

Hospital and other large cost benefits

MMB is the Major Medical Benefit and this part of your Benefit Option covers your medical expenses if you are admitted to hospital, as well as certain out-of-hospital procedures. You will be covered in hospital up to a maximum of 100% of the LA Health Rate*, subject to certain clinical criteria and protocols.

If you are planning to go to hospital, you need to phone us and authorise your admission. This helps us plan and get better rates with the hospitals. If you don't let us know, you may have to pay a co-payment. In an emergency, you can go straight to hospital and let us know in the next two days.

Chronic Illness Benefit

This benefit covers you if you have a long-term condition and you need medicine for the rest of your life.

You must remember to register first with DiscoveryCare and we will tell you if cover for your condition is approved.

The Scheme provides cover for Prescribed Minimum Benefit conditions according to certain protocols and a formulary.

The Chronic Illness Benefit includes unlimited cover for HIV and AIDS if you register on the HIVCare Programme.

Contributions

Total monthly contributions, including your Medical Savings Account, for 2011

Principal member	R1 563
Spouse/adult dependant	R1 053
Child dependant (maximum 3)	R 519

What you will pay if you get a 60% subsidy (with a maximum of R3 092.55 per family)

Principal member	R 625
Principal + spouse	R1 046
Principal + spouse + 1 child	R1 254
Principal + spouse + 2 children	R1 462
Principal + spouse + 3 children	R1 669

Screening Benefit

The screening Benefit covers certain preventive screening tests from the Major Medical Benefit.

Insured Procedures Benefit

IPB is the Insured Procedures Benefit and offers you limited cover for day-to-day expenses for doctors and specialists, acute medicine, dentistry, optical, radiology and pathology. Your claims will be paid up to the LA Health Rate* up to an annual joint limit, which depends on the size of your family. This benefit is available once you run out of MSA for the year.

Your Insured Procedures Benefit annual joint limit for 2011

Principal member	R2 800
Spouse	R1 960
Per adult dependant	R1 960
Per child (maximum 3)	R 560

Medical Savings Account

Your Medical Savings Account (MSA) is the part of your Benefit Option you use to pay for day-to-day medical expenses. The full MSA amount is available to you on 1 January. You repay a portion every month of the year as part of your monthly contribution.

You can choose how you want to pay your day-to-day claims from this money by either paying at our recommended rate, called the LA Health Rate*, or at the full amount claimed which is called Cost*** (this will make your Medical Savings Account run out faster though).

The remaining MSA balance at the end of the year will carry over to the next year. If you leave the Scheme to transfer to another scheme, we will transfer the balance to the new scheme. Alternatively we will refund you.

Medical Savings Account annual amount for 2011

Principal member	R3 600
Spouse	R2 628
Per adult dependant	R2 628
Per child (maximum 3)	R1 524

This brochure is merely a summary of LA Health's key benefits and features, submitted to the Council for Medical Schemes. If there is any discrepancy between this document and the Rules, the Rules will always prevail.

Discovery Health (Pty) Ltd, referred to as "Discovery Health" is the Scheme's Administrator.

Join the medical scheme
that offers good value while
keeping you healthy.
Join LA Health.



LA Active

LA Health Medical Scheme offers you high quality Medical cover and cost effective care

LA Health
Powered by
Discovery

Benefit summary LA Active

Day-to-day Benefits

Benefits	How the claim will be reimbursed	Annual limit
Acute/prescribed medicine (schedule 3+, generic or non-generic)	Paid from MSA/IPB up to 90% of the LA Health Medicine Rate**	Limited to funds in MSA/IPB
Over-the-counter medicine (schedule 0, 1, and 2, generic or non-generic, whether prescribed or not)	Paid from MSA/IPB up to 100% of Cost***	Limited to funds in MSA/IPB
Doctor and specialist visits	Paid from MSA/IPB up to 100% of the LA Health Rate*	Limited to funds in MSA/IPB
Dentistry		
Basic	Paid from MSA/IPB and/or MMB up to 100% of LA Health Rate*	First R2 300 for Basic Dentistry paid from MMB, thereafter from MSA. Basic and Specialised Dentistry subject to a joint annual overall limit of R14 200 per beneficiary per year
Specialised		
Optical (including optometry consultations, spectacles, frames, contact lenses and refractive eye surgery)	Paid from MSA/IPB up to 100% of the LA Health Rate*	Limited to funds in MSA/IPB
Radiology and pathology (including MRI and CT scans)	Paid from MSA/IPB up to 100% of LA Health Rate*	Limited to funds in MSA/IPB
Endoscopic procedures (eg gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	Paid from MSA / MMB up to 100% of the LA Health Rate*	First R1 700 of scan account paid from MSA, subject to availability of funds; remainder paid from MMB. Related accounts paid from MSA/IPB
External medical items (eg crutches, wheelchairs, artificial limbs, stoma bags, bandages etc)	Paid from MSA up to 100% of the LA Health Rate*	Limited to funds in MSA
Mental health (including drug and alcohol rehabilitation)(non-PMB) . This also includes psychologists, art therapy and social workers.	Paid from MSA up to 100% of the LA Health Rate*	Limited to funds in MSA
Antenatal classes	Paid from MSA up to 100% of the LA Health Rate*	Limited to funds in MSA
Nurse practitioners (excluding domestic services)	Paid from MSA up to 100% of the LA Health Rate*	Limited to funds in MSA
Pregnancy scans	Paid from MSA up to 100% of the LA Health Rate*	Limited to funds in MSA
MRI and CT scans (referred by a specialist)	Paid from MSA / MMB up to 100% of the LA Health Rate*	First R1 700 of scan account paid from MSA, subject to availability of funds (even if done in hospital); remainder paid from MMB
Audiologists, chiropractors, homeopaths, occupational therapists, physiotherapists, podiatrists, speech therapists, etc	Paid from MSA up to 100% of the LA Health Rate*	Limited to funds in MSA

***LA Health Rate** – This is a rand amount based on the Discovery Health Rate. In certain cases the LA Health Rate is a rate that has been negotiated with certain provider groups. **If your doctor charges more than the LA Health Rate, we will pay you. You will then need to pay the doctor the full claimed amount. If your doctor charges the LA Health Rate, we will pay the doctor directly.**

We pay participating Specialists at the Premier Rate for both PMB and non-PMB claims. We also pay participating General Practitioners (GPs) at the GP rate.

****LA Health Medicine Rate** is the single exit price for medicine plus the professional fee up to a maximum of 26% / R26.

***If you choose to have the claims from your Medical Savings Account paid out at **Cost**, LA Health will pay the actual amount charged as long as you have money available in your Medical Savings Account.

DSP is a Designated Service Provider

Hospital Benefits

Benefits	Annual limit
HIV or AIDS-related illnesses	Unlimited if registered on the HIVCare Programme. R35 000 per family if not registered on the HIVCare Programme
Cochlear implants, implantable defibrillators and auditory brain implants	Limited to R135 000 per beneficiary per year
Major maxillo-facial procedures (severe infections, jaw-joint replacements, cancer-related and certain trauma-related surgery, cleft-lip and palate repairs)	Unlimited, subject to preauthorisation and clinical protocols
Dentistry in-hospital (basic and specialised dentistry, including orthodontics), subject to preauthorisation	First R1 700 of hospital account paid from MSA and the remainder thereof paid from MMB. Related accounts paid from MSA/IPB. All dental benefit payments accumulate to the joint annual Dental limit of R14 200
Mental health including drug and alcohol rehabilitation (PMBs)	21 days. Detoxification: 3 days. DSPs apply
Terminal care benefit (excluding frail care)	R25 200 per beneficiary per year
Oncology (including chemo - and radiotherapy)	Unlimited in a 12 month cycle, subject to approval of treatment plan for all Oncology claims up to a threshold of R215 000, whereafter a co-payment of 20% will apply
PET scans	Unlimited in a 12-month cycle. Must obtain benefits at the Scheme's DSP, subject to preauthorisation. A co-payment of R2 950 will apply if the DSP is not used
Stem cell transplants	Unlimited at the DSP, subject to registration on the Oncology Programme. Limited to R1 million, if DSP is not used
Spinal prostheses/devices	Limited to R21 500 per level. Further limited to 2 levels per procedure and 1 procedure per year
Implantable cardiac stents	Limited to R10 300 per bare metal stent and R16 300 per drug eluting stent
Renal Care (including dialysis)	Unlimited, subject to approval of the treatment plan and use of the Scheme's DSP. Co-payments apply when non-DSP is used voluntarily
Endoscopic procedures (eg gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	First R1 700 of scope account paid from MSA (even if done in hospital). Remainder of scope account paid from MMB up to 100% of the LA Health Rate*. All related accounts paid from MSA/IPB
Radiology and Pathology (including MRI and CT scans)	Unlimited, subject to authorisation

Prescribed Minimum Benefits

All medical schemes in South Africa are required by law to cover a minimum set of medical treatments for certain conditions, even when scheme exclusions apply or waiting periods have been applied in certain circumstances, or when the limit for a benefit has been reached. The Prescribed Minimum Benefits (PMB) is a package of minimum clinical benefits to be paid by the medical scheme and not from medical savings accounts.

The Prescribed Minimum Benefits consist of a list of treatments and chronic diseases and their respective treatments.

LA Health will pay for Prescribed Minimum Benefits only for treatments provided by or at one of its Designated Service Providers, except in emergency situations.

Exclusions

The Rules of the Scheme provide for a limited number of exclusions from benefits, in line with the generally accepted practice in the Medical Scheme Industry.

LA Health's medical scheme brokers

LA Health uses medical scheme brokers to sell our Benefit Options. The role of a broker is to provide you with medical scheme information, help you choose an Option which is affordable and that has the benefits which are right for you, provide training, sign up new members and provide ongoing services and support. If you wish to make use of a broker, please sign a broker appointment form, giving your broker access to your medical information.



Join the medical scheme that offers good value while keeping you healthy. **Join LA Health.**

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