

# 2014 Contribution Summary



BENEFIT CHOICE	2014 GROSS CONTRIBUTION IN RANDS		
	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
TRADITIONAL Ultimate (Prestige 2013)	4 936	4 347	1 171
TRADITIONAL Standard (Bona Plus 2013)	1 325	1 014	389
TRADITIONAL Basic (Gateway 2013)			
Income band R 0 - R6 500	709	676	284
Income band R 6 501 - R 8 500	992	916	317
Income band R 8 501+	1 417	1 308	436
COMPLETE Plus (Platinum Complete 2013)	3 810	2 831	1 098
COMPLETE Standard (Titan 2013)	2 071	1 657	561
COMPLETE Select (Titan Select 2013)	1 785	1 428	483
SAVER Plus (Platinum Saver 2013)	2 250	2 023	730
SAVER Standard (Gold Saver 2013)	1 682	1 379	619
SAVER Select (Gold Saver Select 2013)	1 449	1 189	534
HOSPITAL Plus (Platinum Focus 2013)	1 826	1 643	590
HOSPITAL Standard (Gold Focus 2013)	1 269	1 070	482
HOSPITAL Select (Gold Focus Select 2013)	1 143	963	434

Disclaimer: This is a marketing overview and summary of the 2014 contributions for Liberty Medical Scheme options. 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

**MAJOR MEDICAL BENEFITS**  
(pre-authorization required)

	TRADITIONAL			COMPLETE			SAVER			HOSPITAL		
	Ultimate (Prestige 2013)	Standard (Bona Plus 2013)	Basic (Gateway 2013)	Plus (Platinum Complete 2013)	Standard (Titan 2013)	Select (Titan Select 2013)	Plus (Platinum Saver 2013)	Standard (Gold Saver 2013)	Select (Gold Saver Select 2013)	Plus (Platinum Focus 2013)	Standard (Gold Focus 2013)	Select (Gold Focus Select 2013)
	All choices in this option are subject to stated limits, but offer comprehensive cover			COMPLETE is a comprehensive option that has a Medical Savings Facility (MSF) and an Above Threshold Benefit (ATB) for extensive day-to-day cover			The SAVER Option offers a Medical Savings Facility (MSF) for day-to-day expenses, which makes sense to younger members			The HOSPITAL Option is for you if you prefer to be hands-on with your medical cover		
Overall Annual Limit	Unlimited	R 1 125 000 per family	R 750 000 per family R 500 000 per beneficiary	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Choice of Hospital / Day Clinic	Choice	Choice	Specific Network	Choice	Choice	Select Network	Choice	Choice	Select Network	Choice	Choice	Select Network
LMS Rate	up to 300%	DSP Rate	DSP Rate	up to 200%	100%	100%	up to 200%	100%	100%	up to 200%	100%	100%
Chronic conditions covered	69	27	27	65	27	27	27	31	31	27	27	27
Formulary for chronic medication		CareCross	Prime Cure	Extended	Standard	Standard	Standard	Standard	Standard	Standard	Standard	Standard
DSP for chronic medication*	Preferred Pharmacy Network	CareCross	Prime Cure	Preferred Pharmacy Network	Preferred Pharmacy Network	50% co-payment if you don't use a State facility	Preferred Pharmacy Network	Preferred Pharmacy Network	50% co-payment if you don't use a State facility	Preferred Pharmacy Network	Preferred Pharmacy Network	50% co-payment if you don't use a State facility
Day procedures	✓	✓	Specific	✓	✓	✓	✓	✓	✓	✓	✓	✓
Co-payments may apply for certain procedures		✓	✓		✓	✓	✓	✓	✓	✓	✓	✓

**LIBERTY 2014 Benefit Summary**

**DAY-TO-DAY BENEFIT (how your day-to-day expenses will be funded)**

R 20 500 per beneficiary Sub-limits apply to certain benefits Medical Savings Facility (MSF) No Above Threshold Benefit (ATB) No Self-Payment Gap (SPG) Casualty Benefit Dentistry	<p>Primary Care covered from risk contribution</p> <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 Optometry</li> <li>• Basic Dentistry</li> </ul> <p>Subject to Overall Annual Limit and sub-limits apply to certain benefits No Medical Savings Facility (MSF) No Above Threshold Benefit (ATB) No Self-Payment Gap (SPG)</p>
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Medical Savings Facility (MSF)		
Member: R 6 852 Adult: R 5 088 Child: R 1 968	Member: R 3 720 Adult: R 2 976 Child: R 1 008	Member: R 3 720 Adult: R 2 976 Child: R 1 008
Self Payment Gap (SPG)		
Member: R 2 270 Adult: R 1 735 Child: R 750	Member: R 1 519 Adult: R 1 279 Child: R 340	Member: R 1 519 Adult: R 1 279 Child: R 340
Threshold Level		
Member: R 9 122 Adult: R 6 823 Child: R 2 718	Member: R 5 239 Adult: R 4 255 Child: R 1 348	Member: R 5 239 Adult: R 4 255 Child: R 1 348
Above Threshold Benefit (ATB)		
Unlimited	Unlimited	Unlimited
<ul style="list-style-type: none"> <li>• GP Consultations</li> <li>• Specialist Consultations</li> <li>• Basic Dentistry</li> <li>• Basic Radiology</li> <li>• Pathology</li> </ul>	Above Threshold Benefit subject to sub-limits	
Limited	Limited	Limited
• All other benefits	Sub-limit Member: R 3 520 Adult: R 2 070 Child: R 900	Sub-limit Member: R 3 520 Adult: R 2 070 Child: R 900

Medical Savings Facility (MSF)		
Member: R 2 700 Adult: R 2 424 Child: R 876	Member: R 3 024 Adult: R 2 472 Child: R 1 104	Member: R 3 024 Adult: R 2 472 Child: R 1 104
When savings are depleted all day to day expenses are funded by the member from their pocket.		

The member has elected to fund all day-to-day expenses from their pocket.		
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**ADDITIONAL BENEFITS / EXTENDER BENEFIT**  
(paid from risk contribution and not savings)

Casualty Benefit	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓
Crime Trauma Benefit	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓
MRI/CT Scans (out-of-hospital)	✓	✓	PMB only	✓	✓	✓	✓	✓	✓	✓	✓	✓
Preventative Care Benefit (PCB)	✓	Basic tests included in primary care	Basic tests included in primary care	✓	✓	✓	✓	✓	✓	✓	✓	✓
Liberty GP Network Consultations (when savings are finished)				2 consultations	2 consultations	2 consultations	2 consultations	2 consultations	2 consultations	2 consultations		
Dentistry (basic and specialised)	✓	Basic only	Basic only	Specialised only	✓	✓	Subject to savings	Basic only: 1 consultation per child under age of 21	Basic only: 1 consultation per child under age of 21			
Wellbeing benefit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Member Care	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

**VALUE ADDED BENEFITS**

Liberty Baby	✓			✓	✓	✓	✓	✓	✓			
International Travel Cover	R 10 000 000			R 5 000 000	R 5 000 000	R 5 000 000	R 5 000 000	R 5 000 000	R 5 000 000	R 5 000 000	R 5 000 000	R 5 000 000

\*LMS has negotiated preferred rates with these providers to help you save on dispensing fees and avoid or limit co-payments. Voluntary use of a non-DSP will result in the benefit being limited to 50% of the LMS Rate or Maximum Medicine Reference Price (MMRP).  
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