

LIBERTY MEDICAL GAP COVER  
LIBERTY MEDICAL PREMIUM WAIVER



**LIBERTY**

## LIBERTY MEDICAL GAP COVER

### WHY YOU NEED MEDICAL GAP COVER

- It protects you from the financial burden that results when medical schemes do not cover doctor and specialist in-hospital treatment charges in full. It also covers you for the same shortfalls that result from approximately 50 out-patient treatments and procedures.
- It covers you for hospital admission and procedure-specific co-payments charged by your medical scheme.

Without Medical Gap Cover you are personally liable for any payment shortfall that your medical scheme doesn't cover.

As a medical scheme member, you would probably expect your full costs to be covered if you are ever hospitalised. Unfortunately, this is seldom the case. Medical scheme benefits are limited to the Medical Scheme's Tariffs (MST) and medical practitioners can

charge considerably more than the MST. Certain medical specialists have been known to charge up to five times the MST. This creates a shortfall – or gap – between the MST and the medical practitioner's charge. Your medical scheme does not cover this and you are liable for this amount. The actual cost of many procedures performed by surgeons, anaesthetists and other medical practitioners can add up to sizeable payment gaps.

What you need:	More detail:																								
Peace of mind that when medical procedures are required or emergencies arise, you will not become liable for large unanticipated medical expenses.	<p><b>IN-HOSPITAL COVER</b></p> <p>The Liberty Medical Gap Policy covers the principal member of any registered medical scheme and all their dependants as registered on the scheme. Cover is provided for the amount/s charged by medical practitioners that exceed your medical scheme cover for in-hospital treatment costs*. The table below illustrates some of the many shortfalls that are covered:</p> <table border="1"> <thead> <tr> <th>Procedure</th> <th>Medical practitioners' charges</th> <th>Medical scheme's contribution (100% of Medical Scheme Tariff)</th> <th>Shortfall covered by Medical Gap Cover (paid directly to you)</th> </tr> </thead> <tbody> <tr> <td>Natural child birth</td> <td>R18 162</td> <td>R7 359</td> <td>R10 803</td> </tr> <tr> <td>C-section child birth</td> <td>R25 960</td> <td>R9 548</td> <td>R16 412</td> </tr> <tr> <td>Hernia repair</td> <td>R19 955</td> <td>R6 340</td> <td>R13 615</td> </tr> <tr> <td>Bypass surgery</td> <td>R92 129</td> <td>R45 199</td> <td>R46 930</td> </tr> <tr> <td>Knee ligament repair</td> <td>R33 592</td> <td>R11 325</td> <td>R22 267</td> </tr> </tbody> </table> <p>There is no annual financial limit on In-Hospital Cover. *Cover is subject to a maximum of five times the Tariff.</p>	Procedure	Medical practitioners' charges	Medical scheme's contribution (100% of Medical Scheme Tariff)	Shortfall covered by Medical Gap Cover (paid directly to you)	Natural child birth	R18 162	R7 359	R10 803	C-section child birth	R25 960	R9 548	R16 412	Hernia repair	R19 955	R6 340	R13 615	Bypass surgery	R92 129	R45 199	R46 930	Knee ligament repair	R33 592	R11 325	R22 267
Procedure	Medical practitioners' charges	Medical scheme's contribution (100% of Medical Scheme Tariff)	Shortfall covered by Medical Gap Cover (paid directly to you)																						
Natural child birth	R18 162	R7 359	R10 803																						
C-section child birth	R25 960	R9 548	R16 412																						
Hernia repair	R19 955	R6 340	R13 615																						
Bypass surgery	R92 129	R45 199	R46 930																						
Knee ligament repair	R33 592	R11 325	R22 267																						
Additional cover for shortfalls that arise from certain out-patient procedures.	<p><b>OUT-OF-HOSPITAL COVER</b></p> <p>Although Medical Gap Cover has been primarily designed to cover shortfalls in treatment costs and co-payments arising from in-hospital procedures, benefits are also payable in the event of shortfalls and/or co-payments arising from certain out-patient procedures. Here are some examples of the 50 procedures that are covered on an out-patient basis:</p> <ul style="list-style-type: none"> <li>• MRI – Magnetic Resonance Imaging</li> <li>• PET – Positron Emission Tomograph</li> <li>• CT Scan – Computer Axial Tomography</li> <li>• Chemotherapy or radiotherapy for the treatment of cancer</li> <li>• Arthroscopy</li> <li>• Kidney dialysis on an out-patient basis</li> <li>• Coronary angiogram</li> <li>• Tonsillectomy</li> <li>• Surgical biopsy of breast lump or prostate</li> <li>• Gastroscopy</li> <li>• Cataract removal</li> </ul> <p>There is no annual financial limit on Out-of-Hospital Cover.</p>																								
Additional funding should you or a member of your family be diagnosed with cancer.	<p><b>CANCER COVER</b></p> <p>Few medical schemes provide unlimited cancer cover, particularly when it comes to certain expensive cancer treatment such as medicines classed as biological drugs. To ensure access to the most effective treatment, Liberty Medical Gap Cover provides the following cancer lump sum and co-payment cover:</p> <ul style="list-style-type: none"> <li>• If you or your dependants are diagnosed with cancer for the first time, the policy provides a once-off payment of R25 000.</li> <li>• Where a co-payment is due for any cancer-related treatment after a medical scheme's sub-limit or threshold has been exceeded, cover will be provided for up to a maximum co-payment of 20%, subject to an annual maximum of R250 000 per individual.</li> <li>• Where breast cancer results in a single mastectomy, the policy will pay a once off amount of R20 000 for the cosmetic reconstruction of the non-affected breast if the medical scheme does not cover this reconstruction. This cover is designed to fund the reconstruction costs of the non-affected breast should this remedial surgery be chosen.</li> </ul>																								

Cover for shortfalls in treatment costs and co-payments arising from in-hospital procedures and certain out-patient procedures.	<p><b>CO-PAYMENT COVER</b></p> <p>Medical schemes frequently charge co-payments. These are part payments of the total treatment costs that you, as a scheme member, are required to settle to access certain treatments and procedures covered by the medical scheme. The most widely used co-payments are those charged by medical schemes upfront for hospital admission and treatment-specific co-payments.</p> <p><b>Examples of co-payment amounts charged are:</b></p> <ul style="list-style-type: none"> <li>• Hospital admission R800 – R3 000</li> <li>• Colonoscopy R1 500</li> <li>• Joint replacement R8 850</li> <li>• Spinal/back surgery R6 850</li> <li>• Gastroscopy R1 500</li> <li>• MRI scan R2 800</li> <li>• CT scan R1 000</li> <li>• Hysterectomy R3 400</li> </ul>
Additional funding should your medical scheme not cover the full cost of internal prosthesis.	<p><b>INTERNAL PROSTHESIS COVER</b></p> <p>Where your medical scheme sub-limit is exceeded, you and your dependants are covered for up to a maximum of R30 000 per year in total for the cost of an internal prosthesis such as a knee, hip or ankle joint replacement.</p>
Additional cover for accidental death.	<p><b>ACCIDENTAL DEATH COVER</b></p> <p>The policy includes R25 000 accidental death cover for all lives insured.</p>
Additional cover for all serious injuries incurred as a result of an accident, including: <ul style="list-style-type: none"> <li>• Motor vehicle accidents</li> <li>• Recreational sports injuries</li> <li>• Injuries on duty and injuries at home</li> <li>• Snake, dog and spider bites</li> <li>• Hijacking or assault</li> </ul>	<p><b>ACCIDENTAL INJURY COVER</b></p> <p>Any serious accidental injury, which results in permanent total disability of the policyholder or any family members covered by the policy, will qualify for a R25 000 lump sum benefit (or a portion thereof, depending on the injury).</p> <p><b>ADDITIONAL ACCIDENTAL INJURY BENEFITS</b></p> <ul style="list-style-type: none"> <li>• Emergency transportation/search and rescue – up to R25 000</li> <li>• Life support equipment – up to R25 000</li> <li>• Trauma counselling – up to R750 per visit, with an annual limit of R25 000</li> <li>• Claims preparation costs – up to R20 000</li> <li>• Mobility – up to R25 000</li> <li>• Rehabilitation – up to R25 000</li> <li>• RAF medico-legal costs (The costs of making a claim for benefits from the Road Accident Fund if you are in a motor vehicle accident on our public roads.) – up to R10 000</li> </ul>

### MORE REASONS TO CHOOSE LIBERTY MEDICAL GAP COVER

1. Cover is automatic for all dependants, including adult dependants such as children, parents and siblings of the main medical scheme member.
2. There are no maximum age limits to take out the cover.
3. The following in-hospital treatments are covered:
  - Dentistry
  - Fertility treatment
  - PMB conditions as defined by the Medical Schemes Act.
4. Text message access to Hello Doctor is provided. This enables you to text message a team of doctors who will answer your medical and health-related questions within 1 hour. This service is free to all policyholders and will provide you and your family access to GP advice 24/7.

### IMPORTANT INFORMATION

Waiting periods	<ul style="list-style-type: none"> <li>• There is a three-month general waiting period from the inception date of a new policy, during which time no benefits will be payable under the policy. This waiting period does not, however, apply to compulsory group schemes.</li> <li>• No benefit will be paid for childbirth claims for the first 10 months of cover under the policy.</li> <li>• Joint replacements, arthroscopic procedures, spinal surgery including spinal fusion, nasal surgery including sinus-related surgery, cataract surgery, hysterectomy, dentistry-related claims, all hernia repairs and cardiac-related surgery and procedures will have no benefit for the first six months of policy cover and only 50% of the normal benefit for the second six months. These limitations do not apply: <ul style="list-style-type: none"> <li>- If the claim results from an injury or accident after cover commences, and provided the treatment or procedure falls outside the three-month general waiting period.</li> <li>- In the case where a hysterectomy is required following diagnosis of cancer after cover commences, and provided surgery falls outside the three-month general waiting period.</li> <li>- In the case of cardiac-related surgery and procedures that were not diagnosed before cover commenced, and provided surgery falls outside the three-month general waiting period.</li> </ul> </li> </ul>
Exclusions	No benefit is payable in respect of standard exclusions as defined in the policy document. There are also a number of specific exclusions, such as cosmetic surgery, treatment for obesity, cancer treatment outside the borders of South Africa, claims not covered by your medical scheme, and private and home nursing.
Costs not covered	The policy covers shortfalls in the costs of treatment by a medical practitioner or specialist while in hospital. Hospital charges and the costs of external prostheses or any other materials or medication are not covered.

### OPTIONAL EXTRA COVER

In addition to the core Liberty Medical Gap Cover, you also have the option to boost your cancer and dentistry cover. These extended cover options address the two most substantial funding shortfall risks that all medical scheme members face. We encourage you to study these extended cancer and dentistry cover benefits and to consider protecting you and your dependants from these risks.

### EXTENDED CANCER COVER

The Liberty Medical Gap Policy pays out R25 000 in the event of you or any of your insured dependants being diagnosed for the first

time with cancer. The Extended Cancer Cover will increase your cover by R75 000, bringing your total cancer cover to R100 000 per individual insured under the policy. This benefit is paid out in a single amount on diagnosis and is designed to cover the costs of expensive oncology drugs and related treatments not covered by your medical scheme. The pay out of this benefit is not dependent on actual treatment costs and can be used for any purpose.

To qualify for this additional cover, you will be required to answer an underwriting question relating to any previous diagnosis or treatment of cancer received by you or your family. This cover has a termination age of 65 and an upfront 6-month waiting period.

### EXTENDED DENTISTRY COVER

In addition to the dentistry cover provided by Liberty Medical Gap Cover, the optional Extended Dentistry Cover provides lump sum cover for you and your dependants for emergency, accidental and specialised dentistry.

This cover insures you and your dependants for all the conditions listed in the first column of the table below. The middle column lists the possible treatment that may be required, while the third column lists the fixed pay out for the insured condition.

INSURED CONDITION OR EVENT	LIKELY TREATMENT	COVER
Impacted wisdom tooth (teeth in the process of eruption that are not impacted are excluded)	Surgical tooth removal	R1 000 per tooth
Periodontitis (severe infection of the gums where the attachment of the tooth to the gum is broken down)	Gum surgery	R1 500 per event
Jaw fracture	Surgery	R15 000 per event
Dental emergency (dental pain or infection that requires immediate treatment for relief)	Emergency root canal, temporary crown, temporary filling	R1 000 per event
Accidental tooth fracture (50% of the visible tooth is lost due to an accident resulting in permanent nerve damage)	Crown, splinting, bridge	R4 000 per tooth
Severely decayed or damaged tooth (two thirds of the tooth is lost due to decay or trauma)	Crown	R3 000 per tooth (A maximum of 2 teeth are covered in 12 months)
Impaired chewing due to loss of tooth/teeth (teeth can be lost due to infection or trauma, 2nd and 3rd molar positions are excluded)	Removable denture	R5 000 per jaw (Paid once per upper or lower jaw per 24 months)
Reduced dental stability due to tooth loss (tooth is lost resulting in adjacent teeth potentially changing position causing the bite to become unstable)	Implant or bridge	R10 000 per tooth Limited to one claim in 12 months

This cover has a 6-month upfront waiting period except if the claim arises due to an accident that occurred after taking out the Extended Dentistry Cover. In these circumstances, you will enjoy full cover. The Extended Dentistry Benefit covers the principal member and all dependants up to the age of 65.

Pay out of the Extended Dentistry Cover amounts are fixed and are not dependent on actual treatment costs or medical scheme approval.

## LIBERTY MEDICAL PREMIUM WAIVER

### WHY YOU NEED MEDICAL PREMIUM WAIVER

Ensures you and your family will continue to receive medical scheme cover in the event of the death or disability of the principal member of the medical scheme.

### WHAT IS MEDICAL PREMIUM WAIVER?

The Medical Premium Waiver Policy provides principal members of a medical scheme with the assurance that their dependants will receive ongoing funding to continue their medical scheme membership if they die or become permanently disabled. The cover offered by this policy provides a monthly benefit that covers the full medical scheme contribution, subject to a maximum of R5 230 per month, for a period of either 24 or 60 months. Cover is offered to members who have not reached the age of 60.

### Pre-existing conditions are excluded

A pre-existing conditions clause excludes claims arising from conditions that the policyholder was aware of 12 months before concluding the policy and which occur within 12 months after the inception of the policy. The policy also has general exclusions, e.g., claims resulting from suicide, intentional self-inflicted injury or participation in acts of war or crime.

### We pay the benefit for a maximum of 24 or 60 months after a 30-day waiting period.

In the case of disability, the benefit will be paid after a 30-day period and will be paid for two or five years or until the policyholder's recovery, whichever occurs first.

## WHAT DOES IT COST EACH MONTH?

For a very affordable monthly cost, you have peace of mind about unexpected medical expenses.

Individuals	Monthly cost
Medical Gap Cover (core product) <ul style="list-style-type: none"> <li>Extended Cancer Cover</li> <li>Extended Dentistry Cover</li> </ul>	R207 R48 R238
Medical Premium Waiver – 24-month benefit option	R135
Medical Premium Waiver – 60-month benefit option	R235

Medical Gap Cover for employee groups	Monthly cost
When it is compulsory (a condition of employment), > 5 members	R191
When it is voluntary (by employee choice), > 15 members	R198

To find out more, contact your Financial Adviser  
or call us on 021 673 8930 or  
e-mail [info@zestlife.co.za](mailto:info@zestlife.co.za)

### LEGAL INFORMATION AND DISCLAIMER

The Medical Gap Cover product is underwritten by Guardrisk Insurance (FSP number 75) and the Medical Premium Waiver product is underwritten by Guardrisk Life (FSP number 76) (collectively referred to as Guardrisk). This information is protected by applicable intellectual property laws and cannot be copied, distributed or modified for commercial purposes. The information contained herein is of a factual nature only and does not constitute financial advice by Guardrisk or Liberty Health as contemplated in terms of the Financial Advisory and Intermediary Services Act 2002. Any use by any third party shall be entirely at the third party's discretion. Guardrisk and Liberty Health do not express or by implication represent, recommend or propose that products or services referred to herein are appropriate to the particular needs of any third party.

## ABOUT LIBERTY HEALTH

At Liberty Health we recognise that your health is your greatest asset, and your wellbeing is crucial to living a fulfilled life.

We bring you solutions to make healthcare affordable and protect you from unplanned expenses. Because no single provider can meet the needs of today's diverse healthcare markets; we bring the best providers in each field together to create a comprehensive solution for you. We deliver a range of healthcare solutions for a variety of needs. These include medical cover and risk products that complement and supplement any medical cover – because we know that with the increasing cost of healthcare, very few people can afford to take the chance of not being covered when things inevitably go wrong.

Our clients are people just like you: people who want us to make medical cover manageable and to help them make the most of their health.

If you are looking for a healthcare solution for your needs with the least amount of hassle, we invite you to get in touch with us or speak to your Financial Adviser about us. We work hard to remove the hassle from healthcare for you. You lead a busy life and healthcare can be very complicated. This is the last thing you need, especially when you or your family are unwell.

## WHAT WE OFFER YOU

- Easy to understand, affordable medical cover that is also sustainable over the long term
- A solution that suits your individual needs
- Quality healthcare solutions and medical insurance to protect you and your family when things go wrong

What you need:	What we offer:
Close the gap between medical scheme tariffs and the costs many providers charge.	Medical Gap Cover
Ensure your family receives uninterrupted medical scheme benefits if something happens to the person who is paying for their medical scheme.	Medical Premium Waiver
Meet everyday medical scheme needs.	A range of affordable options with quality care from Liberty Medical Scheme

Our business is built around providing you with the best products, administration and service in your hour of greatest need.

We believe partnerships are an essential ingredient for excellence.

Situated principally in South Africa and other emerging markets, our business partnerships and services span medical schemes, information technology systems, employee wellness programmes, medical risk management and healthcare administration. The insights we have from being involved in multiple aspects of the healthcare industry enable us to provide you with the best solutions.

## ABOUT LIBERTY

For people who want to believe in a financial services company, Liberty has the expertise and insights and will work with you to find a way to give you financial freedom. We help you see through the clutter and complexity of healthcare and financial services to what's important for you and your family.

## **Liberty Health Holdings**

Liberty Building, Estuary Precinct, Century Boulevard,  
Century City, 7441  
t: +27 (0) 21 657 2300  
f: +27 (0) 21 657 2301  
e: [enquiries@libertyhealth.co.za](mailto:enquiries@libertyhealth.co.za)  
w: [www.liberty.co.za](http://www.liberty.co.za)

*Liberty Health Holdings – an Authorised Financial Services Provider in terms of the  
FAIS Act (licence no. 40425) Reg. No. 2007/022498/07*

*Liberty Health Holdings is a subsidiary of Liberty Holdings Limited.*