



LIBERTY MEDICAL GAP COVER LIBERTY MEDICAL PREMIUM WAIVER



LIBERTY

LIBERTY MEDICAL GAP COVER

WHY YOU NEED MEDICAL GAP COVER

- Closes the gap between what your medical scheme pays and what healthcare providers sometimes charge.
- Protects you from unanticipated expenses.

Without Medical Gap Cover you would be personally liable for any payment shortfall that your medical scheme doesn't cover.

As a medical scheme member you would probably expect your full costs to be covered if you are ever hospitalised. Unfortunately, this is seldom the case. Medical scheme benefits are limited to their Medical Scheme Tariffs (MST) and as we know, medical

practitioners can charge considerably more than the MST. Certain medical specialists have been known to charge up to four times the MST. This creates a shortfall – or gap – between the MST and the medical practitioner's cost. Your medical scheme does not cover this and you are liable for this amount. The actual cost of many procedures performed by surgeons, anaesthetists and other medical practitioners can add up to a sizeable payment gap.

What you need:	More detail:																								
Peace of mind that when medical procedures are required or emergencies arise, costs will be affordable.	<p>HOSPITAL BENEFITS</p> <p>Below are some examples to show where Gap Cover will pay out:</p> <table border="1"> <thead> <tr> <th>Procedure</th> <th>Amount charged by practitioners</th> <th>Medical Scheme's Contribution (100% of medical scheme tariff)</th> <th>Gap Cover benefit (paid directly to you)</th> </tr> </thead> <tbody> <tr> <td>Natural child birth</td> <td>R14 308</td> <td>R7 359</td> <td>R6 949</td> </tr> <tr> <td>Caesarian section</td> <td>R21 343</td> <td>R9 548</td> <td>R11 795</td> </tr> <tr> <td>Appendectomy</td> <td>R17 744</td> <td>R7 247</td> <td>R10 497</td> </tr> <tr> <td>Tonsillectomy</td> <td>R7 528</td> <td>R5 648</td> <td>R5 648</td> </tr> <tr> <td>Coronary bypass</td> <td>R92 129</td> <td>R45 199</td> <td>R45 930</td> </tr> </tbody> </table>	Procedure	Amount charged by practitioners	Medical Scheme's Contribution (100% of medical scheme tariff)	Gap Cover benefit (paid directly to you)	Natural child birth	R14 308	R7 359	R6 949	Caesarian section	R21 343	R9 548	R11 795	Appendectomy	R17 744	R7 247	R10 497	Tonsillectomy	R7 528	R5 648	R5 648	Coronary bypass	R92 129	R45 199	R45 930
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Assurance that unexpected additional costs of medical care out of hospital will be affordable. Provides additional benefits if there are shortfalls from certain out-patient procedures.	<p>OUT-OF-HOSPITAL BENEFITS</p> <p>Although Medical Gap Cover has been primarily designed to cover shortfalls arising from in-hospital procedures, additional benefits are payable in the event of shortfalls arising from certain out-patient procedures. Here are some examples:</p> <ul style="list-style-type: none"> • Chemotherapy or radiotherapy for the treatment of cancer • Childbirth • Arthroscopy • Kidney dialysis on an out-patient basis • Coronary angiogram • Tonsillectomy • Vasectomy • Grommets • Surgical biopsy of breast lump or prostate • Gastroscopy • Cataract removal 																								
Additional cover for all serious injuries incurred as a result of an accident, including: <ul style="list-style-type: none"> • Motor vehicle accidents • Recreational sports injuries • Injuries on duty and injuries at home • Snake, dog and spider bites • Hijacking or assault 	<p>PERSONAL ACCIDENT BENEFIT</p> <p>Any serious accidental injury, which results in permanent total disability of the policy holder or any family members covered by the policy will qualify for a R25 000 lump sum benefit (or a portion thereof, depending on the injury).</p> <p>THE FOLLOWING PERSONAL ACCIDENT BENEFITS ARE ALSO INCLUDED:</p> <ul style="list-style-type: none"> • Emergency transportation/search and rescue - up to R25 000 • Life support equipment - up to R25 000 • Trauma counselling - up to R750 per visit, with an annual limit of R25 000 • Claims preparation costs - up to R20 000 • Mobility - up to R25 000 • Rehabilitation - up to R25 000 • RAF Medico legal costs (The costs of making a claim for benefits from the Road Accident Fund if you are in a motor vehicle accident on our public roads.) - up to R10 000 																								

The policy covers the Principal Member as well as all the dependants on their medical scheme subject to policy limits of:

- R250 000 per individual; and
- R2.5 million per family per year.

WE HAVE ADDED MORE BENEFITS

1. We will help you with unforeseen costs that you incur for any procedure performed in hospital subject to a maximum of R20 000 per family per year. This would typically cover co-payments and deductibles applied by the Medical Scheme.
2. If you or your dependants are diagnosed with breast or prostate cancer, we will pay you a benefit of R10 000.

REASONS TO CHOOSE LIBERTY MEDICAL GAP COVER

1. Get cover for an unlimited number of dependants, including adult dependants. There are also no age limits.
2. It is one of the most comprehensive and well established products on the market that covers co-payments and a comprehensive list of out-patient procedures.
3. The following in-hospital treatments are not excluded:
 - Dentistry
 - Conditions defined as Prescribed Minimum Benefits (PMBs) by the Medical Schemes Act
 - Hormone and fertility treatments
4. We offer condition-specific limitations for elective procedures, instead of applying a general 12 month pre-existing condition exclusion.

IMPORTANT INFORMATION

Benefits and their limits	<ul style="list-style-type: none"> • Your benefit is the difference between the actual medical practitioner charge and the medical scheme payment, subject to a maximum limit of five times the Admed tariff*. • The maximum benefit limit is R250 000 per individual and R2.5 million per family per calendar year.
Waiting periods	<ul style="list-style-type: none"> • There is a three-month general waiting period from the inception date of a new policy, during which time no benefits will be payable under the policy. This waiting period does not, however, apply to compulsory group schemes. • No benefit will be paid for childbirth claims for the first 10 months of cover under the policy. • Joint replacements, arthroscopic procedures, spinal surgery including spinal fusion, nasal surgery including sinus-related surgery, cataract surgery, hysterectomy, dentistry-related claims, all hernia repairs and cardiac-related surgery and procedures will have no benefit for the first six months of policy cover and only 50% of the normal benefit for the second six months. These limitations do not apply: <ul style="list-style-type: none"> If the claim results from an injury or accident after cover commences and provided the treatment or procedure falls outside the three-month general waiting period. In the case where a hysterectomy is required following diagnoses of cancer after cover commences and provided surgery falls outside the three-month general waiting period. In the case of cardiac-related surgery and procedures that were not diagnosed before cover commenced and provided surgery falls outside the three-month general waiting period.
Exclusions	No benefit is payable in respect of standard exclusions as defined in the policy document. There are also a number of specific exclusions, such as cosmetic surgery, treatment for obesity, cancer treatment outside the borders of South Africa, claims not covered by your medical scheme, and private and home nursing.
Costs not covered	The policy covers shortfalls in the costs of treatment by a medical practitioner or specialist while in hospital. Hospital charges and the costs of prostheses or any other materials or medication are not covered.
What does it cost?	R173 per month provides cover for the Principal Member of the medical scheme and their medical scheme dependants.

* The Admed tariff is made of procedure codes based on the previous National Health Reference Price List (NHRPL). It is in line with the tariffs used by Medical Schemes.

LIBERTY MEDICAL PREMIUM WAIVER

WHY YOU NEED MEDICAL PREMIUM WAIVER

Protects your family if something happens to the person who is paying for your medical scheme.

WHAT IS MEDICAL PREMIUM WAIVER?

The Medical Premium Waiver Policy provides principal members of a medical scheme with the assurance that their dependants will receive ongoing funding to continue their medical scheme membership if they die or become permanently disabled. The cover offered by this policy provides a monthly benefit that covers the full medical scheme contribution, subject to a maximum of R4 840 per month, for a period of either 24 or 60 months. Cover is offered to members who have not reached the age of 60.

Pre-existing conditions are excluded (12 months before and 12 months after the policy is issued).

A pre-existing conditions clause excludes claims arising from conditions that the policyholder was aware of 12 months before concluding the policy and which occur within 12 months after the inception of the policy. The policy also has general exclusions e.g. claims resulting from suicide, intentional self-inflicted injury or participation in acts of war or crime.

We pay the benefit for a maximum of 24 or 60 months after a 30-day waiting period.

In the case of disability the benefit will be paid after a 30-day period and will be paid for two or five years or until the policyholder's recovery, whichever occurs first.

ABOUT LIBERTY HEALTH

At Liberty Health we recognise that your health is your greatest asset, and your wellbeing is crucial to living a fulfilled life. We bring you solutions to make healthcare affordable and protect you from unplanned expenses. Because no single provider can meet the needs of today's diverse healthcare markets; we bring the best providers in each field together to create a comprehensive solution for you. We deliver a range of healthcare solutions for a variety of needs. These include medical cover and risk products that complement and supplement any medical cover – because we know that with the increasing cost of healthcare, very few people can afford to take the chance of not being covered when things inevitably go wrong.

Our clients are people just like you: people who want us to make medical cover manageable and to help them make the most of their health.

If you are looking for a healthcare solution for your needs with the least amount of hassle, we invite you to get in touch with us or speak to your financial adviser about us. We work hard to remove the hassle from healthcare for you. You lead a busy life and healthcare can be very complicated. This is the last thing you need, especially when you or your family are unwell.

WHAT WE OFFER YOU

- Easy to understand, affordable medical cover that is also sustainable over the long term
- A solution that suits your individual needs
- Access to quality healthcare solutions and medical insurance to protect you and your family when things go wrong

What you need:	What we offer:
Close the gap between medical scheme tariffs and the costs many providers charge.	Medical Gap Cover
Ensure your family receives uninterrupted medical scheme benefits if something happens to the person who is paying for their medical scheme.	Medical Premium Waiver
Meet everyday medical scheme needs.	A range of affordable options with quality care from Liberty Medical Scheme

WHAT DOES IT COST EACH MONTH?

For a very affordable monthly cost, you have peace of mind about unexpected medical expenses.

Individuals	Monthly cost
Medical Gap Cover	R173
Medical Premium Waiver - 24 month benefit option	R125
Medical Premium Waiver - 60 month benefit option	R218

Medical Gap Cover for employee groups	Monthly cost
When it is compulsory (a condition of employment), > 5 members	R160
When it is compulsory voluntary (by employee choice), > 15 members*	R165

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Liberty Health Holdings is a subsidiary of Liberty Holdings Limited.

Our business is built around providing you with the best products, administration and service in your hour of greatest need.

We believe partnerships are an essential ingredient for excellence. Situated principally in South Africa and other emerging markets, our business partnerships and services span medical schemes, information technology systems, employee wellness programmes, medical risk management and healthcare administration. The insights we have from being involved in multiple aspects of the healthcare industry enable us to provide you with the best solutions.

ABOUT LIBERTY

For people who want to believe in a financial services company, Liberty has the expertise and insights and will work with you to find a way to give you financial freedom. We help you see through the clutter and complexity of healthcare and financial services to what's important for you and your family.

CONTACT US TO FIND OUT MORE

Please call us on 021 673 8930 or
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LEGAL INFORMATION AND DISCLAIMER

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