

LIBERTY MEDICAL SCHEME

We care. **For you**

2012 Benefit Schedule

Liberty Medical Scheme (LMS) offers great value from our benefit-rich and diverse medical options, focused on members' unique personal, family or professional healthcare needs.



		Network Option	Hospital Options		Saver Options		Complete Options		
		Bona Plus	Gold Focus	Platinum Focus	Gold Saver*	Platinum Saver*	Titan*	Platinum Complete*	
		<i>A network of care</i>	<i>Starting out as a family</i>	<i>Excellent risk cover</i>	<i>Everything a family needs</i>	<i>Meeting your family's needs</i>	<i>Perfect cover for the family</i>	<i>The ultimate healthcare option</i>	
Major Medical Benefits (MMB)	Payment Rate	100% LMS rate	100% LMS rate	100%/200% LMS rate	100% LMS rate	100%/200% LMS rate	100% LMS rate	100%/200% LMS rate	
	Hospitalisation (sub-limits apply to certain benefits)	R980 000 per family	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
	Hospital Network	Freedom of choice	Freedom of choice	Freedom of choice	Freedom of choice	Freedom of choice	Freedom of choice	Freedom of choice	
	Chronic Conditions Covered	27 PMBs	27 PMBs	27 PMBs	27 PMBs	27 PMBs	27 PMBs	27 PMBs	
	Additional Chronic Conditions Covered	-	-	37	4	37	-	37	
	Disease Management	✓	✓	✓	✓	✓	✓	✓	
Day-to-Day Extender paid from Risk	Casualty Benefit	-	✓	✓	✓	✓	✓	✓	
	Preventative Care Benefit	-	✓	✓	✓	✓	✓	✓	
	Day Procedures (out-of-hospital)	✓	✓	✓	✓	✓	✓	✓	
	Crime Trauma Benefit	-	✓	✓	✓	✓	✓	✓	
	MRI/CT Scans (out-of-hospital)	✓	✓	✓	✓	✓	✓	✓	
	Dentistry (basic and specialised)	-	-	-	-	-	✓	-	
Paid from Savings except Bona Plus covered by CareCross		CareCross Network: • GP Consultations • Basic Dentistry • Medication • Optometry • Pathology • Radiology	Self-funded	Self-funded	Savings • Member: R 2 496 • Adult: R 2 040 • Child: R 912	Savings • Member: R 2 160 • Adult: R 1 932 • Child: R 696	Savings • Member: R 3 084 • Adult: R 2 472 • Child: R 828 Self Payment Gap • Member: R 700 • Adult: R 430 • Child: R 160 Threshold Level • Member: R 3 784 • Adult: R 2 902 • Child: R 988 Threshold Limit • Member: R 3 080 • Adult: R 1 820 • Child: R 800	Savings • Member: R 5 580 • Adult: R 4 140 • Child: R 1 596 Self Payment Gap • Member: R 1 763 • Adult: R 1 325 • Child: R 514 Threshold Level • Member: R 7 343 • Adult: R 5 465 • Child: R 2 110 Threshold Limit Unlimited: • GP Consultations • Specialist Consultations • Basic Dentistry • Basic Radiology • Pathology Limited: • All other benefits	
		Principal Member	R 1 085	R 1 067	R 1 474	R 1 388	R 1 802	R 1 718	R 3 103
		Adult Dependant	R 831	R 900	R 1 326	R 1 138	R 1 618	R 1 375	R 2 305
		Child Dependant***	R 318	R 405	R 476	R 510	R 583	R 464	R 892
Additional Services**	Liberty Baby Programme	-	-	-	✓	✓	✓	✓	
	International Travel Benefit	-	✓	✓	✓	✓	-	✓	

*A savings component is included in the contributions of these options.

**For more information on these additional services offered to LMS members, please refer to the Member Guide.

***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).

Major Medical Benefits	Hospital Options		Saver Options		Complete Options	
	Gold Focus	Platinum Focus	Gold Saver	Platinum Saver	Titan	Platinum Complete
Overall Annual Limit (OAL)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Emergency Transport Services	Unlimited (ER24)	Unlimited (ER24)	Unlimited (ER24)	Unlimited (ER24)	Unlimited (ER24)	Unlimited (ER24)
Blood Transfusions, Blood Products & Blood Substitutes	100% LMS rate R217 000 per beneficiary	100% LMS rate Unlimited	100% LMS rate R201 000 per beneficiary	100% LMS rate Unlimited	100% LMS rate Unlimited	100% LMS rate Unlimited
Dialysis* • Haemodialysis • Peritoneal Dialysis	100% LMS rate R120 000 per beneficiary	200% LMS rate R257 000 per beneficiary	100% LMS rate R214 000 per beneficiary	200% LMS rate R342 000 per beneficiary	100% LMS rate R228 000 per beneficiary	200% LMS rate R342 000 per beneficiary
Hospice Services* (accommodation, medicine, consultations)	100% LMS rate R9 100 per beneficiary	100% LMS rate R13 550 per beneficiary	100% LMS rate R9 100 per beneficiary	100% LMS rate R14 000 per beneficiary	100% LMS rate R16 000 per family	100% LMS rate R14 000 per beneficiary
Hospitalisation* (including childbirth)	100% LMS rate Unlimited	100% LMS rate Unlimited	100% LMS rate Unlimited Private wards for maternity admissions	100% LMS rate Unlimited	100% LMS rate Unlimited	100% LMS rate Unlimited
Take-out Medication	100% Maximum Medicine Reference Price Maximum of 7 days supply Limited to R1 600 per admission	100% Maximum Medicine Reference Price Maximum of 7 days supply Limited to R1 600 per admission	100% Maximum Medicine Reference Price Maximum of 7 days supply Limited to R1 600 per admission	100% Maximum Medicine Reference Price Maximum of 7 days supply Limited to R1 600 per admission	100% Maximum Medicine Reference Price Maximum of 7 days supply Limited to R1 600 per admission	100% Maximum Medicine Reference Price. Maximum of 7 days supply Limited to R1 600 per admission
General Practitioners and Specialists (in-hospital)	100% LMS rate Unlimited	200% LMS rate Unlimited	100% LMS rate Unlimited	200% LMS rate Unlimited	100% LMS rate Unlimited	200% LMS rate Unlimited
Physiotherapy, Clinical Technologist, Occupational Therapy*	100% LMS rate Unlimited	100% LMS rate Unlimited	100% LMS rate Unlimited	100% LMS rate Unlimited	100% LMS rate Unlimited	100% LMS rate Unlimited
Pathology	100% LMS rate Unlimited	100% LMS rate Unlimited	100% LMS rate Unlimited	100% LMS rate Unlimited	R27 200 per family	100% LMS rate Unlimited
Radiology	100% LMS rate	100% LMS rate	100% LMS rate	100% LMS rate	100% LMS rate	100% LMS rate
• General	Unlimited	Unlimited	Unlimited	Unlimited	R27 000 per family	Unlimited
• Specialised* (including MRI/CT Scans)	R21 100 per family	R31 500 per family	R21 100 per family	R31 500 per family		R33 000 per family
Dentistry*	100% LMS rate	200% LMS rate	100% LMS rate	200% LMS rate	100% LMS rate	200% LMS rate
• Elective	R7 850 per beneficiary R12 050 per family	R10 000 per beneficiary R14 200 per family	R7 850 per beneficiary R12 050 per family	R10 700 per beneficiary R14 900 per family	Unlimited Subject to authorisation and DRC management programme	R10 700 per beneficiary R14 900 per family
• Trauma	Unlimited **	Unlimited **	Unlimited **	Unlimited **		Unlimited**

Note: Network option benefit schedule commences on page 9

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



Major Medical Benefits	Hospital Options		Saver Options		Complete Options	
	Gold Focus	Platinum Focus	Gold Saver	Platinum Saver	Titan	Platinum Complete
Psychiatric Admissions*	100% LMS rate R14 750 per family	200% LMS rate R19 400 per family	100% LMS rate R14 800 per family	200% LMS rate R21 000 per family	100% LMS rate R17 300 per family	200% LMS rate R21 000 per family
Oncology*	100% LMS rate R182 300 per beneficiary Clicks directmedicine DSP for oncology medicines Co-payments will apply Excludes cover for specialised drugs	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	100% LMS rate R235 000 per beneficiary Clicks directmedicine DSP for oncology medicines Co-payments will apply Excludes cover for specialised drugs	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	100% LMS rate R250 000 per beneficiary Clicks directmedicine DSP for oncology medicines Co-payments will apply Excludes cover for specialised drugs	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
• Associated Diagnostics	R15 700 per beneficiary	R39 200 per beneficiary	R25 500 per beneficiary	R41 700 per beneficiary	R33 700 per beneficiary	R42 000 per beneficiary
• PET Scans (staging of malignant tumours)*	No benefit	1 per beneficiary	No benefit	1 per beneficiary	No benefit	1 per beneficiary
Internal Prosthesis	100% LMS rate R117 800 per beneficiary Annual sub-limits apply per prosthetic type	100% LMS rate Unlimited Annual sub-limits apply per prosthetic type	100% LMS rate R117 800 per beneficiary Annual sub-limits apply per prosthetic type	100% LMS rate Unlimited Annual sub-limits apply per prosthetic type	100% LMS rate R117 800 per beneficiary Annual sub-limits apply per prosthetic type	100% LMS rate Unlimited Annual sub-limits apply per prosthetic type
Organ Transplants*	100% LMS rate Unlimited	200% LMS rate Unlimited	100% LMS rate R184 500 per family	200% LMS rate Unlimited	100% LMS rate Unlimited	200% LMS rate Unlimited

Co-payments						
• Colonoscopy	R 1 400 per event	R 1 400 per event	R 1 400 per event	R 1 400 per event		Not applicable to this option
• Sigmoidoscopy	R 1 400 per event	R 1 400 per event	R 1 400 per event	R 1 400 per event		
• Proctoscopy	R 1 400 per event	R 1 400 per event	R 1 400 per event	R 1 400 per event		
• Conservative Back Treatment	R 1 400 per event	R 1 400 per event	R 1 400 per event	R 1 400 per event		
• Extraction of Wisdom Teeth (in-hospital)	R 1 400 per event	R 1 400 per event	R 1 400 per event	R 1 400 per event		
• Gastrosocopy	R 1 400 per event	R 1 400 per event	R 1 400 per event	R 1 400 per event		
• Arthroscopy	R 3 400 per event	R 3 400 per event	R 3 400 per event	R 3 400 per event		
• Functional Nasal Procedures	R 3 400 per event	R 3 400 per event	R 3 400 per event	R 3 400 per event		
• Hysterectomy (non-cancer related)	R 3 400 per event	R 3 400 per event	R 3 400 per event	R 3 400 per event		
• Laparoscopy, Hysteroscopy, Endometrial Ablation	R 3 400 per event	R 3 400 per event	R 3 400 per event	R 3 400 per event		
• Joint Replacements	R 6 850 per event	R 6 850 per event	R 6 850 per event	R 6 850 per event	R 6 850 per event	
• Nissen Fundoplication (reflux surgery)	R 6 850 per event	R 6 850 per event	R 6 850 per event	R 6 850 per event		
• Spinal/Back Surgery	R 6 850 per event	R 6 850 per event	R 6 850 per event	R 6 850 per event	R 6 850 per event	

Day-to-Day Extender	Hospital Options		Saver Options		Complete Options	
	Gold Focus	Platinum Focus	Gold Saver	Platinum Saver	Titan	Platinum Complete
Mammogram	1 per beneficiary Female from 40 years, every 2 years	1 per beneficiary Female from 40 years, every 2 years	1 per beneficiary Female from 40 years, every 2 years	1 per beneficiary Female from 40 years, every 2 years	1 per beneficiary Female from 40 years, every 2 years	1 per beneficiary Female from 40 years, every 2 years
Pap Smear	1 per beneficiary Female from 18-60 years	1 per beneficiary Female from 18-60 years	1 per beneficiary Female from 18-60 years	1 per beneficiary Female from 18-60 years	1 per beneficiary Female from 18-60 years	1 per beneficiary Female from 18-60 years
Chlamydia Test	1 per beneficiary Female from 25 years	1 per beneficiary Female from 25 years	1 per beneficiary Female from 25 years	1 per beneficiary Female from 25 years	1 per beneficiary Female from 25 years	1 per beneficiary Female from 25 years
Cholesterol Test	1 per beneficiary from 16 years	1 per beneficiary from 16 years	1 per beneficiary from 16 years	1 per beneficiary from 16 years	1 per beneficiary from 16 years	1 per beneficiary from 16 years
Blood Glucose	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary
Childhood Immunisations	From birth up to 5 years of age	From birth up to 5 years of age	From birth up to 5 years of age	From birth up to 5 years of age	From birth up to 5 years of age	From birth up to 5 years of age
Flu Vaccination	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary
TB Test	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary
HIV Test	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary
Prostate Test	1 per beneficiary Male from 45 years, every 3 years	1 per beneficiary Male from 45 years, every 3 years	1 per beneficiary Male from 45 years, every 3 years	1 per beneficiary Male from 45 years, every 3 years	1 per beneficiary Male from 45 years, every 3 years	1 per beneficiary Male from 45 years, every 3 years
Bone Density Test	1 per beneficiary Female from 50 years, every 3 years	1 per beneficiary Female from 50 years, every 3 years	1 per beneficiary Female from 50 years, every 3 years	1 per beneficiary Female from 50 years, every 3 years	1 per beneficiary Female from 50 years, every 3 years	1 per beneficiary Female from 50 years, every 3 years
Eye Test	-	-	1 per year for each child dependant under the age of 21	Subject to savings	Subject to savings/threshold	Subject to savings/threshold
Dental Check up	-	-	1 per year for each child dependant under the age of 21	Subject to savings	Dental benefit	Subject to savings/threshold
Casualty Benefit*	100% LMS rate R1 340 per beneficiary Unlimited for physical injury	100% LMS rate R1 340 per beneficiary Unlimited for physical injury	100% LMS rate R1 340 per beneficiary Unlimited for physical injury	100% LMS rate R1 340 per beneficiary Unlimited for physical injury	100% LMS rate R1 340 per beneficiary Unlimited for physical injury	100% LMS rate R1 340 per beneficiary Unlimited for physical injury
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	200% LMS rate Unlimited	100% LMS rate Unlimited	200% LMS rate Unlimited	100% LMS rate Unlimited	200% LMS rate Unlimited

Preventative Care Benefit

* Subject to pre-authorisation



Day-to-Day Extender	Hospital Options		Saver Options		Complete Options	
	Gold Focus	Platinum Focus	Gold Saver	Platinum Saver	Titan	Platinum Complete
Crime Trauma Benefit	100% LMS rate	200% LMS rate	100% LMS rate	200% LMS rate	100% LMS rate	200% LMS rate
• HIV – Prophylaxis (rape)	R11 050 per beneficiary	R12 800 per beneficiary	R11 050 per beneficiary	R13 750 per beneficiary	R12 500 per beneficiary	R13 750 per beneficiary
• Rehabilitation	R20 900 per family	R25 700 per family	R21 000 per family	R27 250 per family	R25 000 per family	R27 250 per family
• Psychologists, Psychiatrists and Social Workers	R2 700 per beneficiary	R3 700 per beneficiary	R2 950 per beneficiary	R3 700 per beneficiary	R3 400 per beneficiary	R3 700 per beneficiary
HIV/Aids Prevention	Yes	Yes	Yes	Yes	Yes	Yes
Rehabilitation and Private Nursing	100% LMS rate R14 800 per family	100% LMS rate R19 350 per family	100% LMS rate R14 800 per family	100% LMS rate R21 000 per family	100% LMS rate R16 000 per family	100% LMS rate R21 000 per family
Ultrasounds for Pregnancies	-	-	100% LMS rate 3 Ultrasound scans per pregnancy (paid from MMB) 1 3D Scan	100% LMS rate 2 Ultrasound scans per pregnancy (paid from MMB)	100% LMS rate 2 Ultrasound scans per pregnancy (paid from MMB)	100% LMS rate 2 Ultrasound scans per pregnancy (paid from MMB)
Disease Management Programme Asthma, Cancer, Diabetes, HIV/Aids*	Yes	Yes	Yes	Yes	Yes	Yes
Member Care	Yes	Yes	Yes	Yes	Yes	Yes
Biokineticist Assessment*	1 per beneficiary	1 per beneficiary	1 per beneficiary	1 per beneficiary	-	1 per beneficiary
Smoking Cessation Support Programme	Yes	Yes	Yes	Yes	Yes	Yes
Chronic Medication** (including non-Oncology Biological drugs)	100% Maximum Medicine Reference Price. Subject to Standard Formulary • Unlimited for PMB conditions • Excludes cover for specialised drugs • Maximum negotiated dispensing fees apply • Preferred Providers apply	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	100% Maximum Medicine Reference Price. Subject to Standard Formulary • Unlimited for PMB conditions • 4 additional non-PMB conditions covered for children under the age of 21 (Allergic Rhinitis, Attention Deficit Disorder, Allergic Dermatitis/Eczema and Acne) • Excludes cover for specialised drugs • Maximum negotiated dispensing fees apply • Preferred Providers apply	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	100% Maximum Medicine Reference Price. Subject to Standard Formulary • Unlimited for PMB conditions • Excludes cover for specialised drugs • Maximum negotiated dispensing fees apply • Preferred Providers apply	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
HIV (DSP: Pharmacy Direct)*	100% Maximum Medicine Reference Price Subject to PMB protocols Co-payments will apply if medication is not obtained from DSP	100% Maximum Medicine Reference Price Subject to PMB protocols Co-payments will apply if medication is not obtained from DSP	100% Maximum Medicine Reference Price Subject to PMB protocols Co-payments will apply if medication is not obtained from DSP	100% Maximum Medicine Reference Price Subject to PMB protocols Co-payments will apply if medication is not obtained from DSP	100% Maximum Medicine Reference Price Subject to PMB protocols Co-payments will apply if medication is not obtained from DSP	100% Maximum Medicine Reference Price Subject to PMB protocols Co-payments will apply if medication is not obtained from DSP

Benefits	All options except Bona Plus
Internal Prosthesis	
Cardiac System	Cardiac pacemakers: R 44 000 Cardiac stents (including the carrier): R 37 700 Cardiac valves: R 34 800
Central Nervous System	Neuro-stimulation/ablation devices for Parkinson's: R 41 700 Vagal stimulator for intractable epilepsy: R 34 800
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
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: R 37 000
Ophthalmic System	Intraocular lens (post-cataract removal): R 2 260
Unlisted Internal Prosthesis (including external fixators and artificial eyes, but excluding Osseo-integrated implants to replace missing teeth)	R 28 000

Chronic Conditions				
27 PMB on all options		4 Additional conditions on Gold Saver	37 Additional conditions on Platinum Focus, Platinum Saver and Platinum Complete	
Addison's Disease	Glaucoma	Allergic Rhinitis †	Alzheimer's Disease	Obsessive Compulsive Disorder
Asthma	Haemophilia	Attention Deficit Disorder †	Ankylosing Spondylitis	Obstructive/Reflux Nephropathy
Bipolar Mood Disorder	HIV/Aids	Allergic Dermatitis / Eczema †	Anorexia Nervosa	Paget's Disease
Bronchiectasis	Hyperlipidaemia	Acne †	Barrett's Oesophagitis	Pancreatic Disease
Cardiac Failure	<i>Hypercholesterolaemia</i>		Bulimia Nervosa	Panic Disorder
Cardiomyopathy	Hypertension		Cerebrovascular Accident – Stroke	Paraplegia/Quadriplegia
Chronic Obstructive Pulmonary Disease	Hypothyroidism		Conn's Disease	Pemphigus
<i>Emphysema</i>	Multiple Sclerosis		Cushing's Disease	Peripheral Vascular Disease
Chronic Renal Failure	Parkinson's Disease		Deep Vein Thrombosis	Pituitary Adenomas
Coronary Artery Disease	Rheumatoid Arthritis		Delusional Disorders	Polyarthritis Nodosa
<i>Angina</i>	Schizophrenia		Depression	Post-Traumatic Stress Disorder
<i>Ischaemic Heart Disease</i>	Systemic Lupus Erythematosus		Dermatomyositis	Pulmonary Interstitial Fibrosis
Crohn's Disease	<i>Discoid Lupus Erythematosus</i>		Generalised Anxiety Disorder	Systemic Sclerosis
Diabetes Insipidus	Ulcerative Colitis		Huntington's Disease	Thromboangiitis Obliterans
Diabetes Mellitus Type 1			Hypothyroidism	Thrombocytopenic Purpura
Diabetes Mellitus Type 2			Motor Neuron Disease	Tourette's Syndrome
Dysrhythmias			Muscular Dystrophy	Valvular Heart Disease
<i>Cardiac Arrhythmias</i>			Myasthenia Gravis	Zollinger-Ellison Syndrome
Epilepsy			Narcolepsy	

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



Day-to-day Benefits	Hospital Options		Saver Options		Complete Options	
	Gold Focus	Platinum Focus	Gold Saver	Platinum Saver	Titan	Platinum Complete
Medical Savings Facility (MSF)	No Benefit	No Benefit	Member: R 2 496 Adult: R 2 040 Child: R 912	Member: R 2 160 Adult: R 1 932 Child: R 696	Member: R 3 084 Adult: R 2 472 Child: R 828	Member: R 5 580 Adult: R 4 140 Child: R 1 596
• Reimbursement from MSF			100% LMS rate	100% of cost	100% LMS rate	100% of cost
Self Payment Gap (SPG) (minimum)			No Benefit	No Benefit	Member: R 700 Adult: R 430 Child: R 160	Member: R 1 763 Adult: R 1 325 Child: R 514
Threshold Level (THL) = MSF + SPG					100% LMS rate Member: R 3 784 Adult: R 2 902 Child: R 988	100% LMS rate Member: R 7 343 Adult: R 5 465 Child: R 2 110
• Accumulation to THL					100% LMS rate	100% LMS rate
Threshold Benefit (THB) (Benefits available after Threshold Level has been reached)					Member: R 3 080 Adult: R 1 820 Child: R 800	Subject to sub-limits below
General Practitioners			Subject to savings	Subject to savings	100% LMS rate Subject to Savings and THB	100% LMS rate Subject to Savings and THB Unlimited
Specialists			Subject to savings	Subject to savings	100% LMS rate Subject to Savings and THB	100% LMS rate Subject to Savings and THB Unlimited
Dentistry			Subject to savings	Subject to savings	100% LMS rate Paid from MMB Dental Management by DRC	100% LMS rate Subject to Savings and THB
• Basic Dentistry			Subject to savings	Subject to savings	Unlimited	Unlimited
• Specialised Dentistry			Subject to savings	Subject to savings	• 1 crown per family • Dentures • Orthodontic co-payment Subject to authorisation and management by DRC	R9 100 per beneficiary R13 900 per family
Social Workers			Subject to savings	Subject to savings	No Benefit	100% LMS rate Subject to Savings and THB R6 150 per family
Mental Health			Subject to savings	Subject to savings	100% LMS rate Subject to Savings and THB	100% LMS rate Subject to Savings and THB R7 750 per family
Acute Medication			Subject to savings 100% Maximum Medicine Reference Price Maximum negotiated dispensing fees apply (Preferred Providers apply)	Subject to savings 100% Maximum Medicine Reference Price Maximum negotiated dispensing fees apply (Preferred Providers apply)	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	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

Day-to-day Benefits	Hospital Options		Saver Options		Complete Options	
	Gold Focus	Platinum Focus	Gold Saver	Platinum Saver	Titan	Platinum Complete
Optical	No Benefit	No Benefits	Subject to savings	Subject to savings	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	100% LMS rate Subject to Savings and THB R3 050 per beneficiary R7 750 per family Frames sub-limit: R1 200 per beneficiary
Pathology			Subject to savings	Subject to savings	100% LMS rate Subject to Savings and THB	100% LMS rate Subject to Savings and THB Unlimited
Auxiliary Services (Physiotherapy, Occupational Therapy, Speech Therapy, Audiology, Dietician, Clinical Technologist, Private Nursing, Biokineticist, Podiatry)			Subject to savings	Subject to savings	100% LMS rate Subject to Savings and THB	100% LMS rate. Subject to Savings and THB R9 350 per discipline and limited to R15 750 per family
Alternate Therapies (Homeopath, Chiropractor, Naturopath, Herbalist)			Subject to savings	Subject to savings	100% LMS rate Subject to Savings and THB	100% LMS rate Subject to Savings and THB R1 970 per beneficiary R4 070 per family
Sick Bay at Frail Care Centre*			Subject to savings	Subject to savings	No Benefit	100% LMS rate Subject to Savings and THB limited to R180 per day
• Accommodation						R3 050 per family
• Dressings and Ointments						R3 150 per family
External Appliances incl. Hearing Aids			Subject to savings	Subject to savings	100% LMS rate Subject to Savings and THB	100% LMS rate Subject to Savings and THB R15 700 per family
Basic Radiology			Subject to savings	Subject to savings	100% LMS rate Subject to savings and THB	100% LMS rate Subject to Savings and THB Unlimited
MRI & CT Scans (out-of-hospital) Paid from Major Medical Benefit (MMB)	100% LMS rate Total of 2 scans (MRI and CT) per beneficiary (paid from MMB)	100% LMS rate Total of 2 scans (MRI and CT) per beneficiary (paid from MMB)	100% LMS rate Total of 2 scans (MRI and CT) per beneficiary (paid from MMB), thereafter from savings	100% LMS rate Total of 2 scans (MRI and CT) per beneficiary (paid from MMB), thereafter from savings	100% LMS rate (MRI and CT) Total of 2 scans per beneficiary (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)

* Subject to pre-authorization and/or case management



Network option	Subject to the Overall Annual Limit (OAL)
Bona Plus	
Overall Annual Limit (OAL)	R980 000 per family per annum
HIV/Aids prevention, needle-stick injuries and prevention of mother-to-child transmission* Contact AFA	100% of negotiated tariff Subject to registration with Afa Contact: 0860 100 646 Email: afa@afadm.co.za
Sub-acute Facilities, Rehabilitation and Private Nursing* Contact LMS	100% LMS rate, subject to OAL R13 600 per family
Day Procedures* Contact LMS	100% LMS rate, subject to OAL
Hospitalisation* Contact LMS	100% LMS rate, subject to OAL
In-hospital Benefits: GPs & Specialists*	100% LMS rate, subject to OAL
In-hospital Benefits: Radiology (General & Specialised)*	100% LMS rate, subject to OAL R20 300 per family
In-hospital Benefits: Physiotherapy, Pathology, Clinical Technologist, Occupational Therapy	100% LMS rate, subject to OAL Pathology: R20 300 per family
In-hospital Benefits: Dentistry* Contact LMS	100% LMS rate, subject to OAL Subject to pre-authorisation and dental protocols
Oncology* Contact LMS	100% LMS rate, subject to OAL R148 100 per family DSP: ICON Network Clicks directmedicine DSP for oncology medication No benefit for biological and other specialised drugs or PET scans
Renal Dialysis* Contact LMS	100% LMS rate, subject to OAL R148 100 per family (Renal dialysis only)
Blood Transfusions, Blood Products and Blood Substitutes	100% LMS rate, subject to OAL
Hospice services (accommodation, medicine, consultations)* Contact LMS	100% LMS rate, subject to OAL R13 600 per family
Take-out Medication	100% Maximum Medicine Reference Price, subject to OAL Max of 7 days supply, limited to R1 600 per admission
Organ Transplants Contact LMS	100% LMS rate, subject to OAL

Network option	Subject to the Overall Annual Limit (OAL)
Bona Plus	
Psychiatric Admissions* Contact LMS	100% LMS rate, subject to OAL R16 100 per family in- and out-of-hospital
Internal Prosthesis* Contact LMS	100% LMS rate, subject to OAL R25 500 per family Co-payment of R6 850 for joint replacements and spinal surgery. Spinal, hip and knee replacements only covered under PMB conditions
Chronic Medicine* Contact CareCross	100% Maximum Medicine Reference Price <ul style="list-style-type: none"> • 27 PMB conditions covered by CareCross • Subject to registration and approval by CareCross and CareCross formulary • Must be prescribed by CareCross GP • Medication to be supplied by CareCross as arranged with the beneficiary or provider • Chronic Medication prescribed by a specialist must be authorised by CareCross
HIV/Aids Medicine*	100% Maximum Medicine Reference Price <ul style="list-style-type: none"> • Subject to registration with Afa Contact: 0860 100 646, Email: afa@afadm.co.za <ul style="list-style-type: none"> • Pharmacy Direct is DSP for anti-retroviral medication
Acute Medicine Contact CareCross	<ul style="list-style-type: none"> • Subject to CareCross formulary • Dispensed by a CareCross supplier or Medikredit pharmacy • Acute medication prescribed by a specialist will only be covered if the member was referred by the CareCross GP, subject to out-of-hospital specialist limits
Out-of-hospital: GPs Contact CareCross	100% of negotiated tariff, unlimited At CareCross GP Network <i>After the 9th visit per family, pre-authorisation needs to be obtained from CareCross</i> Basic Primary Care services <ul style="list-style-type: none"> • Consultations • Minor Trauma Treatment • Stitching of wounds • Limb casts • Removal of foreign body • Clamp circumcision • Excision and repair • Drainage of subcutaneous abscess and avulsion of nail Pre- and Post-natal Care <ul style="list-style-type: none"> • Supervision of uncomplicated pregnancy up to week 20 • Including 2 sonar scans per pregnancy
Out-of-network/Emergency visits Contact CareCross	Limited to 3 bona fide after hours emergency consultations per family per annum Maximum of R1 000 per family per annum The member will be required to pay for these services and submit the claim to CareCross for reimbursement

Network option	Subject to the Overall Annual Limit (OAL)
Bona Plus	
Out-of-hospital: Specialists (all specialist consultations)* Contact LMS	100% LMS rate R1 230 per beneficiary, R1 965 per family Members must be referred by a CareCross GP Inclusive of acute medication and pathology Contact 0860 002 163
Out-of-hospital: Radiology Contact LMS	If prescribed by a specialist: 100% LMS rate R4 900 per family Provides cover for all out-of-hospital Radiology not covered by CareCross Primary Care Benefit Mammograms and Bone density*
Contact CareCross	If prescribed by a CareCross GP: Subject to CareCross formulary
Out-of-hospital: Pathology	If prescribed by a specialist: 100% of cost Subject to out-of-hospital specialist limit
Contact CareCross	If prescribed by a CareCross GP: Subject to CareCross formulary
Dentistry (Primary Care) Contact CareCross	100% of cost Primary care dentistry only: Consultations, primary extractions, fillings, scaling and polishing Emergency dentistry including emergency pain relief, partial removal of nerve or extractions No benefit: Root canal treatment, crowns, dentures and other advanced dentistry
Optical Contact CareCross	100% of cost Limited to 1 frame and 1 pair of lenses per beneficiary every 2 years Limited to 1 eye test per beneficiary Contact lenses to the value of R395 per beneficiary
External Appliances* Contact LMS	100% LMS rate, subject to OAL R13 600 per family, subject to OAL
Out-of-hospital: Mental Health* Contact LMS	100% LMS rate, subject to OAL R16 100 per family (shared with in-hospital limit)
Emergency Transport Services*	ER24 – 084 124

Exclusions (specific to CareCross)
<ol style="list-style-type: none"> Any non-CareCross generated claim apart from those covered under 'out of Network' Travel expenses Cosmetic treatment, operations, procedures and applicators, toiletries etc Reports, examinations and tests for insurance policies, legal reasons Injuries arising from appliances for professional sport, bungee or parachute jumps Accommodation in an old age home, general care institutions, spas, health or holiday resorts HIV/Aids treatment except for the general health management services as provided for in this option Obesity, alcohol or drug abuse Treatment and operations of choice and non-essential medical items Acupuncture, Biokinetics, Chiropractors, Herbalists, Naturopaths and Homeopaths Chronic Psychiatric conditions and mental disorders except for Schizophrenia and Bipolar Mood Disorder Treatment and medication in respect of Tuberculosis. CareCross will provide general health management at General Practitioner level however the treatment and medication, as per the Department of Health guidelines for Tuberculosis, is obtainable via the public healthcare system Injuries sustained during participation in strikes, illegal picketing, riots or physical struggle Nutritional supplements, tonics, stimulants, vitamins, minerals Contraceptives and devices to prevent pregnancy Stimulant laxatives Infertility and sexual dysfunction Root canal treatment, dentures and other advanced dentistry Extreme/Professional sports
CareCross Contact Details
CareCross Contact Centre: 0860 103 491
Web: www.carecross.co.za

Note: General exclusions as per the LMS Scheme Rules still apply
* Subject to pre-authorisation

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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

LIBERTY MEDICAL SCHEME
Private Bag X35, Claremont, 7735
Contact Centre 0860 002 163
New business fax 021 657 7651
New business email: newbusiness@libertyhealth.co.za
www.libmed.co.za

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Crafted with **care** to suit your needs