



LIBERTY

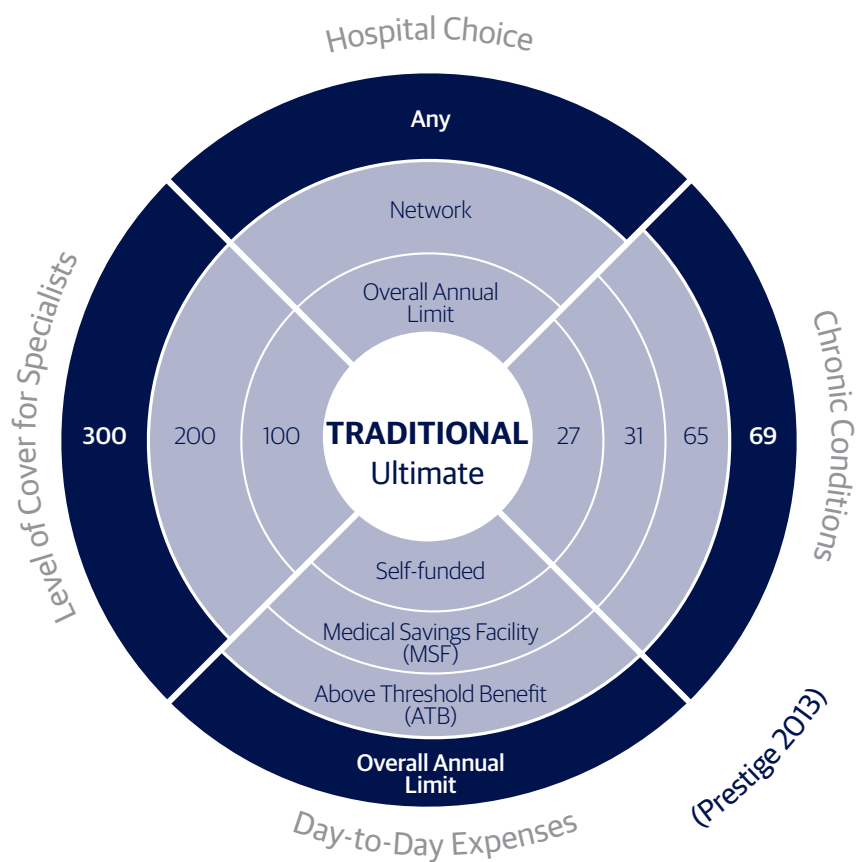
LIBERTY MEDICAL SCHEME
TRADITIONAL Ultimate (Prestige 2013)

LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

Where all your needs are covered from a risk contribution.

You don't want to manage savings and worry about self-payment gaps. You would rather make a single risk contribution and get covered for all your needs. All choices in this option are subject to stated limits, but offer comprehensive cover.

TRADITIONAL Ultimate offers you:



Please note as a member of TRADITIONAL Ultimate you qualify for additional services, i.e., International Travel Cover and the Liberty Baby programme. Please visit our website, www.libmed.co.za for more information.

	TRADITIONAL Ultimate (Prestige 2013)
Level of cover for Specialists	300% LMS Rate.
Hospital choice	Any
Chronic conditions covered	69 conditions including 27 Prescribed Minimum Benefit (PMB) conditions.
Day-to-day expenses	Overall Annual Limit (OAL)

Major Medical Benefits (MMBs)	Extender Benefits <i>paid from MMB</i>	Day-to-Day Benefits
a. Hospitalisation b. Oncology and Dialysis c. Disease Management d. Chronic Disease Benefit (incl HIV/Aids) e. Maternity Benefit	a. Crime Trauma Benefit b. Preventative Care Benefit c. Dentistry d. LMS GP Network Consultations e. MRI/CT Scans (out-of-hospital)	a. R20 500 per beneficiary b. Sub-limits apply to certain benefits

Prescribed Minimum Benefits (PMBs)

PMBs were introduced into the Medical Schemes Act to ensure that members of medical schemes would not run out of benefits for the treatment of certain conditions. PMBs therefore ensure continued quality care when you need it most.

As a result, monetary limits or benefit exclusions according to the TRADITIONAL Ultimate benefit schedule will not apply provided the provisions of the Rules relating to the treatment of a PMB condition are met. In addition, any benefits that qualify as a PMB benefit will first be off-set against any applicable benefit limit set in terms of the Scheme Rules.

Major Medical Benefits (MMBs)

a. Hospitalisation

The Hospital Benefit covers the cost of admissions to private hospitals, including the hospital and associated costs, e.g., consultations, pathology and radiology. You can choose any hospital and any GP or Specialist. Consultations and procedures will be covered at 200% of the LMS Rate for GPs and 300% of the LMS Rate for Specialists. These are funded from the unlimited Major Medical Benefit (MMB). Some doctors may charge more than this, so we encourage you to negotiate with your chosen doctor to ensure that you are informed beforehand of the rates that will be charged.

We ensure comfort for our TRADITIONAL Ultimate members by offering you the luxury of a private ward during your admission, subject to a limit of R1 700 per day. LMS also provides cover for alternatives to hospitalisation, e.g., if you are in need of terminal care or rehabilitation after an accident. Refer to the benefits for Physical Rehabilitation and Private Nursing as well as Hospice Services on page 5. Although TRADITIONAL Ultimate doesn't have an Overall Annual Limit (OAL), certain in-hospital benefits (e.g., psychiatry and dentistry) are limited.

Payment for internal prosthesis (e.g., stents, pacemakers and hip replacements) is subject to pre-authorization, clinical protocols and sub-limits per prosthesis apply.

- ▶ **Note:** Pre-authorization must be obtained at least 48 hours prior to a planned hospital admission. If pre-authorization is not obtained, claims will not be paid. Pre-authorization does not apply to emergencies.
- ▶ In the case of an emergency hospital admission, you should ask a friend or family member to call within two business days of admission to ensure that your claims are paid. Benefits for day procedures done in or out of hospital require pre-authorization and are subject to the relevant managed healthcare programme. Contact the *TRADITIONAL Ultimate Service Centre* on 0860 690 900.

b. Oncology and Dialysis

The oncology and dialysis services are subject to pre-authorization. Please contact the *TRADITIONAL Ultimate Service Centre* on 0860 690 900 for pre-authorization.

c. Disease Management

This benefit includes programmes for asthma, cancer, diabetes and HIV/Aids. Members receive education, advice and support from registered healthcare professionals, as well as a review of the chronic medication currently being used.

d. Chronic Disease Benefit (including HIV/Aids)

Chronic conditions are often life-threatening and should be treated by a team of dedicated healthcare professionals. The Medical Schemes Act also specifies a list of PMBs that must be covered without any limit by all medical schemes. This list is referred to as the Chronic Disease List (CDL) and includes 27 chronic conditions (see page 5). Legislation allows medical schemes to use medicine formularies, designated or preferred service providers and specific treatment protocols to manage CDL conditions.

TRADITIONAL Ultimate covers 69 chronic conditions, which include the 27 PMBs.

Note: Your prescribing doctor must call the *TRADITIONAL Ultimate Service Centre on 0860 690 900* to register you for the Chronic Disease Benefit.

e. Maternity Benefits

TRADITIONAL Ultimate offers:

- Two ultrasound scans per pregnancy, one of which may be a 3D scan.
- Six ante-natal classes per pregnancy.
- Private wards for maternity admissions: The luxury of a private ward is subject to R1 700 per day, during your maternity admission
- Other maternity benefits include:
 - Delivery by a GP or medical specialist
 - Services of the attendant paediatrician and/or anaesthetist
 - Post-natal care by a GP and medical specialist, up to and including the six-week, post-natal consultation
 - Waterbirth in lieu of hospitalisation
 - Delivery by a midwife in lieu of hospitalisation, and up to four post-natal consultations (paid from the Day-to-Day Benefit).

Extender Benefits *paid from MMB*

a. Crime Trauma Benefit

Medical expenses incurred as a result of the following events will be covered from this benefit:

- Hijacking and attempted hijacking
- Robbery (including armed robbery) or attempted robbery
- Rape or attempted rape
- Assault or attempted assault including sexual assault
- Attempted murder

The Crime Trauma Benefit must be accessed within a 12-month period from the date of the event.

Note: To qualify for this benefit, the crime must have been reported to the police. Contact the *TRADITIONAL Ultimate Service Centre on 0860 690 900* with the name of the police station and the case number to activate this benefit. This benefit is subject to pre-authorisation and the relevant managed healthcare programme

b. Preventative Care Benefit (PCB)

This benefit focuses on the early detection of serious medical conditions. Everyone wants to stay healthy, and TRADITIONAL Ultimate assists by paying for a variety of preventative annual screening and diagnostic tests, procedures and specific vaccines, e.g. mammogram, cholesterol test, prostate test, flu vaccination and immunisations for babies and toddlers.

c. MRI/CT Scans (out-of-hospital)

TRADITIONAL Ultimate offers superior MRI and CT scan benefits by funding them from the MMB. No co-payments apply. However, these may not be ordered by a GP and are always subject to pre-authorisation whether done in or out of hospital.

Day-to-Day Benefits

This benefit provides R20 500 per beneficiary, per year for visits to your GP or Specialist, routine medication, dentistry, optometry, x-rays, blood tests, etc. Sub-limits apply to certain benefits (see page 6).

a. Casualty Benefit

This benefit covers the facility fee, consultations, medications, radiology and pathology associated with admissions into the emergency room or casualty ward of a registered casualty facility.

There are two components to this benefit:

1. Treatment in casualty after hours and away from home (subject to Day-to-Day benefit)
2. Treatment in casualty for physical injury (paid from unlimited Overall Annual Limit)

Treatment in an emergency room or casualty ward that leads to pre-authorised hospitalisation will be covered from your Hospitalisation benefit.

Note: Remember to call the *TRADITIONAL Ultimate Service Centre* on 0860 690 900 for pre-authorisation within 48 working hours of admission or, if it is a weekend or public holiday, on the next working day.

Emergency Transport

Emergency Transport by road and air within South Africa: (ER24) contact number 0860 00 HELP / 4357.

Note: No benefit for Emergency Transport Services if unauthorised use of another provider, unless a PMB in which case the benefit will be limited to 50% of the LMS Rate.

Major Medical Benefits

BENEFIT	TRADITIONAL Ultimate
Overall Annual Limit (OAL)	Unless indicated otherwise, no limits apply.
Hospitalisation*	100% of LMS Rate subject to the following: Pre-authorisation No benefits are payable in respect of admissions or treatments unless pre-authorised and subject to relevant managed healthcare programme, treatment protocols or medicine formularies. Private ward accommodation Limited to R1 700 per day. Day procedures No benefit in respect of day procedures performed in hospital unless pre-authorised and subject to the relevant managed healthcare programme. No co-payments for: <ul style="list-style-type: none"> • Colonoscopy, sigmoidoscopy, proctoscopy, gastroscopy, diagnostic cystoscopy, vasectomy • Extraction of wisdom teeth, conservative back treatment, needle aspiration of joint, bursa or ganglion • Arthroscopy, laparoscopy, hysteroscopy and endometrial ablation • Functional nasal procedures, hysterectomy (non-cancer related) • Joint replacements • Spinal surgery • Nissen fundoplication (reflux surgery) • A trauma-related event
GPs (in-hospital)	200% of LMS Rate.
Specialists (in-hospital)	300% of LMS Rate.
Physiotherapist, clinical technologist, occupational therapist, audiologist, dietician and speech therapist	200% of LMS Rate. Physiotherapy is excluded in respect of psychiatric admissions.
Pathology*	100% of LMS Rate. Subject to pre-authorisation and the relevant managed healthcare programme.
Internal Prostheses*	100% of LMS Rate subject to the sub-limits below. Subject to pre-authorisation and the relevant managed healthcare programme.
- Cardiac System	Cardiac pacemakers: R47 000 Cardiac stents (including the carrier): R40 300 Cardiac valves: R37 200
- Central Nervous System	Neuro-stimulation/ablation devices for Parkinson's: R44 600 Vagal stimulator for intractable epilepsy: R37 200
- Endovascular Devices	Aorta stent grafts: R47 000 Carotid stents: R17 800 Intracranial stents: R22 200 Embolic protection devices: R20 100 Detachable platinum coils: R44 600 Peripheral arterial stent grafts: R33 200
- Orthopaedic Devices	Ankle replacement: R33 500 Elbow replacement: R39 500 Knee replacement: R39 500 Bone-lengthening devices: R39 500 Hip replacement: R39 500 Shoulder replacement: R39 500

Major Medical Benefits (cont'd)

BENEFIT	TRADITIONAL Ultimate
- Spinal Devices	Approved spinal implantable devices and inter-vertebral discs: R39 500 Spinal plates and screws: R39 500
- Ophthalmic System	Intraocular lens (post-cataract removal): R2 410
- Cochlear and Auditory Brain Implants	R140 000 for children born into the Scheme.
- Internal nerve stimulators	R110 000 per beneficiary per annum.
- Unlisted Internal Prostheses	R29 900
External Prostheses*	100% of LMS Rate. Subject to pre-authorisation and funding guidelines.
- Artificial Limbs	R45 000 per beneficiary.
- Breast Prosthesis	R3 000 per beneficiary every 2 years.
- Artificial eyes	R15 000 per beneficiary.
- Other	Limited to day-to-day benefits.
Radiology***	100% of LMS Rate limited for specialised radiology including MRI and CT scans to R46 000 per family. Subject to the relevant managed healthcare programme. Specific pre-authorisations are also required in addition to any pre-authorisation obtained for hospitalisation, for each of the following: <ul style="list-style-type: none"> • Angiography • CT Cardiac arteriography • MRI scans • CT Colonography • Muga scans • Radio isotope studies MRI or CT scans performed out of hospital, but which lead to a pre-authorised hospital admission are included in this benefit. Bone density scans are limited to one per beneficiary per annum, in or out of hospital.
Dentistry*	200% of LMS Rate limited to R36 500 per beneficiary inclusive of any hospital account and day-to-day benefit. <ul style="list-style-type: none"> • Subject to pre-authorisation and the relevant managed healthcare programme. • The benefit applies in respect of elective procedures where general anaesthesia is required for dentistry on children < 8 years (limited to one admission per annum, the removal of impacted wisdom teeth, apicectomies, removal of teeth and roots or exposure of teeth for orthodontic reasons). • No limit applies in respect of dentistry as a result of trauma. • All costs relating to hospitalisation, anaesthetist, and the procedural costs are subject to the limits given above.
Maxillofacial surgery*	300% of LMS Rate. <ul style="list-style-type: none"> • Subject to pre-authorisation and the relevant managed healthcare programme. • Maxillofacial surgery required as a result of facial fractures, surgical removal of tumours and neoplasms and the surgical treatment of sepsis and congenital abnormalities in the case of children born into the Scheme.
Psychiatric Admissions*	300% of LMS Rate for psychiatrists and 200% of the LMS Rate for GPs limited to 21 days per beneficiary. <ul style="list-style-type: none"> • Benefits are subject to pre-authorisation and the relevant managed healthcare programme. • Limited to a maximum of three days per admission for beneficiaries admitted by a GP. • Psychiatric admissions include admissions for drug and alcohol rehabilitation. • Psychiatric admissions do not include physiotherapy.
Maternity Admissions*	300% of LMS Rate for Specialists and 200% of LMS Rate for GPs.
- Pregnancy Ultrasounds	100% of LMS Rate limited to 2 ultrasound scans per pregnancy, including one of which may be a 3D scan.
- Antenatal classes	Limited to 6 classes per pregnancy.
	<ul style="list-style-type: none"> • Subject to pre-authorisation and the relevant managed healthcare programme. • Delivery by a GP or medical specialists and the services of the attendant paediatrician and/or anaesthetists are included. • Included in global obstetric fee is post-natal care by a GP or medical specialist up to and including the six-week, post-natal consultation. • Benefits are limited to one admission per year and only in the event of an actual delivery. • No benefit in respect of false labour. • Where applicable, this benefit shall include the cost of the water birth including the cost of hire of the birth bath, oxygen, medicine, dressings and materials supplied by a midwife. This benefit is applicable to a delivery by a midwife in lieu of hospitalisation.
Blood, Blood Equivalents and Blood Products*	100% of LMS Rate. Benefits for blood equivalents are subject to pre-authorisation.
Take-Out Medication	100% of MMRP limited to R9 150 per beneficiary and R18 300 per family inclusive of day-to-day acute medication.

Alternatives to Hospitalisation

BENEFIT	TRADITIONAL Ultimate
Sub-acute and Physical Rehabilitation Facilities and Private Nursing*	100% of LMS Rate limited to R34 200 per family. <ul style="list-style-type: none"> • Subject to pre-authorisation and the relevant managed healthcare programme. • Benefits for clinical procedures and treatment during a stay in an alternative facility will be subject to the same benefits that apply to hospitalisation. Nursing includes psychiatric nursing but not midwifery services.
Hospice Services*	100% of LMS Rate limited to R40 050 per beneficiary. <ul style="list-style-type: none"> • Subject to pre-authorisation and the relevant managed healthcare programme. • Benefits for clinical procedures and treatment during a stay in an alternative facility will be subject to the same benefits that apply to hospitalisation. • Hospice services are inclusive of accommodation, medicine and consultations.
Day Procedures	300% of LMS Rate for Specialists and 200% of LMS Rate for GPs. Subject to pre-authorisation.

* Subject to pre-authorisation and/or case management

*** Subject to disease management pre-authorisation

Chronic Disease Benefits

BENEFIT	TRADITIONAL Ultimate	
Chronic Medicine*	100% of MMRP limited to R22 400 per beneficiary. Thereafter unlimited for PMB chronic conditions. <ul style="list-style-type: none"> • Benefits are subject to the relevant managed healthcare programme. 	
- Chronic Conditions	Prescribed Minimum Benefits (PMB) Conditions Addison's Disease Asthma Bipolar Mood Disorder Bronchiectasis Cardiac Failure Cardiomyopathy Chronic Obstructive Pulmonary Disease <i>Emphysema</i> Chronic Renal Failure Coronary Artery Disease <i>Angina</i> <i>Ischaemic Heart Disease</i> Crohn's Disease Diabetes Insipidus Diabetes Mellitus Type 1 Diabetes Mellitus Type 2 Dysrhythmias <i>Cardiac Arrhythmias</i> Epilepsy Glaucoma Haemophilia HIV/Aids Hyperlipidaemia <i>Hypercholesterolaemia</i> Hypertension Hypothyroidism Multiple Sclerosis Parkinson's Disease Rheumatoid Arthritis Schizophrenia Systemic Lupus Erythematosus <i>Discoid Lupus Erythematosus</i> Ulcerative Colitis Note: All conditions shown in <i>italics</i> are sub-conditions.	Additional Conditions Acne Allergic Rhinitis Alzheimer's Disease Ankylosing Spondylitis Anorexia Nervosa Attention Deficit Disorder Barrett's Oesophagitis Bulimia Nervosa Cerebrovascular Accident-Stroke Conn's Disease Cushing's Disease Deep Vein Thrombosis Delusional Disorders Depression Dermatomyositis Eczema Generalised Anxiety Disorder Huntington's Disease Hypothyroidism Motor Neuron Disease Muscular Dystrophy Myasthenia Gravis Narcolepsy Obsessive Compulsive Disorder Obstructive/Reflux Nephropathy Osteoporosis 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 Thrombocytopaenic Purpura Tourette's Syndrome Valvular Heart Disease Zollinger-Elison Syndrome
- Biological/ Specialised Drugs	Subject to approval.	
- Dispensing Fees	The negotiated fee or a maximum of 26% of MMRP limited to R26 (excluding VAT).	
HIV/Aids***	100% of LMS Rate, unlimited subject to pre-authorisation and the relevant managed healthcare programme, treatment protocols and medicine formularies.	

Chronic Disease Benefits (cont'd)

BENEFIT	TRADITIONAL Ultimate
Oncology (Cancer)***	100% of LMS Rate or MMRP, unlimited. <ul style="list-style-type: none"> Subject to pre-authorisation and the relevant managed healthcare programme. Treatment for long-term chronic conditions that may develop as a result of chemotherapy and radiotherapy is not included in this benefit. Benefits for medicines obtained other than from the designated service provider (DSP) are limited to 50% of MMRP. Specialised radiology, including PET scans, is subject to specific pre-authorisation. PET scans only in an accredited specialist practices.
- Biological/ Specialised Drugs	Subject to approval.
- Dispensing Fees	The negotiated fee or a maximum of 26% of MMRP limited to R26 (excluding VAT).
- Diagnostic Sub-limit	R57 000 per beneficiary. <ul style="list-style-type: none"> PET scans: All specialised radiology (including MRI/CT scans) is limited to the diagnostic sub-limit. Bone scans: Limited to one bone scan per beneficiary with bone metastases and subject to diagnostic sub-limit.
- Post-Active Treatment	Included in benefit for a period of 12 months following the active treatment period. This includes oncology consultations, radiology and pathology.
Organ and Bone Marrow Transplants*# (including immuno-suppressants)	200% of LMS Rate <ul style="list-style-type: none"> Subject to pre-authorisation and the relevant managed healthcare programme. Benefits apply only in respect of organ donor and bone marrow transplant procedures and searches conducted in South Africa. Organ donor procedures other than performed in a public hospital are limited to R80 000 in respect of a live donor and R50 000 in respect of a cadaver donor if such live donor is not a beneficiary of the Scheme or such cadaver was not a beneficiary of the Scheme immediately prior to death. Live donor costs other than incurred in a public hospital or in respect of a donor who is a beneficiary of the Scheme are limited to treatment costs incurred during the first week following the donation. Imported corneas will be funded to a maximum of R26 700 only. Haemopoietic stem cell transplants are limited to allogeneic grafts and autologous grafts derived from accredited haematology Bone Marrow Transplant Facilities.
Chronic and Peritoneal Dialysis*	300% of LMS Rate for Specialists and 200% of LMS Rate for GPs. <ul style="list-style-type: none"> Subject to pre-authorisation and relevant managed healthcare programme.

* Subject to pre-authorisation and/or case management.

*** Subject to disease management pre-authorisation.

#Benefits apply only to organ donor and bone marrow transplant procedures and searches done in SA. Live donor costs, other than incurred in a public hospital or in the case of a donor who is a beneficiary of the Scheme, are limited to treatment costs incurred in the first week after donation. Haemopoietic stem cell transplants are limited to allogeneic grafts and autologous grafts derived from the accredited haematology Bone Marrow Transplant Facilities.

Day-to-Day Benefits

BENEFIT	TRADITIONAL Ultimate
Overall limit on day-to-day benefits	R20 500 per beneficiary.
Acute Medicine**	100% of MMRP limited to R9 000 per beneficiary and R18 100 per family inclusive of take-out medication. Over-the-counter medication limited to R2 750 per family. <ul style="list-style-type: none"> Includes pharmacy advised therapy or PAT. Benefits subject to the managed healthcare programme.
- Dispensing Fee	The negotiated fee or a maximum of 26% of MMRP limited to R26 (excluding VAT).
GPs and Specialists	300% of LMS Rate for Specialists and 200% of LMS Rate for GPs.
Out-Patient Services	200% of LMS Rate.
Pathology	100% of LMS Rate.
Radiology	100% of LMS Rate.
Dentistry**	200% of LMS Rate limited to R36 500 per beneficiary inclusive of any in-hospital treatment and hospital account. <ul style="list-style-type: none"> Benefits are subject to the relevant managed healthcare programme. All general anaesthesia and conscious analgo sedation for dentistry, regardless of where they are performed, must be pre-authorised. Subject to pre-authorisation and the relevant managed healthcare programme, removal of impacted wisdom teeth performed in doctors' rooms shall be paid from the Hospital Benefit dentistry limit. Orthodontic treatment is subject to pre-authorisation and the relevant managed healthcare programme. Where treatment commences prior to entitlement to benefits, benefits will be calculated based on the original treatment plan and at the benefit rates applicable at that time. Advanced/specialised dentistry includes services for inlays, crowns, bridges, mounted study models, metal base partial dentures, and the treatment fees by periodontists, prosthodontists and dental technician's for all such dentistry.
Optical	200% of LMS Rate limited to R4 800 per beneficiary and a frame sub-limit of R2 700 per beneficiary.

Day-to-Day Benefits (cont'd)

BENEFIT	TRADITIONAL Ultimate
Appliances	100% of LMS Rate. <ul style="list-style-type: none"> • Subject to funding guidelines. • Wheelchairs are limited to one per beneficiary every 4 years and exclude motorised wheelchairs. • Hearing aids are limited to one per ear, per beneficiary every 2 years.
Physiotherapist, chiropractor, homeopath, clinical or medical technologist, occupational therapist, chiropodist, biokineticist, podiatrist, orthoptist, speech therapist, audiologist, hearing aid acoustician, orthotist, prosthetist and dietician	200% of LMS Rate limited to R21 400 per family.
Mental Health	200% of LMS Rate. Treatment for learning or behavioural problems is subject to motivation and the relevant managed healthcare programme.
Social Workers	200% of LMS Rate.
Sick Bay at Frail Care Centre*	200% of LMS Rate.

* Subject to pre-authorization and/or case management.

** Subject to managed healthcare programme.

Extender Benefits

BENEFIT	TRADITIONAL Ultimate
MRI/CT Scans/Radio-isotope scans	100% of LMS Rate.
Casualty Benefit*	200% of LMS Rate subject to the overall day-to-day benefit. Unlimited for physical injury. Included in MMBs only on authorisation by the relevant managed healthcare programme within 48 hours (or first working day) following treatment for bona fide emergencies and physical injuries or wounds resulting from external force requiring immediate treatment. This benefit covers the facility fee, consultations, medications, radiology and pathology associated with admissions into the emergency room or casualty ward of a registered casualty facility. There are two components to this benefit: 1. Treatment in casualties after hours and away from home (subject to the limits set out above). 2. Physical injury (paid from unlimited overall benefit). Treatment in an emergency room or casualty ward that leads to pre-authorized hospitalisation will be covered from the hospital benefit.
Preventative Care	100% of LMS Rate or MMRP.
- Medical Report	On request by the Scheme.
- Mammogram	1 per female beneficiary > 40 every 2 years.
- Pap Smear	1 per female beneficiary 18 – 60 years.
- Cholesterol Test	1 per beneficiary > 16.
- Blood Glucose	1 per beneficiary.
- Childhood Immunisations	At birth BCG – upper arm Polio – drops per mouth
	6, 10 and 18 Weeks Polio – drops per mouth. Diphtheria, Tetanus and Whooping Cough (DTP) – injection in thigh. Hepatitis B – injection in thigh. Haemophilus Influenza B (HIB) – injection in thigh. Pneumococcal vaccine – injection in thigh.
	9 and 14 Months Polio – drops per mouth. DTP – injection in thigh. Measles (measles or measles/mumps/rubella vaccinations) – injection in thigh. Pneumococcal vaccine – injection in thigh.
	5 Years Polio – drops per mouth. Diphtheria, Tetanus – injection in thigh.
- Flu Vaccination	1 per beneficiary.
- TB Test	1 per beneficiary.
- HIV Test	1 per beneficiary.

Extender Benefits (cont'd)

BENEFIT	TRADITIONAL Ultimate
- Prostate Test	1 per male beneficiary > 45 every 3 years.
- Bone Density Test	1 per female beneficiary > 50 every 3 years.
- Chlamydia Test	1 per female beneficiary < 25.
Crime Trauma*	200% of LMS Rate or 100% of MMRP.
- HIV - prophylaxis (Rape)	100% of LMS Rate or 100% of MMRP.
- Psychologists, Psychiatrists and Social Workers	100% of LMS Rate limited to R5 650 per beneficiary. Subject to pre-authorisation and the relevant managed healthcare programme. The Crime Trauma Benefit is payable if any of the following, as defined in common law, have occurred: <ul style="list-style-type: none"> • Hi-jacking or attempted hi-jacking • Assault or attempted assault including sexual assault • Robbery (including armed robbery) or attempted robbery • Attempted murder • Rape or attempted rape Such crime must have been perpetrated on the beneficiary and resulted in the need for counselling by a registered psychologist, psychiatrist or social worker due to the trauma associated with the crime. The crime must have been reported at a police station and a case number and the name of the police station must be disclosed when a claim is made. Benefits in respect of rape or sexual assault or attempted rape are subject to the relevant managed healthcare programme. The Crime Trauma Benefit must be accessed within a 12-month period from the date of the event.
HIV/Aids Prevention, needle-stick injuries and prevention of mother-to-child transmission**	100% of LMS Rate unlimited subject to registration on the relevant managed healthcare programme, treatment protocols and medicine formularies.

* Subject to pre-authorisation and/or case management.

** Subject to managed healthcare programme.

Medical Rescue

BENEFIT	TRADITIONAL Ultimate
Emergency Transport Services	100% of cost. No limit. Emergency road and air transport within South Africa if obtained via ER24. No benefit in respect of unauthorised use of another provider unless a PMB in which case payment for services shall be limited to 50% of the LMS Rate.

Monthly contributions

	Principal Member	Adult Dependant	Child Dependant
TRADITIONAL Ultimate (Prestige 2013)	R4 936	R4 347	R1 171

Contact information:

Liberty Medical Scheme

Private Bag X3
Century City
7446

TRADITIONAL Ultimate Service Centre:

0860 690 900
www.libmed.co.za

We encourage you always to seek financial advice about your medical cover choices.

For more information contact your financial adviser or call 0860 690 900 or visit our website www.libmed.co.za.

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