

LIBERTY MEDICAL SCHEME

We care. **For you**

Crafted with **care** to suit your needs

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Made with care

A uniquely crafted new look for Liberty Medical Scheme.



Careful attention to detail in Liberty Medical Scheme's fresh new look

In 2012, Liberty Medical Scheme will launch with a fresh new look. A unique and distinguishing message of carefully crafted care, depicted by the tender yet deliberate craft of paper folding.

Care is at the heart of Liberty Medical Scheme – taking the time to listen, paying attention to details, and responding thoughtfully. The interpretation of the new look and messaging is that Liberty Medical Scheme has taken the time to craft each plan with thoughtful attention to detail.

Fold by fold, detail by detail, each plan shapes around the lives of individuals, helping their health and wellbeing flourish so they can in turn shape extraordinary lives of their own.

Benefit enhancements reflect careful attention to members' needs

Liberty Medical Scheme (LMS) consolidated its position as one of the top schemes in the country during the 2010 financial year, the Scheme revealed at its 2011 Annual General Meeting.

According to Andrew Edwards, LMS's Executive Principal Officer, the Scheme has shown strong resilience in a relatively adverse market environment; 2010 was a challenging year for the medical aid industry. The LMS solvency ratio, at 28%, is above the regulated 25%, which puts the business in the right position to refine and improve its product offering to members. Enhancements for 2012 include:

- Inflationary increase of all sub-limits
- Self-Payment Gap unchanged
- Bone scans for patients with bone metastases on all options (excl Bona Plus)
- Mammograms on all options
- Chlamydia test for females aged 25 and older
- Preventative Care Benefit on Titan
- International Travel Benefit on Gold Saver and Gold Focus

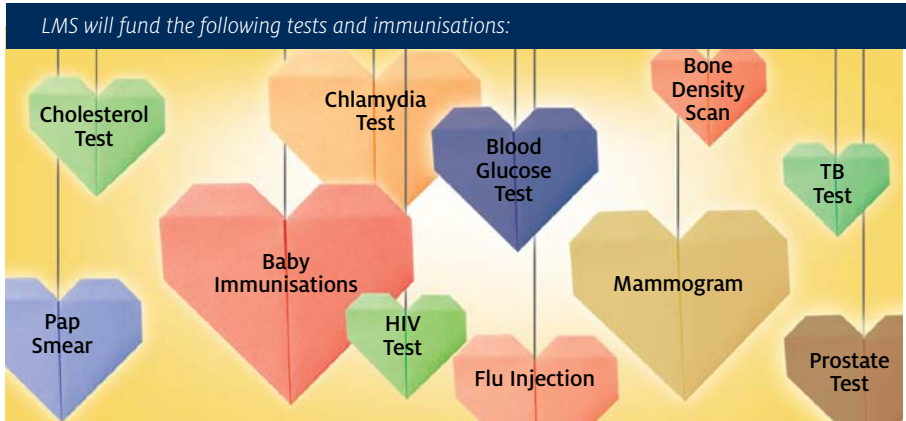
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Product updates for 2012

Titan option goes from strength to strength

Titan's NEW Preventative Care Benefit ensures that you can take care of your health by detecting disease at an early stage.

As from January 2012, LMS will fund essential tests and immunisations from the Preventative Care Benefit. This means that these tests and immunisations will no longer be funded from your savings or Threshold Benefit.



CARE FOR YOUR BREASTS

As from January 2012, LMS will fund one mammogram per female beneficiary (older than 40) every two years from the Preventative Care Benefit for all options.



Breast cancer screening refers to testing healthy women for breast cancer in an attempt to achieve an earlier diagnosis. The assumption is that early detection will improve outcomes. A mammogram is an x-ray used to examine the breast for any uncharacteristic masses or lumps.

This screening can reduce mortality from breast cancer by 15%. Mammograms are recommended in two-year cycles for women older than 40.

NO REDUCTION IN BENEFITS

At LMS we believe in providing value for money. As an LMS member your benefits are maintained in line with inflation. In 2012 all benefits will increase at an average of 7%. Members on Titan and Platinum Complete Options will not experience larger than average increases in the Self-Payment Gap. Just more ways we're ensuring LMS cares for you.

TAKING CARE OF ONCOLOGY PATIENTS

LMS understands that oncology patients have special needs. As from 2012, the cost of bone scans will be paid from the Oncology Diagnostics Benefit and not from the Medical Savings Facility. LMS believes this benefit will preserve the funds in the Medical Savings Facility even further.

LIBERTY MEDICAL SCHEME

We care. **For you**



You shape it

Isn't it amazing how, with the necessary care, a few tender folds can create something magnificent? It's the careful and thoughtful attention to detail that makes it happen.

In the same way, Liberty Medical Scheme begins by paying attention to your needs, listening to who you are as a family or individual, and then carefully shaping a medical plan as a perfect expression of your life.

It's about doing what we can to help your health flourish so you can shape the life you want.

Contact your Liberty Financial Adviser today or call 0860 002 163 or visit our website at www.libmed.co.za

Liberty Medical Scheme We care. **For you**

Our promise to you

- Needs-based healthcare
- Quality cover
- Competitive price
- Dedicated service and hassle-free administration

Terms and conditions apply



2012 Contributions update

LMS is proud to bring you an overall average increase of just 9.9%



Gold Focus: **8.2%**



Gold Saver: **8.3%**



Titan: **8.2%**



Platinum Focus: **11.2%**

Overall
average
increase:
9.9%



Platinum Saver: **13.2%**



Platinum Complete: **11.2%**



Bona Plus: **13.8%**

Experience care with LMS and Liberty Life

Mrs Smith* is a 37-year-old mother and works in the financial services sector. Her entire family are members of Liberty Medical Scheme.

They are on the Titan option which covers Major Medical and Day-to-Day Benefits. Mrs Smith also has a Liberty Life Critical Illness Cover policy, which is designed to pay out a predefined amount in the event that she is ever diagnosed with any of the 25 illnesses that are covered, including cancer, major organ transplants and strokes.

Unexpectedly, Mrs Smith was diagnosed with breast cancer prior to her 37th birthday. Mrs Smith knows that as a member of Liberty Medical Scheme, she is in good hands and can claim from the Scheme's oncology benefit. She will receive the necessary scans, chemotherapy and medication she needs

to fight and overcome this illness.

Her Critical Illness Cover also pays out a lump sum upon diagnosis. The Smith family can use this for additional treatment not included in the Scheme's oncology formulary. They can, for example, buy new cancer drugs from overseas that are not yet available in the country and hire a nurse at home to help Mrs Smith recuperate.

In all these ways, Mrs Smith and her family know they are cared for when they need it most, and can focus positively on her recovery and their future together.

* The name of the client has been changed for confidentiality reasons

Full circle for new chairman

Dan Pienaar led the development of Liberty Medical Scheme 10 years ago, and is welcomed back as chairman of the board.

Dan Pienaar has been elected as the new chairman of Liberty Medical Scheme. His association with the Scheme began at its inception 10 years ago when he headed the incubation of Pro Via and Pro Cure, later to become Liberty Medical Scheme.

Liberty Medical Scheme has always prided itself on its high ethical and governance standards. The elections were held in line with the rules of the Scheme, which ensure members' funds are safeguarded and that



Dan Pienaar leads the way once more

members derive the most value from their funds.

Dan Pienaar will be supported by vice chairman Christine Kinsman who has extensive experience in healthcare and has also served previously on the Liberty Medical Scheme Board.



LIBERTY MEDICAL SCHEME CONTACT DETAILS

Contact Centre: **0860 002 163**
 Web Address: **www.libmed.co.za**

CARECROSS CONTACT CENTRE (Bona Plus option only)

Contact Centre: **0860 103 491**
 Web Address: **www.carecross.co.za**

PROCESSES MADE EASY

At Liberty Medical Scheme we take care to listen to you, so we have re-designed the 2012 Membership Application Form, making it more user-friendly.

We have changed the order of the form so that it is simpler and easier to complete.

Adding in a few specific 'Underwriting' questions (Section 6.1 and 6.2) allows for the elimination of the possible completion of the "full" Health questionnaire.

Focus on Community Projects - *Drive for the cause*



Our value-added services extend beyond our products, and this has enabled us to develop programmes that instill a culture of wellbeing.

One investment that the Scheme has proudly supported is the "M-Net Cares Drive for the Cause" campaign in association with Liberty Medical Scheme and Cloudgolf.

The Drive for the Cause campaign has achieved a lot in terms of increasing awareness about breast cancer in the rural communities and townships. Money raised through various Golf days held throughout the year is put towards Breast Cancer educational and screening trucks.

We are proud to advise that R466 960.00 has been raised this year.

ENHANCING THE COMMUNITY

The community of Meadowlands in Soweto was all smiles when Liberty Medical Scheme officially opened Liberty Park in December 2010. The park was previously used as a dumping site which caused a host of health issues for the children in the area.

The park has been equipped with swings, a jungle gym, a mini basketball court as well as a huge grass area for other games – enough to keep the children busy, safe, healthy and facilitates a movement towards an active lifestyle.

Uplifting communities is core to Liberty Medical Scheme's Corporate Social Investment Strategy.

