

## Hospital Benefit

The Hospital Benefit, also called the Major Medical Benefit (MMB), covers medical expenses incurred when you are admitted to hospital and LA Health has authorised your treatment. The LA KeyPlus Option provides cover up to 100% of the LA Health Rate\* within the KeyCare network of hospitals for all urgent and planned care. If you are admitted to hospital for a planned procedure, you must go to a KeyCare network hospital. Your doctor or the hospital needs to get authorisation from LA Health at least 48 hours before you go to hospital.

### Critical/emergency hospital care

In an emergency, you have access to any private hospital until stabilised. Once stabilised, you will be transferred to a KeyCare network hospital. You must get authorisation as soon as you can.

### Emergency transport

Ambulance cover for emergencies, by road and air, will be provided (whether you are admitted to hospital or not), subject to approval.

## Chronic Illness Benefit

The Chronic Illness Benefit covers approved medicine for the Prescribed Minimum Benefit chronic conditions including cover for HIV or AIDS. Chronic Illness Benefit cover is subject to LA Health's Prescribed Minimum Benefit formulary (medicine list), clinical entry criteria and the members obtaining the medicine through the Scheme's DSP courier pharmacy. HIV and AIDS are managed through the HIVCare programme.

## Contributions

### Total monthly contributions for 2011

Income	Member	Adult dependant	Child dependant
R0 – R5 900	R 636	R555	R232
R5 901 – R8 000	R 672	R587	R245
R8 001+	R1 012	R900	R377

For illustrative purposes only, please see rates below where a 60% subsidy applies (with SALGBC maximum capping of R3 092.55). You will need to calculate your contribution if your subsidy is different.

### 40% in-service member's portion of contributions if 60% subsidy applies

Income category	R0 – R5900	R5 901 – R8 000	R8 001+
Member	R254	R269	R 405
Member + Adult dependant (A)	R476	R504	R 765
Member + A + Child (C)	R569	R602	R 916
Member + A + 2C	R662	R700	R1 066
Member + A + 3C	R755	R798	R1 217

## Screening Benefit

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

## Day-to-day medical care

- You have access to a comprehensive KeyCare practitioner (GP) primary care network
- You must choose at least one GP who is part of the KeyCare primary care network. You can also choose a second GP
- Family members can choose their own GP
- Day-to-day primary care benefits will only be covered at your chosen GP
- The KeyCare network offers primary care benefits at networks of GPs, dentists and optometrists, which include:
  - Consultations and minor procedures
  - Selected basic x-rays and selected blood tests
  - Acute medicines (according to the KeyCare acute medicine formulary)
  - Chronic medicine (according to the KeyPlus Prescribed Minimum Benefit chronic medicine formulary), subject to approval and members obtaining the medicine from the Scheme's DSP courier pharmacy.
  - Selected basic dentistry (consultations, fillings and extractions)
  - One eye test and one pair of clear mono- or bifocal glasses with basic frame for each person every two years
- You have access to one out-of-network visit for each person each year. This includes a GP visit, with selected blood tests, selected x-rays and acute medicines (subject to the KeyPlus acute medicine formulary)

## Trauma Recovery Benefit

This benefit pays for specific day-to-day care after a traumatic incident, subject to certain limits.

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

# LA KeyPlus

LA Health  
Powered by  
Discovery

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

# Benefit summary

Out-of-hospital sub-limits		
Non-hospital	How the claim will be reimbursed	Annual limit
<b>Professional services</b>		
<b>Antenatal benefit</b> (pregnancy)	100% of the LA Health Rate*	Each person can have: four gynaecology visits, one pregnancy scan and selected blood tests each year at a Specialist who works in the KeyCare network
<b>GP visits and minor procedures done in the consulting rooms</b>	100% of the LA Health Rate*	Unlimited if at your chosen KeyCare primary care GP
<b>Specialists visits</b> (this includes blood tests and x-rays requested by the specialist)	100% of the LA Health Rate*	Covered, subject to the R2 200 Specialist Benefit limit per person. Only at a Specialist who works in a KeyCare network hospital and if referred by your chosen KeyCare primary care network GP
<b>All other allied healthcare professionals</b> , eg physiotherapists, homeopaths, chiropractors, etc	Not covered on this option	Not covered on this option
<b>Medicine</b>		
<b>Prescribed medicine</b>	100% of the LA Health medicine rate**	Unlimited if your chosen KeyCare primary care network GP uses medicine on the KeyPlus acute medicine formulary
<b>Optical</b>		
<b>Optical</b>	100% of the LA Health Rate*	One pair of clear mono- or bifocal glasses per person every two years, only at an optometrist in the KeyCare optometry network
<b>Dentistry</b>		
<b>Basic dentistry</b> (consultations, fillings and extractions)	100% of the LA Health Rate*	Unlimited, subject to a list of procedures, only at a dentist in the KeyCare dentist network
<b>Investigations</b>		
<b>MRI and CT scans</b> (referred by a specialist)	100% of the LA Health Rate*	Covered as part of the R2 200 Specialist Benefit
<b>All other radiology</b> (excluding those requested by a specialist)	100% of the LA Health Rate*	Unlimited, subject to a list of x-rays, only if requested by your chosen KeyCare primary care network GP
<b>Pathology</b> (excluding those requested by a specialist)	100% of the LA Health Rate*	Unlimited, subject to a list of blood tests, only if requested by your chosen KeyCare primary care network GP
<b>Scopes</b> (Gastroscopy, colonoscopy, proctoscopy, sigmoidoscopy)	100% of the LA Health Rate*	Paid from the Hospital Benefit, subject to authorisation
<b>Casualty Benefit</b> (must be authorised at the time of the incident)	100% of the LA Health Rate*	First R100 paid by member at Scheme's DSP Casualty network provider. First R225 paid by member in a Key-Care Network Hospital. Pathology, radiology, medicine and specialist consultations, subject to formularies
<b>Mobility Devices Benefit</b> (Crutches, wheelchairs, calipers) from the scheme's DSP	100% of the LA Health Rate*	R3 550 per family per year provided a Scheme DSP is used

\***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.**

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

This brochure is merely a summary of LA Health's key benefits and features, submitted to the Council for Medical Schemes.

No overall hospital limit applies on this Option; however certain sub-limits apply

Hospital limits	
Benefit	Limit on this Benefit
<b>HIV or AIDS-related illnesses</b>	Unlimited if registered on the HIVCare Programme R12 000 per family if not registered
<b>Major maxillo-facial procedures (severe infections, jaw-joint replacements, cancer-related and certain trauma-related surgery, cleft-lip and palate repairs)</b>	Unlimited
<b>Dentistry in-hospital</b>	No benefit
<b>Mental health</b> (including drug and alcohol rehabilitation). Prescribed Minimum Benefits only	21 days per year for mental health treatment, with a further 21 days for drug and alcohol rehabilitation. Detox treatment limited to 3 days
<b>Terminal care benefit</b>	R18 200 for each person
<b>Chemo- and radiotherapy</b>	Only covered at a KeyCare network oncologist, subject to protocols (rules) and approval of the treatment plan
<b>PET scans and stem cell transplants</b>	Only covered at a KeyCare Oncology network provider, subject to clinical criteria
<b>Chronic dialysis and organ transplants</b>	Only covered in a State facility, subject to strict clinical guidelines and preauthorisation

## 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 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 emergencies.

## LA KeyPlus benefit exclusions

In addition to the general LA Health Scheme exclusions applicable on all LA Health Benefit Options, LA KeyPlus has the following exclusions, except as stipulated in the Prescribed Minimum Benefits.

- In-hospital management of:
  - Dentistry
  - Obesity
  - Skin disorders
  - Diagnostic work-up and investigative procedures
  - Conservative back treatment
  - Functional and nasal surgery
  - Sexual dysfunction
  - Incontinence
  - Hearing disorders
- Refractive eye surgery
- Brachytherapy for prostate cancer
- Surgery for oesophageal reflux, hiatus hernia repair and nissen funduplication
- Spinal surgery for back and neck
- Cochlear implants, internal nerve stimulators and auditory brain implants
- All joint replacements, including hip and knee replacements.
- Non-cancerous breast conditions
- Any claim incurred beyond local borders
- Elective caesarian section

## 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.

Discovery Health is the Scheme's administrator



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

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