

# How your day-to-day expenses will be funded



LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

The Liberty Medical Scheme (LMS) day-to-day benefits cover your everyday medical expenses such as visits to the dentist, prescription glasses, and acute medication. Depending on your option, day-to-day expenses are funded from:

TRADITIONAL			COMPLETE		
Ultimate	Standard	Basic	Plus	Standard	Select
Insured by the Scheme			+  Funded from your Medical Savings Facility (MSF) + insured by the Scheme via the Above Threshold Benefit (ATB)		
R 23 000 per beneficiary Sub-limits apply to certain benefits			<b>Medical Savings Facility (MSF)</b>		
	CareCross Network	Prime Cure Network	Member: R 8 796 Adult: R 6 528 Child: R 2 532	Member: R 4 668 Adult: R 3 744 Child: R 1 260	Member: R 4 668 Adult: R 3 744 Child: R 1 260
Primary Care covered from the Risk contribution <ul style="list-style-type: none"> <li>• GP Consultations</li> <li>• Minor Procedures</li> <li>• Basic Radiology and Pathology</li> <li>• Chronic Medication</li> <li>• Acute Medication</li> <li>• Basic Dentistry</li> <li>• Optometry</li> </ul>			<b>Self-Payment Gap (SPG)</b>		
			Member: R 2 010 Adult: R 1 535 Child: R 675	Member: R 1 425 Adult: R 1 205 Child: R 305	Member: R 1 425 Adult: R 1 205 Child: R 305
			<b>Threshold Level (THL)</b>		
			Member: R10 806 Adult: R8 063 Child: R3 207	Member: R6 093 Adult: R4 949 Child: R1 565	Member: R6 093 Adult: R4 949 Child: R1 565
			<b>Above Threshold Benefit (ATB)</b>		
			No Limit, Subject to sub-limits	Member: R 3 950 Adult: R 2 330 Child: R 1 010 (Limited to 3 child dependants)	
SAVER			HOSPITAL		
Plus	Standard	Select	Plus	Standard	Select
Funded from your Medical Savings Facility (MSF)			Funded from your own pocket		
<b>Medical Savings Facility (MSF)</b>					
Member: R 3 456 Adult: R 3 108 Child: R 1 116	Member: R 3 540 Adult: R 2 904 Child: R 1 308	Member: R 3 540 Adult: R 2 904 Child: R 1 308			
(Limited to 3 child dependants)					
Funded from your Own Pocket when your MSF is depleted					

## Benefits and contributions for 2016 are subject to approval by the Council for Medical Schemes (CMS).

We encourage you to seek financial advice about your healthcare cover at any time by speaking to your Financial Adviser.

**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 information. However, in the event of a conflict between this brochure and the registered Rules of the Scheme, the Rules will prevail. E&OE©

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# 2016 Benefit Summary for Liberty Medical Scheme

## MAJOR MEDICAL BENEFITS (pre-authorisation required)

## DAY-TO-DAY BENEFITS (how your day-to- day expenses will be funded)

## ADDITIONAL BENEFITS/ EXTENDER BENEFITS (paid from your Risk contribution and not Savings)

## ADDITIONAL SERVICES

## MONTHLY CONTRIBUTIONS

	TRADITIONAL		COMPLETE		SAVER		HOSPITAL		
	Ultimate	Standard	Basic	Plus	Standard	Select	Plus	Standard	Select
Overall Annual Limit	Unlimited	R 1 260 000 per family	R 830 000 per family R 560 000 per beneficiary	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Choice of Hospital / Day Clinic	Choice	DSP Rate	Specific Network	Choice	Choice	Choice	Choice	Choice	Select Network
LMS Rate	up to 300%	DSP Rate	DSP Rate	up to 200%	up to 200%	up to 200%	up to 200%	100%	100%
Chronic conditions covered	69	27	27	31	31	31	27	27	27
Formulary for chronic medication	CareCross	CareCross	Prime Cure	Standard	Standard	Standard	Standard	Standard	State
Chronic medication*	Preferred Pharmacy Network	CareCross	Prime Cure	Preferred Pharmacy Network	Preferred Pharmacy Network	Preferred Pharmacy Network	Preferred Pharmacy Network	Preferred Pharmacy Network	State Facility
Day procedures	✓	✓	Specific	✓	✓	✓	✓	✓	✓
Co-payments may apply for certain procedures	✓	✓	✓	✓	✓	✓	✓	✓	✓
Day-to-day Benefits	R 23 000 per beneficiary Sub-limits apply to certain benefits	Insured by Scheme: Primary Care covered from Risk contribution Subject to Overall Annual Limit and sub-limits apply to certain benefits	Primary Care covered from Risk contribution Subject to Overall Annual Limit and sub-limits apply to certain benefits	Actively saved for via your Medical Savings Facility (MSF) + Insured by the Scheme via the Above Threshold Benefit (ATB) once out of the Self-Payment Gap (SPG)	Actively saved for via the Medical Savings Facility (MSF)	Funded from your Own Pocket			
Casualty Benefit	✓			✓	✓	✓	✓	✓	✓
Crime/Trauma Benefit	✓			✓	✓	✓	✓	✓	✓
MRI/CT Scans (out-of-hospital)	✓		PMB only	✓	✓	✓	✓	✓	✓
Preventative Care Benefits (PCBs)	✓		Basic tests used in primary care	✓	✓	✓	✓	✓	✓
LMS GP Network Consultations when Savings are finished				2 consultations	2 consultations	2 consultations	2 consultations	2 consultations	2 consultations
LMS GP Network Consultations for children under the age of 2				2 consultations	2 consultations	2 consultations	2 consultations	2 consultations	2 consultations
Dentistry	Subject to the Day-to-Day Benefit	Basic only	Basic only	1 consultation per child under the age of 21	1 consultation per child under the age of 21	1 consultation per child under the age of 21	1 consultation per child under the age of 21	1 consultation per child under the age of 21	1 consultation per child under the age of 21
Emergency Transport Services	✓	✓	✓	✓	✓	✓	✓	✓	✓
Member Care	✓	✓	✓	✓	✓	✓	✓	✓	✓
Liberty/Baby International Care	✓			✓	✓	✓	✓	✓	✓
Principal Member	R 6 416	R 1 583	(Income p/m RO - R6 900) <b>R 831</b> (Income p/m R6 901 - R9 000) <b>R 1185</b> (Income p/m R9 001+) <b>R 1652</b>	R 2 108	R 2 598	R 2 108	R 2 343	R 1 488	R 1 246
Adult Dependant	R 5 650	R 1 212	(Income p/m RO - R6 900) <b>R 808</b> (Income p/m R6 901 - R9 000) <b>R 1094</b> (Income p/m R9 001+) <b>R 1562</b>	R 2 081	R 2 595	R 1 617	R 2 108	R 1 255	R 1 050
Child Dependant <i>A dependant child under the age of 21, or a child who is a student at a recognised educational institution, up to and including age 25 (proof of study to be supplied annually)</i>	R 1 523	R 466	(Income p/m RO - R6 900) <b>R 340**</b> (Income p/m R6 901 - R9 000) <b>R 379**</b> (Income p/m R9 001+) <b>R 522**</b>	R 1 410	R 936	R 728	R 758	R 566	R 474

\*LMS has negotiated preferred rates with these providers to help you save on dispensing fees and avoid or limit co-payments. \*\*Contributions for child dependants are not limited to 3 dependants and are charged for each child. Please note: The above information is high level only. Please refer to the relevant option choice summary for full details.