functional nasal procedures
- Hysterectomy (non-cancer related)
- Laparoscopy, hysteroscopy, endometrial ablation
- Joint replacements
- Nissen fundoplication
- Spinal/back surgery



Co-payments only on - Joint replacements and spinal/back surgery.

Hospitalisation & other benefits

Hospitalisation

Other Benefits

Disease Management

Chronic Benefit

Day-to-Day Extender

MSF

SPG

THL

THB

# Major Medical Benefits

Bona Plus

Gold Focus

Gold Saver

Titan

Platinum Focus

Platinum Saver

Platinum Complete

100% LMS Rate

100% / 200% LMS Rate

R 980 000 pf

No overall annual limit

Alternatives to hospitalisation

Internal Surgical Appliances

Ambulance Services – ER24



**084 124**

International travel: R5m pb

**NEW**

International travel: R5m pb



Hospitalisation	MSF
Other Benefits	SPG
Disease Management	THL
Chronic Benefit	THB
Day-to-Day Extender	

Hospitalisation & other benefits

# Major Medical Benefits (cont.)

Bona Plus

Gold Focus

Gold Saver

Titan

Platinum Focus

Platinum Saver

Platinum Complete

Disease Management

## Oncology

Chemo- & Radiotherapy

Associated Diagnostics

1 x PET Scans

Specialised Drugs

## Dialysis

Haemodialysis

Peritoneal Dialysis

Acute Renal Failure

## HIV (Afa)



Hospitalisation

Other Benefits

Disease Management

Chronic Benefit

Day-to-Day Extender

MSF

SPG

THL

THB

# Chronic Conditions

## 27 PMB on all options

Addison's Disease  
 Asthma  
 Bipolar Mood Disorder  
 Bronchiectasis  
 Cardiac Failure  
 Cardiomyopathy  
 Chronic Obstructive Pulmonary Disease  
*Emphysema*  
 Chronic Renal Failure  
 Coronary Artery Disease  
*Angina*  
*Ischaemic Heart Disease*  
 Crohn's Disease  
 Diabetes Insipidus  
 Diabetes Mellitus Type 1  
 Diabetes Mellitus Type 2  
 Dysrhythmias  
*Cardiac Arrhythmias*  
 Epilepsy

Glaucoma  
 Haemophilia  
 HIV/Aids  
 Hyperlipidaemia  
*Hypercholesterolaemia*  
 Hypertension  
 Hypothyroidism  
 Multiple Sclerosis  
 Parkinson's Disease  
 Rheumatoid Arthritis  
 Schizophrenia  
 Systemic Lupus Erythematosus  
*Discoid Lupus Erythematosus*  
 Ulcerative Colitis

## 37 Additional conditions on Platinum Focus, Platinum Saver and Platinum Complete

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

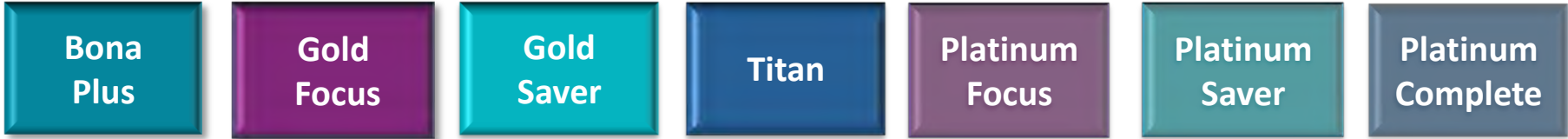
Obsessive Compulsive Disorder  
 Obstructive/reflux Nephropathy  
 Paget's Disease  
 Pancreatic Disease  
 Panic Disorder  
 Paraplegia/Quadriplegia  
 Pemphigus  
 Peripheral Vascular Disease  
 Pituitary Adenomas  
 Polyarteritis Nodosa  
 Post-Traumatic Stress Disorder  
 Pulmonary Interstitial Fibrosis  
 Systemic Sclerosis  
 Thromboangiitis Obliterans  
 Thrombocytopenic Purpura  
 Tourette's Syndrome  
 Valvular Heart Disease  
 Zollinger-Ellison Syndrome

## 4 Additional conditions on Gold Saver

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

Note: All conditions depicted in italics are sub-conditions † Applicable to children under 21 years only

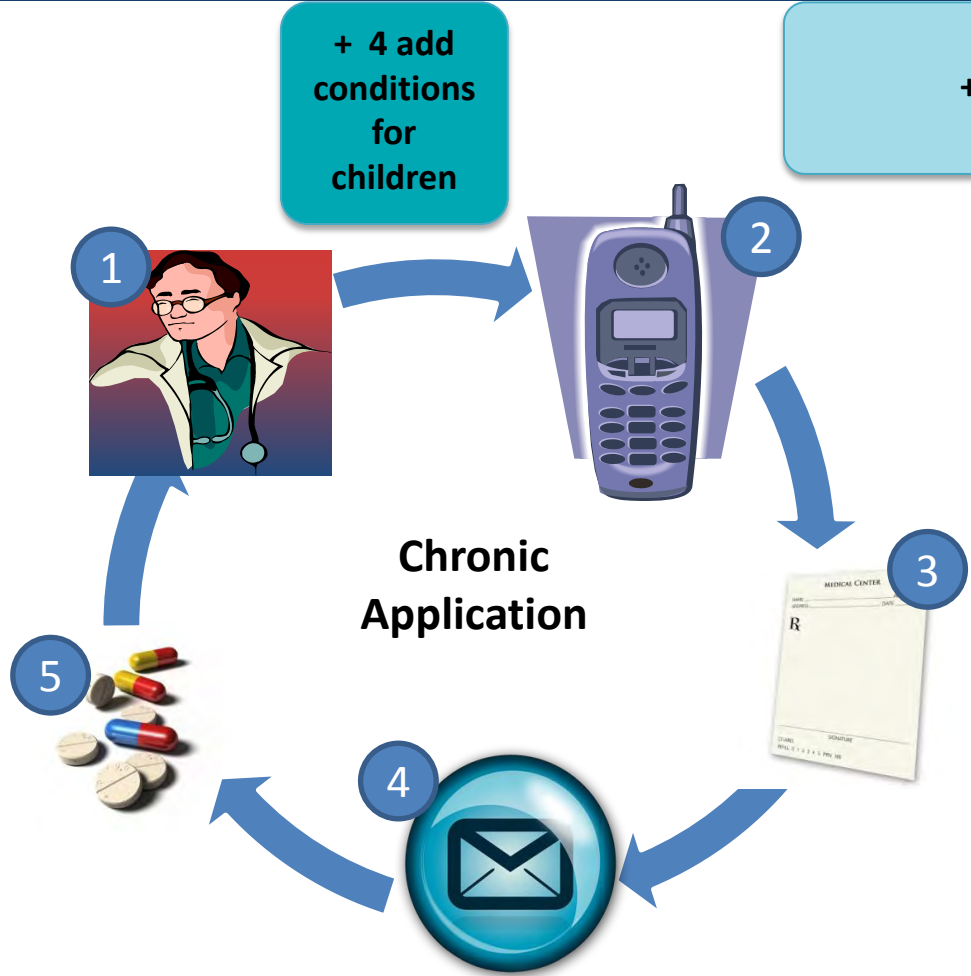
# Chronic Benefit



Unlimited for 27 PMB's

+ 4 add conditions for children

+ 37 additional conditions (limited)



Hospitalisation	MSF
Other Benefits	SPG
Disease Management	THL
Chronic Benefit	THB
Day-to-Day Extender	

# Day-to-Day Extender

Gold Focus

Gold Saver

Titan

Platinum Focus

Platinum Saver

Platinum Complete

Casualty Admissions & Physical Injury

Crime Trauma

Casualty: R 1 350 pb (Subject to approval by LMS within 48 hours)

Physical Injuries: Unlimited (Subject to approval by LMS within 48 hours)

Treatment in an emergency room or casualty ward that leads to hospitalisation will be covered from your hospitalisation benefit

HIV Prophylaxis  
Rehabilitation  
Psychologist, Psychiatrist & Social Workers



Hospitalisation	MSF
Other Benefits	SPG
Disease Management	THL
Chronic Benefit	THB
Day-to-Day Extender	

# Day-to-Day Extender (cont.)

Gold Focus

Gold Saver

**Titan**

Platinum Focus

Platinum Saver

Platinum Complete



Casualty Admissions & Physical Injury  
 Crime Trauma  
 Preventative Care

Cholesterol test  
 Blood Glucose test  
 TB test  
 HIV test  
 Pap smear & Chlamydia Test

Immunisations for babies & children  
 2 x Ultra-sounds per pregnancy  
 Flu Injection

Every 2nd year: 1 Mammogram for females from age 40



Every 3<sup>rd</sup> year:  
 Male: Prostate test from age 45  
 Female: Bone Density Scan from age 50

- 3 x U/sounds
- 1 X 3D scan
- Private Ward

Child under the age of 21:

- 1 X eye test
- 1 X dental consult

Hospitalisation	MSF
Other Benefits	SPG
Disease Management	THL
Chronic Benefit	THB
Day-to-Day Extender	

# Day-to-Day Extender (cont.)

Gold Focus

Gold Saver

Titan

Platinum Focus

Platinum Saver

Platinum Complete

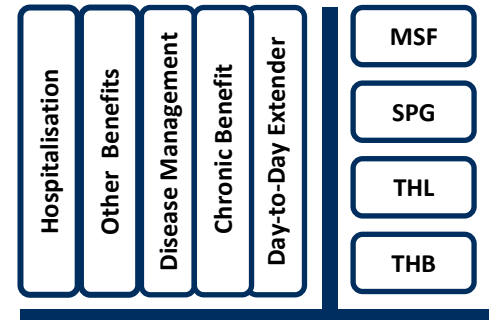
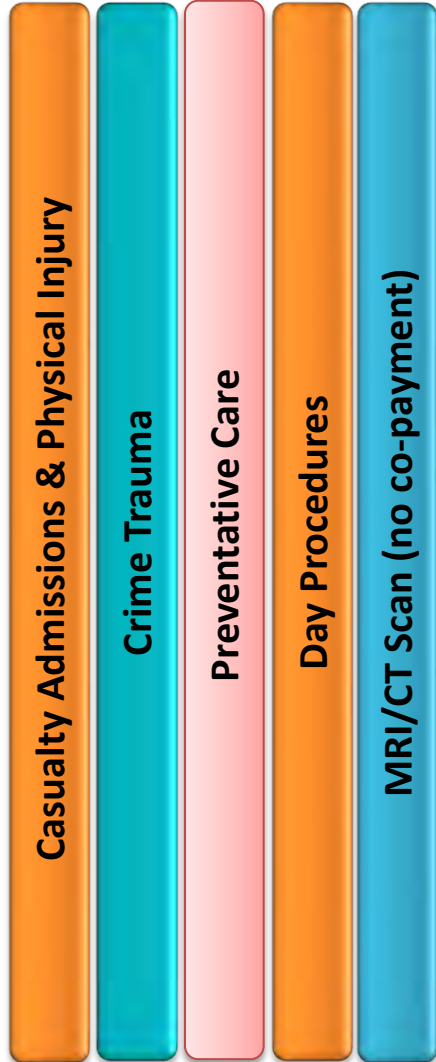
- Casualty Admissions & Physical Injury
- Crime Trauma
- Preventative Care
- Day Procedures

Surgical procedures performed by a general practitioner or specialist in a practitioner's room:


- Diagnostic cystoscopy
- Laser tonsillectomy
- Lumbar puncture
- Needle aspiration of joint
- Bursa or ganglion
- Proctoscopy
- Sigmoidoscopy
- Upper GI endoscopy
- Vasectomy

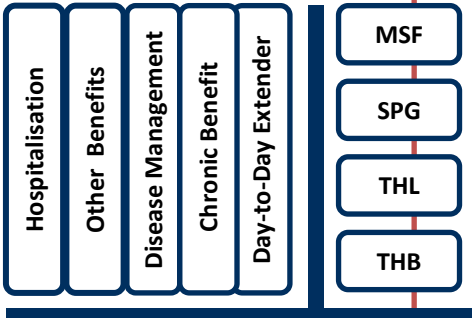
Hospitalisation	MSF
Other Benefits	SPG
Disease Management	THL
Chronic Benefit	THB
Day-to-Day Extender	

# Day-to-Day Extender (cont.)



# Day-to-Day Benefits

Gold Focus	Platinum Focus	Gold Saver	Platinum Saver	Titan	Platinum Complete
Self-Funded		<b>MSF (15%)</b> M: R 2496 A: R 2040 C: R 912	<b>MSF (10%)</b> M: R 2160 A: R 1932 C: R 696	<b>MSF (15%)</b> M: R 3084 A: R 2472 C: R 828	<b>MSF (15%)</b> M: R 5580 A: R 4140 C: R 1596
				<b>SPG (min)</b> M: R 700 A: R 430 C: R 160	<b>SPG (min)</b> M: R 1763 A: R 1325 C: R 514
				<b>THL</b>	<b>THL</b>
				<b>THB</b> M: R 3080 A: R 1820 C: R 800	<b>THB - Unlimited</b>
				 <b>Basic &amp; Advanced Dentistry: DRC</b>	<b>THB – Limited</b>



- Consultations
- Routine Medication
- Optometry
- Dentistry
- Therapies
- Pathology
- Radiology
- External Appliances
- Mental Health

# Bona Plus – Overall Annual Limit = R 980 000 per family

## Major Medical Benefits

### Hospitalisation

- Hospitalisation** – Hospital of choice (Sub-limits apply)
- R 6 850 Co-payment for spinal & back surgery and joint replacements
  - Rehabilitation & Nursing
  - Hospice Services

**Mental Health** = R 16 100 pf in- and out of hospital



Call Liberty Medical Scheme on  
0860 002 163

## CareCross Primary Care Benefits



# Bona Plus – Overall Annual Limit = R 980 000 per family

## Major Medical Benefits

### Hospitalisation

#### Disease Management

- HIV/Aids ( AidforAIDS)
- Oncology (ICON)
- Dialysis

### Day-to-Day Extender

- Specialist Benefit** = R 1230 pb / R 1965 pf (incl. Medication & blood tests)
- **Radiology** = R 4900 pf (RAD not covered by CareCross, incl mammogram & bone density scan)
- External Appliances** = R 13 600 pf



Call Liberty Medical Scheme on  
0860 002 163

## CareCross Primary Care Benefits



# Bona Plus – Overall Annual Limit = R 980 000 per family

## Major Medical Benefits

Hospitalisation

Disease Management

Day-to-Day Extender

## CareCross Primary Care Benefits

- GP Consultations
- Out-of-network = 3, max R 1000 pf
- Acute & Chronic Medicine
  - Radiology
  - Pathology
- Basic Dentistry
- Optometry  
1 pair of glasses every 2 years  
Contact Lenses = R 395 pb

# Electronic Services



## Website

[www.libmed.co.za](http://www.libmed.co.za)

- Monitor all transactions on your medical plan
- Check your savings balance & other benefit limits
- Verify claims status of your benefits.



## Why not just e-mail?

Send a blank email to [webmail@libertyhealth.co.za](mailto:webmail@libertyhealth.co.za)

You will get a return email with all the information below:

- Your membership details
- A claims history summary
- Benefits used to date
- Contributions to date
- A copy of your latest membership statement



## Got a phone? SMS us on 39372

- DE to confirm membership details
- BN to get your benefit balances
- CL to get a summary of your most recent claims
- BR to request your broker's details
- blank SMS to 39372 to get a list of self-help instructions

## 2012 Contribution Increases



Gold Focus: **8.2%**



Gold Saver: **8.3%**



Titan: **8.2%**



Platinum Focus: **11.2%**



Platinum Saver: **13.2%**



Platinum Complete: **11.2%**



Bona Plus: **13.8%**

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