

## 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 a coastal hospital up to a maximum of 100% of the LA Health Rate\* for hospital accounts and up to 150% of the LA Health Rate\* for hospital-related accounts, like your specialist. The benefit is subject to clinical criteria and certain protocols.

When you plan to go to hospital, remember to go to a hospital in one of the following provinces: KwaZulu-Natal, Eastern Cape, Western Cape or Northern Cape or we may apply a co-payment.

You also need to phone us and authorise your admission. This helps us plan and get better rates with the hospitals. 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 296
Spouse/adult dependant	R 836
Child dependant (maximum 3)	R 378

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

Principal member	R 518
Principal + spouse	R 853
Principal + spouse + 1 child	R1 004
Principal + spouse + 2 children	R1 155
Principal + spouse + 3 children	R1 306

## Screening Benefit

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

## 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 888
Spouse	R2 508
Per adult dependant	R2 508
Per child (maximum 3)	R1 128

### 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.

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 Focus

**LA Health**  
Powered by  
**Discovery**

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

# Benefit summary

## Day-to-Day Benefits

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

DSP is a Designated Service Provider

## Hospital Benefits

Benefits	Annual limit
<b>HIV or AIDS-related illnesses</b>	Unlimited if registered on the HIVCare Programme. R35 000 per family if not registered on the HIVCare Programme
<b>Cochlear implants, implantable defibrillators and auditory brain implants</b>	Limited to R135 000 per beneficiary per year
<b>Major maxillo-facial procedures</b> (severe infections, jaw-joint replacements, cancer-related and certain trauma-related surgery, cleft-lip and palate repairs)	Unlimited, subject to preauthorisation
<b>Dentistry in-hospital</b> (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. All dental benefit payments accumulate to the joint annual Dental limit of R14 200
<b>Mental health:</b> including drug and alcohol rehabilitation (PMB)	21 days. Detoxification 3 days
<b>Oncology (including chemo- and radiotherapy)</b>	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
<b>PET scans</b>	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
<b>Stem cell transplants</b>	Unlimited at the DSP, subject to registration on the Scheme's Oncology Programme. Limited to R1 million, if DSP is not used
<b>Spinal prostheses / devices</b>	Limited to R21 500 per level. Further limited to 2 levels per procedure and 1 procedure per year
<b>Implantable cardiac stents</b>	Limited to R10 300 per bare metal stent and R16 300 per drug eluting stent
<b>Renal Care (including dialysis)</b>	Unlimited, subject to approval of the treatment plan and use of the Scheme's DSP. Co-payments apply when non-DSP is used voluntarily
<b>Terminal care benefit (excluding frail care)</b>	R25 200 per beneficiary per year
<b>Endoscopic procedures</b> (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*. Related accounts paid from MSA

### 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 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 Medicine Rate** is the single exit price for medicine plus the professional fee 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.



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

155 West Street Sandton / Knowledge Park Century City Boulevard / PO Box 652509 Benmore 2010 / Postnet Suite 116 Private Bag X19 Milnerton 7435  
Client Service and hospital confirmations 0860 103 933 / Emergency 0860 999 911 / Fax 011 539 7276 / [www.lahealth.co.za](http://www.lahealth.co.za) / [service@discovery.co.za](mailto:service@discovery.co.za)

