

LA Health

Powered by  Discovery



YOUR BENEFITS
2016

CONTENT

If you need to talk to us	Pg 2	Extended Day-to-day Benefit	Pg 25
Five steps to make the most of LA Health	Pg 2	Above Threshold Limit and Self-payment Gap	Pg 25
10 reasons to belong to LA Health	Pg 3	The oncology (cancer) programme	Pg 26
What to do	Pg 4	What we do not cover (exclusions)	Pg 29
You are a member of LA Health Medical Scheme	Pg 5	Part C: How to claim and manage your membership	Pg 31
How to use this booklet	Pg 5	How to claim	Pg 31
Part A: About each Benefit Option	Pg 6	Manage your membership	Pg 32
LA KeyPlus	Pg 7	Quick A to Z	Pg 33
LA Focus	Pg 12	Contact us	Pg 34
LA Active	Pg 16		
LA Core	Pg 18		
LA Comprehensive	Pg 20		
Part B: The benefits	Pg 22		
How we pay for medical expenses	Pg 23		
Major Medical Benefit	Pg 24		
Chronic Illness Benefit	Pg 24		
Medical Savings Account	Pg 25		



As a member of LA Health Medical Scheme, you have support in being able to afford the healthcare that you and your family need. However, there are limits to how much the Scheme will pay out and what it will pay for. This booklet tells you about your medical cover. If you need more detail, please let us know.



IF YOU NEED TO TALK TO US

Phone 0860 103 933

Email service@discovery.co.za

For emergency treatment, phone **0860 999 911** or **Discovery 911**

To get started on our website, visit www.lahealth.co.za and click register



FIVE STEPS TO MAKE THE MOST OF LA HEALTH

1. Contact us well before you have to go to hospital.
2. Use a doctor, hospital or healthcare provider that has an agreement with the Scheme to ensure your claims will be paid in full.
3. Ask your doctor to prescribe the most cost-effective medicine possible.
4. Look after yourself – eat well, exercise and have all the medical tests and vaccinations that your doctor recommends (for example, women over 40 years old should have a yearly mammogram).
5. Send us all your claims, even for items that we will not pay for.



10 Reasons why your best choice is LA Health Medical Scheme

A RANGE OF AFFORDABLE BENEFIT OPTIONS TO CHOOSE FROM

We offer 5 benefit options to choose from, so you can find one that is exactly right for you and your family's healthcare needs.

A WIDE NETWORK OF HEALTHCARE PROVIDERS FOR HOSPITAL AND DAY-TO-DAY COVER

Our extensive networks of healthcare providers, combined with unique management tools, mean you can avoid co-payments when visiting a specialist or GP; on day-to-day preferentially priced medicine, blood tests, or when going to hospitals.

FANTASTIC BENEFITS IF YOU BELONG TO OUR WELLNESS PROGRAMME

Being a LA Health member, you have the opportunity to join the world's leading science based wellness programme that both encourages and rewards healthy behaviour.

WE HELP YOU TO STAY HEALTHY

We believe prevention is better than cure, and so we actively encourage you to detect and treat illness as early as possible. That's why we cover a range of preventative tests from cholesterol to HIV screening. We also cover vaccinations to prevent serious illnesses.

COMPREHENSIVE HOSPITAL COVER

Once you have authorised your stay in hospital, the Scheme provides cover without any monetary limits.

EMERGENCY COVER WITH FAST, LIFE-SAVING EMERGENCY CARE FOR YOU AND YOUR FAMILY

We provide you with life-saving emergency support through ER24.

WE GIVE YOU ACCESS TO THE MOST ADVANCED MEDICAL CARE

You have excellent cover for cancer treatment. In addition, on the LA Comprehensive Option, you get extra cover for new and expensive medicine.

EXCELLENT ADMINISTRATION

The best service and support from the Scheme's call centres across South Africa.

DAY-TO-DAY BENEFITS TO SUIT YOUR NEEDS

Our benefit options offer just the right combination of day-to-day benefits to provide for your specific needs. You can get some of the best dental benefits on offer in the market, x-rays and scans and you can save up to 20% on frames and lenses if you get glasses from one of our network providers.



GREAT BENEFITS FOR YOU AND YOUR BABY

You have access to all the necessary day-to-day care before the birth, comprehensive cover for you and your newborn at birth (whether in hospital or even at home). By pre-authorising your confinement after the 12th week of pregnancy, you also qualify to access a wealth of educational information and practical, safe and useful products at unprecedented prices.



What to do...

MEDICAL EMERGENCIES

If you are in a life-threatening medical emergency, phone **0860 999 911** or **Discovery 911** immediately. We will send an ambulance (ER 24) and you will be taken to hospital if you need to be admitted.

HOSPITAL STAYS

Speak to us about your hospital stay as soon as you can

If your doctor plans to admit you into hospital, please follow these five steps:

1. Ask for the names of the healthcare practitioners (for example, doctors, specialists or surgeons) that will look after you when you are in hospital and ask which hospital your doctor recommends.
2. Check if your Benefit Option covers the condition, the treatment, the healthcare professional and the hospital. You might have to go to another healthcare practitioner or hospital to get the most cover possible. Contact us if you are unsure.
3. Get authorisation from LA Health. Phone 0860 103 933 as soon as you can, but at least 48 hours before you go to hospital.
4. We will review the details, tell you what we will and will not pay for, and give you an authorisation number.
5. Take the authorisation number and your LA Health membership card with you when you go to hospital.

Going to hospital is stressful – if yours is a planned procedure, contact us well in advance to help you get the information you need and to help you understand your cover. It'll be one less thing to worry about.

If it is an emergency admission, please ensure you, a family member or the hospital, let us know as soon as possible.

DOCTOR VISITS, MEDICINES AND TESTS

Read the section of this booklet that applies to your Benefit Option to find out what your Benefit Option covers. Make sure you have chosen a healthcare practitioner that we provide cover for. You will find the details of what your specific benefit option offers in the insert that is distributed with this booklet.

GETTING TREATMENT FOR A CHRONIC CONDITION

You must apply for cover for treatment for a chronic condition – read more about this in the section that explains how your benefits work and in the section about the Chronic Illness Benefit. Once you are registered, your doctor may also register you on the Premier Practice Benefit that will give you enhanced benefits for certain conditions.

MANAGE TREATMENT FOR CANCER, HIV OR AIDS

Join our special programmes for these conditions so that we can work with you to manage your treatment and recovery. You can read more about it in the Benefits section of this booklet.

CLAIMING

Send us your claims within three months of the treatment. You can email claims@discovery.co.za or fax 0860 329 252. The process is explained in the How to claim section of this booklet. Please send us your claims even if you know your benefits are depleted or we won't pay for it.





You have received this booklet because you are a member of **LA Health Medical Scheme**

LA Health Medical Scheme is the largest restricted medical scheme in Local Government, providing cover to Local Government members and their families. Not anyone can join LA Health. Only Local Government employees and employees affiliated through their employment or other relevant links to that industry, can belong to the Scheme.

MEMBERS PAY CONTRIBUTIONS INTO THE SCHEME

Each member pays an amount of money (called a contribution) every month. All contributions are paid into the Scheme, creating a pool of money that is jointly owned by its members and governed by elected trustees. This money is used to pay for medical expenses and by law, it may not be used for any other purpose.

A “contribution” is the amount that members pay into the Scheme each month. Your contribution is added to contributions from all other members to form a pool of money. The Scheme uses the money to pay out claims – in a fair and consistent way.

THE SCHEME PAYS FOR MEMBERS’ MEDICAL EXPENSES ACCORDING TO A SET OF RULES

By putting everyone’s money together, medical schemes help to make healthcare cover accessible for everyone who can afford to pay the monthly contributions.

Medical schemes are strictly regulated in an effort to ensure there is always enough money in the medical scheme to pay for members’ claims. The Rules set out which medical expenses the Scheme will pay for. LA Health has an important responsibility to treat all members equally and to be consistent in which claims it will pay for and which claims it will not pay for.

This booklet and your Option’s benefit schedule gives a summary of the Scheme Rules. If you need more information, email service@discovery.co.za or call 0860 103 933. If anything in this booklet differs from the Rules of the Scheme, the Rules of the Scheme apply.

HOW TO USE THIS BOOKLET

Part A of this booklet gives you general information about each Benefit Option.

Part B tells you about how we pay for your claims. Depending on your Benefit Option, we pay from a set of benefits. We pay

- for hospital, other major costs or for Prescribed Minimum Benefits from the Major Medical Benefit; and
- day-to-day medical expenses from the Medical Savings Account, the Extended Day-to-day Benefit or the Above Threshold Benefit on some of the Options.
- day-to-day benefits for LA KeyPlus are paid from the Major Medical Benefit.

Part C gives instructions on how to claim and how to manage your membership.

HOW YOUR BENEFIT WORKS

When you become a LA Health member, you choose a Benefit Option (LA KeyPlus, LA Focus, LA Active, LA Core or LA Comprehensive). When you use this guide, you must make sure that you are reading the information that applies to your Benefit Option.

If you cannot remember, you can find out which Benefit Option you have by reading your welcome letter (if you are a new member), or by reading the letter sent to you at year end. You can also request a membership certificate from the call centre. Each Benefit Option has different Rules – so what is paid for under one Benefit Option might not be paid for under another one.

ABOUT EACH
**BENEFIT
OPTION**



ABOUT THIS BENEFIT OPTION



LA KeyPlus covers hospital treatment (you must use only specific hospitals), other large medical costs, visits to the doctor that you have chosen, and a limited set of chronic conditions. You only have benefits for treatment that is given in South Africa.

HOSPITAL STAYS

We pay for treatment at private hospitals in the KeyCare network (network hospitals). We also cover treatment in public or state hospitals.

These are paid from the Major Medical Benefit. You can read more about it in the “About each Benefit Option” section of this booklet.

You can find out about your nearest KeyCare Hospital at www.lahealth.co.za or by calling us on **0860 103 933**. If you do not use the network or state hospitals for your planned treatment, certain deductibles will apply.

If your procedure is planned, you must contact us before you are admitted into hospital. If you do not contact us at least 48 hours before you are admitted to hospital, you will have a shortfall on your accounts.

OPERATIONS AND PROCEDURES ONLY COVERED IN DAY-CARE FACILITIES

If you need any of the following procedures, we only cover you in a day-care facility. We will not cover a stay in hospital.

- Arthrocentesis
- Adenoidectomy
- Cataract surgery
- Cautery of vulva warts
- Colonoscopy
- Diagnostic D & C
- Gastroscopy and Sigmoidoscopy
- Hysteroscopy
- Myringotomy
- Myringotomy with intubation (grommets)
- Proctoscopy
- Prostate biopsy
- Removal of pins and plates
- Simple abdominal hernia repair
- Simple nasal procedures for nose bleeding. (Nasal plugging and nasal cautery)
- Tonsillectomy
- Treatment of Bartholin's gland cyst/abscess
- Vasectomy
- Vulva biopsy/cone biopsy

CHRONIC CONDITIONS (PRESCRIBED MINIMUM BENEFIT)

There is a standard list of Prescribed Minimum Benefit chronic conditions that we cover treatment for. You can find the list of conditions in Part B: “The Benefits” in this booklet.

We will give you access to this benefit by authorising your medicine based on certain clinical criteria.

DAY-TO-DAY MEDICAL EXPENSES

We pay for:

- Day-to-day (out-of-hospital) visits to the general practitioners you chose as your Designated Service Provider(s). If you need to see your chosen GP more than 15 times in a year, you will have to ask for authorisation. We cover four visits to a GP that is not in the network each year.
- Visits to specialists are covered if your chosen GP has referred you to that specialist, and there is a limit.
- Medicine, if your doctor or specialist prescribes it, only up to the LA Health Medicine Rate. You will have to pay the difference between the LA Health Medicine Rate and the cost of the medicine, if there is any.
- Radiology or pathology tests and procedures done, or required by one of the LA KeyPlus doctors, if it is on the LA KeyPlus list. You have to pay for procedures and medicines that are not on the LA KeyPlus list or are done at healthcare providers that are not in the network. Your KeyPlus doctor has the list of procedures. If a specialist requests tests and procedures, the costs will be covered from, and be limited to, the specialist benefit limit.
- Eye care. We cover one consultation for each person each year at an optometrist in the KeyCare network, and one pair of glasses or contact lenses every 24 months.
- Certain external medical items such as wheelchairs or calipers, that help you to be mobile, are covered up to a limit.

- Dentistry is paid if your dentist is on the KeyCare network of dentists and when that dentist performs procedures that are on the LA KeyPlus list. Your dentist has this list.
- Prevention is better than cure and we pay for certain screening tests or a flu vaccination if it is done at one of the Scheme's network pharmacies. We also pay for one Pneumococcal vaccination in a lifetime.



MATERNITY

When you are pregnant, and before the birth, we will pay for your care from the day-to-day benefits. As long as you use the services of your GP in the KeyCare network and the other providers that have agreements with the Scheme, you will not have to make any co-payments. Your visits to your chosen GP are unlimited, but if you need more than 15 visits in a year, you will have to obtain authorisation for more.

We will also pay for four visits to a gynaecologist or midwife from your specialist benefit. This benefit is limited.

You can have one 2D scan per pregnancy and we also pay for specific blood tests when it is requested by your KeyCare GP.

For the delivery of the baby you will not have any co-payments if you go to a KeyCare network hospital and use the services of specialists working at the KeyCare hospital or those of your KeyCare GP. We also pay for baths used during water births, but you must preauthorise this procedure.

RECOVERING FROM A TRAUMA

When we have authorised it, we cover some medical expenses if you or your family experience serious trauma, for specific events. The benefit is paid up to the end of the year following the one in which the traumatic event occurred. We cover the following: Prescribed medicines (schedule 3 to 7); visits to psychiatrists or psychologists, private nursing, hearing aids, other external appliances and prosthetic limbs.

NOTE that specific limits apply to these benefits, when you are recovering from a trauma.

CANCER, HIV OR AIDS



Cancer

We have a special Oncology Programme and it is very important that you contact us before you have treatment for cancer.

On LA KeyPlus we only cover the treatment for the kinds of cancer that are listed as Prescribed Minimum Benefits.

This means we only cover some types of the chemotherapy and radiotherapy. Your oncologist must be on the KeyCare network.

When you call us to get authorisation, we will give you advice and tell you which oncologists are on the Keycare network in your area.



HIV or AIDS

We pay for treatment and medicine related to HIV or Aids. You must go to one of the doctors in the KeyCare network and you must get the medicine from one of the Scheme's Designated Service Provider pharmacies.

WHICH HEALTHCARE PROVIDERS TO USE FOR LA KEYPLUS

Use the following healthcare providers.

- Any provider in the public or state sector
- Hospitals in the KeyCare Network
- SANCA, Nishtara and RAMOT for all alcohol and drug rehabilitation services
- The KeyCare GP Network
- Pharmacies dispensing at the LA Health Medicine Rate. You must use specific pharmacies for HIV or AIDS medicine
- National Renal Care for dialysis and all renal care (a co-payment will apply at other providers)
- VitalAire for oxygen rental. Covered in full at VitalAire, subject to pre authorisation
- Cancer treatment through providers that we have authorised
- Authorised providers of transplantation services
- Stents and prosthetics through providers that we have authorised

If you use healthcare providers that do not have agreements with the Scheme, you may have to pay more out of your own pocket, or we will not pay for the care you received.

WHAT WE DO NOT COVER ON LA KEYPLUS

There are conditions and treatments that are not covered by the Scheme. These general exclusions are listed in the Benefits section Part B: (What we do not cover – exclusions) of this booklet. They also apply to you.

NOTE that, in some cases, you might be covered for these conditions if they are part of Prescribed Minimum Benefits. Please contact us if you have one of the conditions, so we can let you know if there is any cover.

Below are some of the conditions and treatments that we specifically do not cover for LA KeyPlus members.

- In-hospital management of:
 - Dentistry
 - Skin disorders
 - Conservative back treatment
 - Obesity
 - Diagnostic work-up and investigative procedures
 - Sexual dysfunction
 - Incontinence
 - Hearing disorders
 - Functional and nasal surgery
- 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, auditory brain implants and internal nerve stimulators (procedures, devices and processors)
- All joint replacements, including hip and knee replacements
- Non-cancerous breast conditions
- Any claim incurred outside of the South African borders
- Elective caesarian section
- Arthroscopies
- Bunionectomy
- Removal of varicose veins


KEYPLUS HOSPITAL NETWORKS

You must go to one of these hospitals for planned hospital admissions. If you do not use one of these hospitals for a planned admission, you will have to pay your claims.

Eastern Cape
East London

- Life Beacon Bay Hospital
- Life East London Private Hospital*
- Life St James Operating Theatres*
- Life St Dominic's Private Hospital

Humansdorp

- Life Isivivana Private Hospital

Port Elizabeth

- Life New Mercantile Hospital

Queenstown

- Life Queenstown Private Hospital

Uitenhage

- Netcare Cuyler Clinic

Umtata

- Life St Mary's Private Hospital

Free State
Bethlehem

- Hoogland Mediclinic

Bloemfontein

- Bloemfontein Eye Centre*
- Netcare Pelonomi Private Hospital
- Life Rosepark Clinic
- Life Pasteur Hospital*
- Netcare Universitas Private Hospital

Welkom

- Ernest Oppenheimer Hospital
- Welkom Mediclinic
- St Helena Hospital

Gauteng
Benoni

- Life The Glynnwood Hospital
- Sunshine Hospital

Boksburg

- Botshelong Empilweni Clinic
- (Clinix Vosloorus)

Brakpan

- Life Dalview Clinic

Germiston

- Life Roseacres Clinic

Heidelberg

- Life Suikerbosrand Clinic

Johannesburg

- Netcare Rand Clinic
- Johannesburg Eye Clinic*
- Netcare Garden City Clinic
- Life Brenthurst Clinic

Kempton Park

- Arwyp Medical Centre

Lakefield

- Netcare Optiklin Eye Hospital*

Lenasia

- Lenmed Private Hospital

Midrand

- Life Carstenhof Clinic

Pretoria

- Netcare Bougainville
- Private Hospital*
- Centurion Eye Hospital
- Life Eugene Marais Hospital
- Netcare Jakaranda Hospital*
- Legae Mediclinic Louis Pasteur Hospital
- Medforum Mediclinic
- Muelmed Mediclinic
- Pretoria Eye Institute*
- Zuid-Afrikaans Hospital

Randfontein

- Life Robinson Hospital
- Lenmed Health Randfontein Private Hospital

Sasolburg

- Netcare Vaalpark Medical Centre

Soweto

- Tshepo – Themba Private Hospital (Clinix - Soweto)
- Lesedi Clinic (Clinix – Diepkloof)

Springs

- Life Springs Parkland Clinic
- Life St Mary's Maternity Hospital*

Thembisa

- Lenmed Health Zamokuhle Private Hospital

Vanderbijlpark

- Emfuleni Mediclinic
- Ocumed

Vereeniging

- Clinix Private Hospital – Sebokeng
- Midvaal Private Hospital

Westgate

- Medgate Day Clinic

KwaZulu-Natal
Amanzimtoti

- Netcare Kingsway Hospital

Chatsworth

- Life Chatsmed Garden Hospital

Durban

- City Hospital
- Life Entabeni Hospital

Empangeni

- Life Empangeni Garden Clinic

Isipingo

- Isipingo Clinic

Kokstad

- Kokstad Private Hospital

Ladysmith

- Lenmed Health La Verna Hospital

Newcastle

- Newcastle Private Hospital

Phoenix

- Life Mount Edgecombe Hospital

Please note that this list of hospitals is subject to change. *These hospitals do not have casualty units.

KEYPLUS HOSPITAL NETWORKS

You must go to one of these hospitals for planned hospital admissions. If you do not use one of these hospitals for a planned admission, you will have to pay your claims.

Pietermaritzburg

- Midlands Medical Centre
- Netcare St Anne's Hospital

Pinetown

- Life The Crompton Hospital

Port Shepstone

- Hibiscus Hospital

Richards Bay

- Netcare The Bay Hospital

Sydenham

- Lenmed Health Shifa Hospital

Tongaat

- Victoria Hospital Limited (Tongaat)

Limpopo
Bela-Bela

- St Vincent's Hospital

Phalaborwa

- Clinix Phalaborwa Private Hospital

Polokwane

- Limpopo Mediclinic

Thabazimbi

- Thabazimbi Mediclinic

Tzaneen

- Tzaneen Mediclinic

Mpumalanga
Barberton

- Barberton Mediclinic

Emalahleni

- Life Cosmos Hospital

Trichardt

- Highveld Mediclinic (Trichardt)

Ermelo

- Ermelo Private Hospital

Middelburg

- Life Middelburg Private Hospital

Nelspruit

- Mediclinic Nelspruit

North West
Carletonville

- Leslie Williams Private Hospital
- Western Deep Clinic

Klerksdorp

- Life Anncron Clinic

Mafikeng

- Victoria Private Hospital (Mafikeng)

Orkney

- West Vaal Clinic

Potchefstroom

- Potchefstroom Mediclinic

Rustenburg

- Life Peglerae Hospital

Vryburg

- Vryburg Private Hospital

Northern Cape
Kathu

- Kathu Mediclinic

Kimberley

- Kimberley Mediclinic

Upington

- Upington Private Hospital

Western Cape
Bellville

- Bellville Medical Centre
- Louis Leipoldt Mediclinic
- Cape Eye Hospital

Cape Town

- Netcare Christiaan Barnard Memorial Hospital
- Netcare UCT Medical Centre*

Ceres

- Ceres Private Hospital

Gatesville

- Gatesville Medical Centre

George

- Geneva Clinic
- George Mediclinic

Hermanus

- Hermanus Mediclinic

Kuils River

- Netcare Kuils River Hospital

Milnerton

- Milnerton Mediclinic

Mitchells Plain

- Mitchells Plain Medical Centre

Mossel Bay

- Life Bayview Private Hospital

Oudtshoorn

- Cango Medicentre
- Klein Karoo Mediclinic*

Paarl

- Paarl Mediclinic

West Coast

- Life West Coast Private Hospital

Worcester

- Worcester Mediclinic

Lesotho

- Willie's Hospital*

Please note that this list of hospitals is subject to change. *These hospitals do not have casualty units.

ABOUT THIS BENEFIT OPTION



LA Focus provides benefits nationally, across all the Provinces in South Africa.

LA Focus covers hospital treatment in a network of hospitals (all coastal hospitals and specific hospitals in Provinces without a coastline) and other large medical costs from the major medical benefit. All day-to-day benefits are covered from the medical savings account, a set amount which is based on the size and composition of the member's family.

The benefit option provides cover for PMB chronic conditions.

HOSPITAL STAYS

We pay for treatment at any private hospital in a coastal province and at specific hospitals in the other provinces in South Africa. Go to www.lahealth.co.za for a list of these hospitals or call us at **0860 103 933** to find out about your nearest network hospital. We also cover treatment in public or state hospitals. This is paid from the Major Medical Benefit up to 100% of the LA Health Rate.

You must contact us before you are admitted into hospital. If you do not contact us at least 48 hours before you are admitted to hospital, or if you do not use one of the network hospitals for a planned procedure, you will have to pay some of the costs out of your own pocket (a deductible).

DAY-TO-DAY MEDICAL EXPENSES

All day-to-day medical expenses, for example, visits to doctors are paid from your Medical Savings Account, which is limited. You must pay out of your own pocket if you have used all your Medical Savings Account monies.

We will not pay any deductibles from your Medical Savings Account.

Claims paid from your Medical Savings Account can either be paid up to 100% of the LA Health Rate or you can instruct the Scheme that it should be paid at cost.

If you choose payment at the LA Health Rate and your provider charges more than that Rate, you will have to pay the difference from your own pocket.

CHRONIC ILLNESS BENEFITS

You have benefits for the Prescribed Minimum Benefits list of chronic illnesses, including the treatment and care associated with these diseases. Please see the Benefits section of this booklet for more details about the Scheme's Chronic Illness Benefits.

CANCER, HIV OR AIDS



Cancer

We have a special Oncology Programme and it is very important that you contact us before you have treatment for cancer. You can read more about this Programme in the Benefits section of this booklet.



HIV or AIDS

We have a special HIVCare Programme and it is very important that you contact us before you use your HIV or AIDS benefits. You can read more about this Programme in the Benefits section of this booklet.

RECOVERING FROM A TRAUMA

When we have authorised it, we cover some medical expenses if you or your family experience serious trauma, for specific events. The benefit is paid up to the end of the year following the one in which the traumatic event occurred. You can read more about this in the Benefits section of this booklet.

WHICH HEALTHCARE PROVIDERS TO USE FOR LA FOCUS

To make the best use of the benefits offered by your Option, you should use the Scheme's Designated Service Providers or the Preferred Providers. If you do not, you may have to pay excess costs out of your own pocket.

We have included a list of these providers in the Benefits section of this booklet.

WHAT WE DO NOT COVER ON LA FOCUS

There are conditions and treatments that are not covered by the Scheme. These general exclusions are listed in the Benefits section (PART B: What we do not cover – exclusions) of this booklet. They also apply to you.



LA FOCUS HOSPITAL NETWORKS

Kwa-Zulu Natal; Eastern Cape; Western Cape; Northern Cape

All hospitals in these provinces are network hospitals for the LA Focus Option

Free State

Bethlehem

- Hoogland Mediclinic

Bloemfontein

- Horizon Eye Care Centre
- Pasteur Hospital
- Pelonomi Private Hospital
- Rosepark Hospital
- Universitas Private Hospital

Welkom

- Ernest Opperheimer Hospital
- Mediclinic Welkom
- St Helena Hospital

Gauteng

Benoni

- Glynnwood Nursing Home
- Optiklin Eye Hospital
- Sunshine Hospital

Brakpan

- Dalview Clinic

Carletonville

- Anglogold Health Service

Germiston

- Roseacres Clinic

Halfway House

- Carstenhof Clinic

Heidelberg

- Suikerbosrand Clinic

Johannesburg

- Brenthurst Clinic
- Garden City Clinic
- Genesis Clinic
- Lesedi Clinic
- Rand Clinic

Kempton Park

- Arwyp Medical Centre

Lenasia

- Lenmed Clinic Limited

Mabopane

- Legae Private Clinic

Pretoria

- Bougainville Private Hospital
- Eugene Marais Hospital
- Jakaranda Hospital
- Louis Pasteur Hospital
- Medforum Hospital
- Muelmed Mediclinic
- Pretoria Eye Institute
- Zuid-Afrikaans Hospital

Randfontein

- Lenmed Private Hospital
- Robinson Hospital

Sasolburg

- Vaalpark Medical Centre

Sebokeng

- Clinix Private Hospital

Soweto

- Tshepo-Themba Private Hospital

Springs

- Springs Parkland Clinic
- St Marys Maternity Hospital

Thembisa

- Zamokuhle Private Hospital

Vanderbijlpark

- Emfuleni Mediclinic

Vereeniging-Kopanong

- Midvaal Private Hospital

Vosloorus

- Botshelong Empilweni Clinic

Limpopo

Bela-Bela

- St Vincents Hospital

Phalaborwa

- Clinix Phalaborwa Private Hospital

Polokwane

- Limpopo Mediclinic

Thabazimbi

- Thabazimbi Mediclinic

Tzaneen

- Tzaneen Private Hospital Mediclinic

Mpumalanga

Barberton

- Eureka Private Hospital

Witbank

- Cosmos Hospital

Ermelo

- Ermelo Private Hospital

Mbombela

- Nelspruit Private Hospital

Middelburg

- Middelburg Private Hospital

Secunda

- Highveld Mediclinic

North West

Carletonville

- Leslie Williams Private Hospital

Klerksdorp

- Anncron Clinic

Mafikeng

- Victoria Private Hospital

Orkney

- West Vaal Hospital

Potchefstroom

- Potchefstroom

Rustenburg

- Peglerae Hospital

Vryburg

- Vryburg Private Hospital

Please note that this list of hospitals is subject to change.



LA FOCUS DAY CLINICS

<p>Kwa-Zulu Natal; Eastern Cape; Western Cape; Northern Cape</p> <p>All day clinics in these provinces are network facilities for the LA Focus Option</p> <p>Free State</p> <p>Bethlehem</p> <ul style="list-style-type: none"> Bethlehem Medical Centre <p>Bloemfontein</p> <ul style="list-style-type: none"> Citymed Theatre <p>Welkom</p> <ul style="list-style-type: none"> Welkom Medical Centre 	<p>Gauteng</p> <p>Alberton</p> <ul style="list-style-type: none"> Optimed <p>Benoni</p> <ul style="list-style-type: none"> Karibu Day Clinic The Healthy Eye Metamorphosis Day Clinic <p>Boksburg</p> <ul style="list-style-type: none"> Boksburg Medical And Dental Centre <p>Florida</p> <ul style="list-style-type: none"> Mayo Clinic Constantia Clinic Fauchard Clinic <p>Germiston</p> <ul style="list-style-type: none"> Germiston Medical And Dental Centre <p>Irene</p> <ul style="list-style-type: none"> Intercare Day Hospital Irene 	<p>Johannesburg</p> <ul style="list-style-type: none"> Johannesburg Eye Hopital Fordsburg Clinic Gauteng Surgical Eye Centre Facility Visiomed Eye Laser Clinic <p>Kempton Park</p> <ul style="list-style-type: none"> Birchmed Day Clinic <p>Krugersdorp East</p> <ul style="list-style-type: none"> Protea Clinic <p>Lyttelton</p> <ul style="list-style-type: none"> Centurion Eye Hospital <p>Sandton</p> <ul style="list-style-type: none"> Sandton Surgical Centre <p>Olifantsfontein</p> <ul style="list-style-type: none"> Cure Day Clinics-Midstream 	<p>Pretoria</p> <ul style="list-style-type: none"> Brooklyn Surgical Centre Cure Day Clinics - Erasmuskloof Intercare Day Hospital Hazeldean Kilnerpark Narko Clinic Medkin Clinic Pretoria North Day Clinic Silverton Medical And Dental Centre <p>Roodepoort</p> <ul style="list-style-type: none"> Wilgeheuwel Day Clinic Medgate Day Clinic <p>Sandton</p> <ul style="list-style-type: none"> Sandhurst Eye Centre <p>Vanderbijlpark</p> <ul style="list-style-type: none"> Ocumed 	<p>Mpumalanga</p> <p>Kriel</p> <ul style="list-style-type: none"> Kriel Clinic Trust <p>Witbank</p> <ul style="list-style-type: none"> Emalahleni Day Hospital 	<p>North West</p> <p>Potchefstroom</p> <ul style="list-style-type: none"> Potchefstroom Medical And Dental Centre
--	---	--	---	---	--

Please note that this list of hospitals is subject to change.

ABOUT THIS BENEFIT OPTION



LA Active covers hospital treatment at any private hospital, and other large medical costs from the Major Medical Benefit. It also pays for treatment in State Hospitals.

You first have cover for day-to-day medical expenses, for examples the cost of visiting a doctor, from the Medical Savings Account and then from the Extended Day-to-day Benefits.

The day-to-day benefit limits for the Medical Savings Account and the Extended Day-to-day Benefit are based on the size and composition of your family.

The Benefit Option provides covers for PMB chronic conditions.

HOSPITAL STAYS

We pay for treatment at any private, public or state hospital from the Major Medical Benefit, up to 100% of the LA Health Rate.

You must contact us before you are admitted into hospital for a planned procedure. If you do not contact us at least 48 hours before you are admitted to hospital, you will have to pay a portion of the amount out of your own pocket (a deductible).

In the case of an emergency, you or the hospital must contact us as soon as possible once you are admitted to hospital.

DAY-TO-DAY MEDICAL EXPENSES

This benefit option provides day-to-day benefits from the Medical Savings Account and the Extended Day-to-day Benefit.

The Scheme first pays basic dentistry from the Major Medical Benefit up to a specific limit.

Current year Medical Savings Account

Your current year Medical Savings Account pays for all your day-to-day expenses, including further basic dentistry (once the initial Major Medical limit for dentistry is used). The Medical Savings Account is limited, based on your family size and composition.

Claims paid from your Medical Savings Account can either be paid at the LA Health Rate, or you can instruct the Scheme that it should be paid at cost.

If you choose payment at the LA Health Rate and your provider charges more than that Rate, you will have to pay the difference from your own pocket.

We will not pay any deductibles from your Medical Savings Account.

Extended Day-to-day Benefit

Once you have used all the funds in your current year Medical Savings Account, you have further limited cover for day-to-day medical expenses from the Extended Day-to-day Benefit. The value of this benefit is based on your family size and composition.

The Extended Day-to-day Benefit pays claims for GPs and specialists; dental and optical costs, radiology and pathology tests and acute prescribed medicine.

Claims are paid up to 100% of the LA Health Rate from your Extended Day-to-day Benefit.

Once you have used up your Extended Day-to-day Benefit, we will pay these claims from Medical Savings monies you may have carried over from the previous year.

Claims that are not paid from the Extended Day-to-day Benefit

The following expenses are not paid from your Extended Day-to-day Benefit, but can be paid from any Medical Savings Account monies you have carried over from the previous year, once the current year Medical Savings Account is used up: antenatal classes; mental care obtained from psychologists, art therapy, social workers and drug and alcohol rehabilitation; auxiliary services such as physiotherapy and occupational therapy; alternative healthcare practitioners (chiropractors, homeopaths, naturopaths and chiropractitioners); and nursing services.

What happens once you have used your carried-over Medical Savings

Once the monies carried over from your previous year's Medical Savings Account is exhausted, all further day-to-day costs will be for your own pocket.

CHRONIC ILLNESS BENEFITS

You have benefits for the Prescribed Minimum Benefits list of chronic illnesses, including the treatment and care associated with these diseases. Please see the Benefits section of this booklet for more details about the Scheme's Chronic Illness Benefits.

CANCER, HIV OR AIDS



Cancer

We have a special Oncology Programme and it is very important that you contact us before you have treatment for cancer. You can read more about this Programme in the Benefits section of this booklet.



HIV or AIDS

We have a special HIVCare Programme and it is very important that you contact us before you use your HIV or AIDS benefits. You can read more about this Programme in the Benefits section of this booklet.

RECOVERING FROM A TRAUMA

When we have authorised it, we cover some medical expenses if you or your family experience serious trauma, for specific events. The benefit is paid up to the end of the year following the one in which the traumatic event occurred. You can read more about this in the Benefits section of this booklet.

WHICH HEALTHCARE PROVIDERS TO USE FOR LA ACTIVE

To make the best use of the benefits offered by your Option, you should use the Scheme's Designated Service Providers or the Preferred Providers. If you do not, you will have to pay more out of your own pocket. We have included a list of these providers in the Benefits section of this booklet.

WHAT WE DO NOT COVER ON LA ACTIVE

There are conditions and treatments that are not covered by the Scheme. These general exclusions are listed in the Benefits section (What we do not cover – exclusions) of this booklet. They also apply to you.

ABOUT THIS BENEFIT OPTION



LA Core covers hospital treatment at any private hospital, and other large medical costs from the Major Medical Benefit. It also pays for treatment in State Hospitals.

You first have cover for day-to-day medical expenses, for example the cost of visiting a doctor, from the Medical Savings Account and then from the Extended Day-to-day Benefit.

The day-to-day benefit limits for the Medical Savings Account and Extended Day-to-day Benefit are based on the size and composition of your family.

The Benefit Option provides cover for Prescribed Minimum Benefit (PMB) and other, non-PMB, chronic conditions.

HOSPITAL STAYS

We pay for treatment at any private, public or state hospital from the Major Medical Benefit, up to 100% of the LA Health Rate.

You must contact us before you are admitted into hospital for a planned procedure. If you do not contact us at least 48 hours before you are admitted to hospital, you will have to pay a portion of the amount out of your own pocket (a deductible).

In the case of an emergency, you, a family member or the hospital must contact us as soon as possible once you are admitted to hospital.

DAY-TO-DAY MEDICAL EXPENSES

This Benefit Option provides day-to-day benefits from the Medical Savings Account and the Extended Day-to-day Benefit.

Current year Medical Savings Account

Your current year Medical Savings Account pays for all your day-to-day expenses. The Medical Savings Account is limited, based on your family size and composition.

Claims paid from your Medical Savings Account can either be paid at the LA Health Rate, or you can instruct the Scheme that it should be paid at cost.

If you choose payment at the LA Health Rate and your provider charges more than that Rate, you will have to pay the difference from your own pocket.

We will not pay any deductibles from your Medical Savings Account.

Extended Day-to-day Benefit

Once you have used all the funds in your current year Medical Savings Account, you have further limited cover for day-to-day medical expenses from the Extended Day-to-day Benefit. The value of this benefit is based on your family size and composition.

Claims are paid up to 100% of the LA Health Rate from your Extended Day-to-day Benefit.

The Extended Day-to-day Benefit pays claims for GPs and specialists; dental and optical costs, radiology and pathology tests and acute prescribed medicine.

Once you have used up your Extended Day-to-day Benefit, we will pay these claims from any Medical Savings monies you may have carried over from the previous year.

Claims that are not paid from the Extended Day-to-day Benefit

The following expenses are not paid from your Extended Day-to-day Benefit, but can be paid from any Medical Savings Account monies you have carried over from the previous year, once the current year Medical Savings Account is used up: antenatal classes; mental care obtained from psychologists, art therapy, social workers and drug and alcohol rehabilitation; auxiliary services such as physiotherapy and occupational therapy; alternative healthcare practitioners (chiropractors, homeopaths, naturopaths and chiropractitioners); nursing services and external medical items.

What happens once you have used your carried-over Medical Savings

Once the monies carried over from your previous year's Medical Savings Account is exhausted, all further day-to-day costs will be for your own pocket.

CHRONIC ILLNESS BENEFITS

You have benefits for the Prescribed Minimum Benefits list of chronic illnesses, including the treatment and care associated with these diseases.

You also have cover for other chronic diseases identified in the Scheme's Additional Chronic Diseases List. Please see the Benefits section of this booklet for more details about the Scheme's Chronic Illness Benefits.

CANCER, HIV OR AIDS



Cancer

We have a special Oncology Programme and it is very important that you contact us before you have treatment for cancer. You can read more about this Programme in the Benefits section of this booklet.



HIV or AIDS

We have a special HIVCare Programme and it is very important that you contact us before you use your HIV or AIDS benefits. You can read more about this Programme in the Benefits section of this booklet.

RECOVERING FROM A TRAUMA

When we have authorised it, we cover some medical expenses if you or your family experience serious trauma, for specific events. The benefit is paid up to the end of the year following the one in which the traumatic event occurred. You can read more about this in the Benefits section of this booklet.

WHICH HEALTHCARE PROVIDERS TO USE FOR LA CORE

To make the best use of the benefits offered by your Option, you should use the Scheme's Designated Service Providers or the Preferred Providers. If you do not, you will have to pay more out of your own pocket.

We have included a list of these providers in the Benefits section of this booklet.

WHAT WE DO NOT COVER ON LA CORE

There are conditions and treatments that are not covered by the Scheme. These general exclusions are listed in the Benefits section (What we do not cover – exclusions) of this booklet. They also apply to you.

ABOUT THIS BENEFIT OPTION



LA Comprehensive covers hospital treatment at any private hospital or in State hospitals, and other large medical costs from the Major Medical Benefit.

The Option first covers day-to-day medical expenses, for example the cost of visiting a doctor, from the Medical Savings Account and then, once a threshold is reached, from the Above Threshold Benefit.

The available day-to-day benefits in the Medical Savings Account and Above Threshold Benefit are based on your family size and composition.

The Benefit Option provides cover for Prescribed Minimum Benefit (PMB) and other chronic conditions.

HOSPITAL STAYS

We pay for treatment at any private, public or state hospital from the Major Medical Benefit, up to 100% of the LA Health Rate.

You must contact us before you are admitted into hospital for a planned procedure. If you do not contact us at least 48 hours before you are admitted to hospital, you will have to pay a portion of the amount out of your own pocket (a deductible).

In the case of an emergency, you or the hospital must contact us as soon as possible once you are admitted to hospital.

DAY-TO-DAY MEDICAL EXPENSES

This benefit option provides day-to-day benefits from the Medical Savings Account and the Above Threshold Benefit.

Current year Medical Savings Account

Your current year Medical Savings Account pays for your day-to-day expenses. The Medical Savings Account is limited, based on your family size and composition.

Claims paid from your Medical Savings Account can either be paid at the LA Health Rate, or you can instruct the Scheme that it should be paid at cost.

If you choose payment at the LA Health Rate and your provider charges more than that Rate, you will have to pay the difference from your own pocket.

We will not pay any deductibles from your Medical Savings Account.

Above Threshold Benefit

Once you have used all the funds in your current year Medical Savings Account, and you have reached the Annual Threshold, you have further cover for day-to-day medical expenses from the Above Threshold Benefit. Some benefits may have specific limits once you are in your Above Threshold.

Claims are paid up to 100% of the LA Health Rate from your Above Threshold Benefit.

Please read more about the Above Threshold Benefit in the Benefits section of this booklet.



WHAT HAPPENS ONCE YOU HAVE USED YOUR ABOVE THRESHOLD BENEFIT (ATB)

Once the monies in your Above Threshold Benefit is exhausted for the specific limited benefits only, some day-to-day costs will be for your own pocket or will be paid from any Medical Savings Account balance carried over from the previous year.

CHRONIC ILLNESS BENEFITS

You have benefits for the Prescribed Minimum Benefits list of chronic illnesses, including the treatment and care associated with these diseases. You also have cover for other chronic diseases identified in the Scheme’s Additional Chronic Diseases List. Please see the Benefits section of this booklet for more details about the Scheme’s Chronic Illness Benefits.

CANCER, HIV OR AIDS



Cancer

We have a special Oncology Programme and it is very important that you contact us before you have treatment for cancer. You can read more about this Programme in the Benefits section of this booklet.



HIV or AIDS

We have a special HIVCare Programme and it is very important that you contact us before you use your HIV or AIDS benefits. You can read more about this Programme in the Benefits section of this booklet.

RECOVERING FROM A TRAUMA

When we have authorised it, we cover some medical expenses if you or your family experience serious trauma, for specific events. The benefit is paid up to the end of the year following the one in which the traumatic event occurred. You can read more about this in the Benefits section of this booklet.

WHICH HEALTHCARE PROVIDERS TO USE FOR LA COMPREHENSIVE

To make the best use of the benefits offered by your Option, you should use the Scheme’s Designated Service Providers or the Preferred Providers. If you do not, you will have to pay any excess costs out of your own pocket.

We have included a list of these providers in the Benefits section of this booklet.

WHAT WE DO NOT COVER ON LA COMPREHENSIVE

There are conditions and treatments that are not covered by the Scheme. These general exclusions are listed in the Benefits section (What we do not cover – exclusions) of this booklet. They also apply to you.

THE **BENEFITS**



HOW WE PAY FOR MEDICAL EXPENSES

When you become a member, we set aside an amount of money to pay for your medical expenses. To make sure that we cover medical expenses consistently and fairly, we organise the Scheme according to benefits. Each benefit pays for a set of medical expenses.

Not all the benefits apply to each Benefit Option. See which benefits apply to you by using this table:

	<p>Major Medical Benefit (for hospital and major expenses). Only hospitals in the KeyCare Network will provide full cover</p> <ul style="list-style-type: none"> ● Prescribed Minimum Benefit (for 27 chronic conditions) ● Day-to-day benefits: limited and from the Scheme's Designated Providers
	<p>Major Medical Benefit (for hospital and major expenses). Only hospitals in the LA Focus Network will provide full cover</p> <ul style="list-style-type: none"> ● Prescribed Minimum Benefit (for 27 chronic conditions) ● Medical Savings Account (for day-to-day medical expenses)
	<p>Major Medical Benefit (for hospital and major expenses)</p> <ul style="list-style-type: none"> ● Prescribed Minimum Benefit (for 27 chronic conditions) ● Medical Savings Account (for day-to-day medical expenses) ● Extended Day-to-day Benefit (for day-to-day medical expenses)
	<p>Major Medical Benefit (for hospital and major expenses)</p> <ul style="list-style-type: none"> ● Prescribed Minimum Benefit (for 27 chronic conditions) ● Additional chronic conditions ● Medical Savings Account (for day-to-day medical expenses) ● Extended Day-to-day Benefit (for day-to-day medical expenses)
	<p>Major Medical Benefit (for hospital and major expenses)</p> <ul style="list-style-type: none"> ● Prescribed Minimum Benefit (for 27 chronic conditions) ● Additional chronic conditions ● Medical Savings Account (for day-to-day medical expenses) ● Above Threshold Benefit (for day-to-day medical expenses)

MAJOR MEDICAL BENEFIT

This is used for in-hospital and other major, expensive costs, for example, the expenses of medical emergencies and of operations that we cover under your Benefit Option. You must be admitted to hospital for benefits to be paid from this Major Medical Benefit. We pay for theatre and general ward fees, X-rays, blood tests and the medicine you have to take while you are in hospital.

It also covers your chronic medicine, some procedures that get done out of hospital and other expensive healthcare costs.

CHRONIC ILLNESS BENEFIT

You must apply for cover before you can claim for this benefit.

There is a list of chronic conditions that we give cover for. Before we cover any of these chronic conditions, you must apply to us for the Chronic Illness Benefit. If we have not accepted your application for this benefit, we will pay these expenses from your day-to-day benefits.

Ask us or visit www.lahealth.co.za for the forms you have to fill in. You and your doctor may have to give extra information for LA Health to accept your application.

Conditions covered by all five benefit options

Prescribed Minimum Benefits

LA Health pays for diagnosing and treating all the conditions listed as Prescribed Minimum Benefits. The cover for chronic medicine is subject to the Scheme's medicine lists (formularies) or monthly Chronic Drug Amount (Chronic Drug Amount not applicable to KeyPlus Benefit Option).

If a condition is listed as a Prescribed Minimum Benefit, by law all medical schemes must cover the medicine and certain treatment and care for the condition.

You must apply for chronic cover by completing a chronic application form with your doctor and submitting it for review.

For a condition to be covered from the Chronic Illness Benefit, there are certain benefit entry criteria for the condition.

We pay only for:

- Conditions that are on the list of Prescribed Minimum Benefits and if your diagnosis meets the clinical entry criteria
- Medicines and treatments that are specified for each listed condition. If the medicine you use is not in the medicine list, you will get a monthly amount (called the Chronic Drug Amount). In these cases you might have to pay an amount out of your own pocket (deductible). If the medicine is not authorised to pay from the Chronic Illness Benefit, it will be paid from the available benefits for day-to-day medical expenses on your Benefit Option.
- Visits and treatments from healthcare providers that have agreements with the Scheme (Designated Service Providers). If you use a healthcare provider that does not have an agreement with LA Health, you will have to pay an amount out your own pocket (deductible).

When you have just joined the Scheme, LA Health will not pay for treatment of these conditions when a general waiting period applies to your Benefit Option, or when a 12-month waiting period applies for the specific condition. If your membership was activated without Waiting Periods you have cover for these conditions from day one.

Here is the list of conditions covered by the Prescribed Minimum Benefits:

- Addison's disease
- Asthma
- Bipolar mood disorder
- Bronchiectasis
- Cardiac failure
- Cardiomyopathy
- Chronic obstructive pulmonary disease
- Chronic renal disease
- Coronary artery disease
- Crohn's disease / syndrome
- Diabetes insipidus
- Diabetes mellitus type 1
- Diabetes mellitus type 2
- Dysrhythmia
- Epilepsy
- Glaucoma
- Haemophilia
- HIV or AIDS
- Hyperlipidaemia
- Hypertension
- Hypothyroidism
- Multiple sclerosis
- Parkinson's disease
- Rheumatoid arthritis
- Schizophrenia
- Systemic lupus erythematosus
- Ulcerative colitis

You may have access to the Premier Network Benefit

If you have authorised your chronic illness benefit for diabetes, hypertension, hyperlipidaemia or ischaemic heart disease, you have access to the Premier Network benefit. Your GP Network doctor will need to register you.

ADDITIONAL CONDITIONS THAT ARE ONLY COVERED FOR LA CORE AND LA COMPREHENSIVE MEMBERS

Medicine for other serious conditions, that are not Prescribed Minimum Benefits, are only covered on LA Core and LA Comprehensive. LA Health pays for the medicine for these conditions on the Additional Diseases List up to the Chronic Drug Amount for the specific condition. Limits apply on both Options.

Additional Disease List

- Ankylosing spondylitis
- Arthritis
- Attention deficit disorder* (hyperactivity)
- Chronic urticaria**
- Conn's syndrome
- Cystic fibrosis
- Depression
- Eczema** (only if severe)
- Gastro-oesophageal reflux disease#
- Gout * (uric acid level must be tested)
- Ménière's disease
- Migraine*
- Motor neuron disease
- Myasthenia gravis
- Narcolepsy*
- Osteoporosis (only if confirmed by industry-standard BMD readings)
- Paget's disease
- Psoriasis** (only if severe)
- Scleroderma and other collagen-vascular diseases
- Trigeminal neuralgia
- Urinary incontinence
- Zollinger Ellison syndrome

* Medicine must be prescribed by a specialist
 ** Medicine must be prescribed by a dermatologist
 # Medicine must be prescribed by a gastroenterologist or surgeon

For more about the conditions we cover as chronic illnesses, visit www.lahealth.co.za or phone **0860 103 933**.

MEDICAL SAVINGS ACCOUNT (LA FOCUS, LA ACTIVE, LA CORE AND LA COMPREHENSIVE)

This is an amount of money that is mostly used for day-to-day medical expenses, such as doctors' visits and medicine. The amount of money in the Medical Savings Account is determined by the member's family size and composition.

We add interest to members' positive medical savings account balances on a monthly basis.

If you don't use all the money in your Medical Savings Account, you carry it over to the next year. If you leave LA Health Medical Scheme and you have money left in your Medical Savings Account, your positive Medical Savings Account balance is paid out in the fifth month after you resign from LA Health. It is paid to your new scheme if you move to a new Option with a medical savings account. If your new Option does not have a Savings Account, or if you don't join another scheme, we pay it back to you.

If one of your dependants leave the Scheme during the year, your available Medical Savings Account for the rest of the year will be lower than expected as we adjust it downward. This may result in debt due to the Scheme.

EXTENDED DAY-TO-DAY BENEFIT (LA CORE AND LA ACTIVE ONLY)

This benefit pays for the day-to-day healthcare costs once you have used all the funds in your current year Medical Savings Account. The value of the Extended Day-to-day Benefit is based on your family size and composition.

On LA Core and LA Active the Extended Day-to-day Benefit covers most day-to-day medical expenses. The Extended Day-to-day Benefit pays for your visits

to GPs and Specialists, Dental and Optical costs, Radiology and Pathology tests and prescribed acute medicine.

Claims are paid up to 100% of the LA Health Rate from your Extended Day-to-day Benefit.

Claims that are not paid from the Extended Day-to-day Benefit

The following expenses are not paid from your Extended Day-to-day Benefit, but can be paid from any Medical Savings Account monies you have carried over from previous years, once the current year Medical Savings Account is used up: antenatal classes; mental care obtained from psychologists, art therapy, social workers and drug and alcohol rehabilitation; auxiliary services such as physiotherapy and occupational therapy; alternative healthcare practitioners (chiropractors, homeopaths, naturopaths and chiropractitioners); nursing services and external medical items.

ABOVE THRESHOLD BENEFIT (LA COMPREHENSIVE ONLY)

This benefit pays for day-to-day costs when the money in your Medical Savings Account runs out. From 1 January each year, day-to-day expenses paid from your Medical Savings Account add up to a rand value threshold. When you reach this threshold, LA Health starts paying for your claims at the LA Health Rate from the Above Threshold Benefit. Some limits apply for specific benefits, such as acute medicine.

At the beginning of the year, the Above Threshold for you (and your family) is worked out by the size and composition of your family and allocated for 12 months.

If you join LA Comprehensive during the year, the Annual Threshold is worked out over the number of months that is left in that year. It will therefore not be the full 12 month's worth.

SELF-PAYMENT GAP (LA COMPREHENSIVE ONLY)

If your Medical Savings Account has no money left and you have not reached the Annual Threshold, you need to pay claims from your own pocket until you reach the Annual Threshold. This is called a Self-payment Gap. This Self-payment Gap is increased when claims that do not add up to the threshold, are paid from the Medical Savings Account.

The following expenses create a Self-payment Gap as they do not add to the Threshold. To avoid a Self-payment Gap:

- Do not claim for over-the-counter medicine.
- Do not use your current year Medical Savings Account to pay for claims from a previous year.
- Do not choose to have your day-to-day claims paid at Cost, instead of at the LA Health Rate.
- Do not ask the Scheme to pay for items that are not normally covered from your Medical Savings Account.

Remember: All claims paid from the Medical Savings Account that do not add up to the Annual Threshold increases the Self-payment Gap – and the amount you have to pay from your own pocket. Your claims statement shows when you would be likely to start paying for day-to-day medical expenses from your own pocket.

You must send your claims to LA Health even if you are in a Self-payment Gap. If you do not, your medical expenses will not count towards the Annual Threshold – so you'll have to pay out of your own pocket for longer.



THE ONCOLOGY PROGRAMME

Cancer

LA Health has a special programme known as the Oncology Programme. This programme helps members who have cancer. If you have been diagnosed with cancer, you should register for this programme to get the most out of your benefits.

We work with the patient and the doctor to make sure you get the right treatment at the right price.

You must discuss your treatment with us in detail, so that we can help you to understand what we will pay for and what we will not pay for. We might not cover the costs if we have not agreed to the treatment plan for you.

Once your treatment plan is approved, we will cover treatment for the kinds of cancer that are covered by Prescribed Minimum Benefits without co-payments. If the cancer is not covered by the Prescribed Minimum Benefits, you will have to pay some of the costs out of your own pocket once a Rand value threshold is reached. Please see the section that applies to your Benefit Option for more details about cover for cancer.

PET Scans

To avoid any co-payments, you must make use of the Scheme's Designated Service Provider for PET scans. If you do not use the services of the appointed provider, you will have to pay a co-payment from your own pocket.

Stem Cell Transplants

Depending on your Benefit Option, Stem Cell Transplants are covered with no overall limit if you have registered on the Oncology Programme and you use a Designated Service Provider (DSP). If you do not use a DSP, the benefit is limited.

On LA KeyPlus Stem Cell Transplants will only be covered if the treatment is related to a PMB condition and the services of the Scheme's Designated Service Providers are used.



HIVCARE PROGRAMME FOR HIV OR AIDS BENEFITS

We have a special HIVCare Programme and it is very important that you contact us before you have treatment for HIV or AIDS. Our HIVCare healthcare team respects your right to privacy and will deal with you in complete confidentiality.

The HIVCare team will only speak to you as the patient or your treating doctor, about any HIV-related query.

You have to register on the HIVCare Programme to access these benefits. Call us on **0860 116 116** or send an email to:

HIV_Diseasemanagement@discovery.co.za or a fax to **011 539 3151** to register.

If your condition meets our requirements (benefit entry criteria) for cover, you have cover for antiretroviral medicine. This includes supportive medicine and medicine for prevention of mother-to-child transmission, treatment of sexually transmitted infections and HIV-related (or AIDS-defining) infections that are on our HIV medicine list (formulary).

TRAUMA RECOVERY BENEFIT

LA Health provides cover from the Major Medical Benefit for day-to-day medical expenses related to a traumatic incident or for members who suffered a loss of, or functionality of, an acute nature and who are left with a standard level of residual inability after discharge from hospital or other rehabilitation facilities.

The benefit is paid up to the end of the year following the one in which the traumatic event occurred. The benefit is offered on all the Options and pays:

1. Day-to-day claims following the traumatic onset of:
 - Paraplegia;
 - Quadriplegia;
 - Tetraplegia; or
 - Hemiplegia.
2. Day-to-day claims for conditions resulting from the following traumatic incidents:
 - Near drowning;
 - Severe anaphylactic reaction;
 - Poisoning; or
 - Crime-related injuries.
3. Day-to-day claims relating to severe burns.
4. Day-to-day claims following the traumatic onset of an internal or external head injury.
5. Day-to-day claims due to the loss of limb, or part thereof, as a result of trauma.

Benefits are paid from the Major Medical Benefit and are limited, based on the specific Option, unless stipulated differently in the benefit schedules.

COVER FOR GOING TO CASUALTY

We will cover the cost of your casualty visit from the Major Medical Benefit if you are admitted to hospital from casualty. You must call us to authorise the hospital stay.

If you are not admitted to hospital from casualty, we still cover the casualty cost, but from your day-to-day benefits (excluding the treatment and care of a Prescribed Minimum Benefit condition).

On LA KeyPlus you will have to pay a portion of the account and any pathology, radiology and medicine will be paid subject to the LA KeyPlus lists of procedures and formularies.

DESIGNATED SERVICE PROVIDERS

Each Benefit Option has different Designated Service Providers for the diagnosis, treatment and care of the Prescribed Minimum Benefit (PMB) conditions. If you use one of these providers for PMB treatment and care, we will pay the expenses in full. Over time we will add more DSPs to the list to ensure you receive full cover at more and more providers.

LA HEALTH DESIGNATED PROVIDERS AND HOW THEY APPLY TO THE BENEFIT OPTIONS

Benefit	Designated Service Provider	Benefit Option it applies to
Hospitals	KeyCare Network	LA KeyPlus
	Hospitals in coastal Provinces and specific hospitals in the other Provinces	LA Focus
Alcohol and drug rehabilitation, including accommodation, therapeutic sessions, consultations by psychologists and psychiatrists and medicine relating to withdrawal management and after care	SANCA, RAMOT and Nishtara	All LA Health Benefit Options
General Practitioners	KeyCare GP network	LA KeyPlus
	Discovery GP network (there are more than 3 000 GPs in this network)	LA Focus, LA Active, LA Core and LA Comprehensive
Specialists	KeyCare Specialists	Any Specialist working in a KeyCare Network Hospital
	Premier Specialist network	LA Focus, LA Active, LA Core and LA Comprehensive
Medicine	Pharmacies dispensing at the LA Health Medicine Rate	All LA Health Benefit Options
Medicine for HIV or AIDS	Optipharm	LA KeyPlus
Renal Care, including dialysis	National Renal Care and Fresenius (if you use another provider, we will pay up to the DSP rate only)	LA KeyPlus
	National Renal Care; Fresenius; B. Braun; Kwa-Zulu Natal Dialysis; Richards Bay Medical Institute and Esmé de Beer	LA Comprehensive, LA Core, LA Active and LA Focus
Oxygen rental	VitalAire	All LA Health Benefit Options

PREFERRED PROVIDERS

The Centre for Diabetes and Endocrinology (CDE) provides services and treatment to registered diabetic patients on LA Core and LA Comprehensive. Their services include education and information about the disease, a podiatrist and optometrist visit once a year, access to a specialised dietitian and GP, continuous medical care and advice, and active Managed Care during Hospitalisation.

The Scheme has also identified specific providers or manufacturers as preferred providers for cardiac stents and hip, knee and spinal prostheses. We will advise you who these providers are when you pre-authorise treatment where these devices will be used.

VIRTUAL GP CONSULTATIONS

You will be able to make online appointments and book after-hour virtual consultations with your Network GP.

A SECOND OPINION FROM CLEVELAND CLINIC

The Scheme will pay 50% of the cost of a second-opinion consultation with a specialist at the Cleveland Clinic, one of the world's top centres of medical expertise.

You will have to preauthorise this procedure.

HEALTHYTECH BENEFIT

LA Health recognises the importance of technology in promoting and maintaining health.

The Scheme will pay a portion of the cost for one fitness device per beneficiary per year from MSA on all Options, except LA KeyPlus.

WHAT WE DO NOT COVER (EXCLUSIONS)

There are certain medical expenses and other costs the Scheme does not cover. We call these exclusions.

LA Health will not cover any of the following, or the direct or indirect consequences of these treatments, procedures or costs incurred by the members:

Certain types of treatments and procedures

- Cosmetic procedures, for example, otoplasty for jug ears; portwine stains; blepharoplasty (eyelid surgery); keloid scars; hair removal; nasal reconstruction (including septoplasties, osteotomies and nasal tip surgery); enamel micro abrasion
- Breast reductions and implants
- Treatment for obesity
- Treatment for infertility
- Frail care
- Experimental, unproven or unregistered treatment or practices
- CT angiogram of the coronary vessels and CT colonoscopy

Certain types of injuries

- Wilfully self-inflicted illness or injury
- Injuries that happen while you are purposefully breaking the law
- Injuries that happen while you are purposefully taking part in war, terrorist activity, riot, civil commotion, rebellion or insurrection

Certain costs

- Costs of search and rescue
- Any costs that another party is legally responsible for
- Facility fees at casualty facilities (these are administration fees that are charged directly by the hospital or other casualty facility)

Always check with us

Please contact us if you have one of the conditions we exclude so we can let you know if there is any cover. In some cases, you might be covered for these conditions if they are part of Prescribed Minimum Benefits.

HOW TO CLAIM AND

MANAGE YOUR MEMBERSHIP



SEND LA HEALTH YOUR CLAIMS

You must make sure your doctor or other healthcare practitioner has your LA Health membership number and all the correct information about you and your Benefit Option. Ask your doctor if they will send the claim to us. If they will not, you must send us the claim yourself. Send the original account, and a receipt (if you paid), and make sure your membership and the practice details are clear.

You can:

- Email scanned-in copies of the claim to claims@discovery.co.za
- Fax to 0860 329 252
- Put your claim in one of the boxes at the Discovery offices, Virgin Active or Planet Fitness gyms, Dis-Chem pharmacies or most private hospitals.
- Post it to: PO Box 652509, Benmore 2010 or Postnet Suite 116, Private Bag X19, Milnerton 7435.

As soon as we have the claim, it takes about 72 hours to know how we will pay it. You will get an email, or you can look at your claims on www.lahealth.co.za, visit www.discoveryinfo.mobi on your phone or SMS the word 'Claim' to 31347.

Statements will be also posted to you if you do not have access to email.

Time limit for claims submission

You must send in your claim within three months of the treatment month. If we do not process and pay it within four months after the treatment date, it will not be valid and we will not pay it.

If you disagree with a decision about your membership or a claim

When you have questions about any of your benefits or contributions, please call us at **0860 103 933** or email service@discovery.co.za. If you do not lodge a query within 4 months of the Scheme first informing you of how that claim was paid, your query will no longer be valid, so try and do it as soon as possible after receiving your claims notification or statement.

If you are not satisfied that your enquiry or complaint was resolved, email service@discovery.co.za or send a fax to **021 527 1923** and ask that a Team Leader or the Fund Manager must look into your case and give them all the details that they ask for.

If your query is still not resolved: Write to the Principal Officer of LA Health at Postnet Suite 116, Private Bag X19, Milnerton 7435.

The Disputes Committee of LA Health, a group of independent experts, can help with cases that have not been resolved when you inform the Principal Officer that you want to lodge a dispute.

You can also lodge an appeal with the Council for Medical Schemes. Read more about this process on www.medicalschemes.com

REVIEW YOUR HEALTH RECORDS ONLINE

We have an online service called Electronic Health Records where you can review your medical records in one place, and also allow doctors and emergency staff to view them. This helps to make sure that your doctors all have the most comprehensive and up-to-date information about your health. Please visit www.lahealth.co.za for more information.

MANAGE YOUR MEMBERSHIP

Find out which healthcare practitioners are Designated Service Providers or the Scheme's Preferred Providers:

- Telephone **0860 103 933**
- Log-in to **www.lahealth.co.za** and go to MaPs (Medical and Provider Search)

Track your claims or review what benefits you have available:

To follow up on a claim you have sent to us, you can:

- Telephone **0860 103 933**
- Log in to **www.lahealth.co.za**

DOWNLOAD THE DISCOVERYAPP

By using the DiscoveryApp on your cellphone, you will have access to:

- your electronic membership card
- your medical scheme details
- Claims information, including your recent claims, submitting a claim and looking for a specific claim
- your health record, etc.

You will also be able to make a GP appointment online and book your virtual after-hour consultations.

ADD A DEPENDANT

A dependant is a person who is also covered under your membership of LA Health Medical Scheme. There are rules about who can be a dependant. To add a dependant:

1. Contact us or visit **www.lahealth.co.za** for the application form.
2. Fill in the details and attach the information we ask for. For example, we'll need the ID document of each dependant and a marriage certificate for spouses.
3. Send the form to your employer, hand it to your broker or send it to the contact details given on the form.

CHANGE YOUR BENEFIT OPTION

You can change your Benefit Option at the end of every year. You will need approval from your employer if you are in active employment. Contact us, visit **www.lahealth.co.za** or ask your company's HR department for the correct form.

ADDITIONAL INFORMATION

Quick A – Z

BENEFIT OPTION

The Benefit Option is the cover you choose to buy from the Scheme. LA Health gives you a choice of five Benefit Options: LA KeyPlus, LA Focus, LA Active, LA Core and LA Comprehensive.

CHRONIC DRUG AMOUNT (CDA)

The CDA is a monthly amount we pay up to for a medicine class. For Prescribed Minimum Benefit Chronic Disease List chronic illness, this applies to medicine that is not listed on the medicine list (formulary). For the Additional Chronic Diseases the CDA allows members access to full cover, depending on their choice of medicine within a specific drug class. The CDA includes VAT and the dispensing fee. The CDA is not applicable to LA KeyPlus.

CO-PAYMENT

An amount you have to pay towards a healthcare service as stipulated in the Benefit Schedules. We ask you to pay a portion on top of what we will be paying to cover your medical expenses.

DEDUCTIBLE

An amount that is always payable by the member to the provider. A deductible cannot be paid from the Medical Savings Account.

DESIGNATED SERVICE PROVIDER

A Designated Service Provider is a doctor, specialist or other healthcare professional with whom LA Health has reached an agreement about payment and rates. When you use the services of a Designated Service Provider, we pay the provider directly and in full.

EXCLUSIONS

Exclusions are certain expenses that the Scheme does not pay for.

LA HEALTH RATE

This is the rate at which we pay your medical claims. The LA Health Rate is based on specific rates that we negotiated with healthcare professionals. Unless we state differently, claims are paid at 100% of the LA Health Rate. If your doctor charges more than the LA Health Rate, we will pay the claim to you at LA Health Rate and you will have to pay the provider.

LA HEALTH MEDICINE RATE

This is the maximum amount the Scheme will pay for medicine and is normally based on the Single Exit Price [SEP] plus the relevant dispensing fee.

MAJOR MEDICAL BENEFIT

The Major Medical Benefit covers your expenses for serious illnesses and high-cost care while you are in- and out-of-hospital.

MEDICAL EMERGENCY

A medical emergency is a condition that develops very fast, or an accident, for which you need immediate medical treatment or an operation. In a medical emergency, your life could be in danger if you are not treated, or you could lose a limb or an organ.

NETWORK HOSPITALS

Members on the LA KeyPlus and LA Focus Benefit Options can use specific hospitals to avoid a co-payment for planned procedures. LA Health has made special arrangements with these hospitals to make sure that you get good, affordable healthcare. In an emergency, you can however go to the nearest hospital. You may be transferred to a network hospital once you are in a stable condition.

PERSON

When we refer to 'person' in this brochure, we refer to a member or a person admitted as a dependant of a member (a beneficiary).

POSITIVE MEDICAL SAVINGS ACCOUNT BALANCES PAID OUT

Your positive Medical Savings Account balance is paid out in the fifth month after you resign from LA Health. It is paid to your new scheme if you move to a new Option with a medical savings account. If your new Option does not have a Savings Account, or if you don't join another scheme, we pay it back to you.

PREAUTHORISATION

- **Planned admissions:** You must let us know beforehand if you plan to be admitted to hospital. Please call us on **0860 103 933** for preauthorisation, so that we can check your membership and help you make sure about your benefits. If you do not preauthorise your benefits, you might have to pay a co-payment or we won't pay any of the expenses.
- **Emergencies:** If you are admitted to hospital in an emergency, please ensure you, a family member or the hospital let us know about it as soon as possible so that we can authorise payment of your medical expenses. We make use of certain clinical policies when we decide whether to approve hospital admissions.

PRO-RATED BENEFITS

We calculate your benefits and limits according to the number of months left in the calendar year, if you do not join the Scheme at the beginning of the year.

RELATED, NON-HOSPITAL ACCOUNTS

This type of account is separate from the hospital account. Related accounts include the accounts from doctors or other healthcare professionals treating you when you undergo a procedure in-hospital, for example, an account from an anaesthetist.

ADDITIONAL INFORMATION

Contact Us

GENERAL QUESTIONS AND SERVICES

Email service@discovery.co.za ● Website www.lahealth.co.za ● Call centre 0860 103 933

PHYSICAL ADDRESSES

- **Cape Town** Knowledge Park, Heron Crescent, Century City
- **Johannesburg** 16 Fredman Drive, Sandton
- **Durban** 41 Invubu Park Place, Riverhorse Valley Business Estate, Nandi Drive
- **Centurion** Corner of Oak and Tegel Avenues, Highveld Techno Park
- **Port Elizabeth** Discovery, BPO Building, Coega IDZ – Zone 4

DISCOVERY MOBILE

SMS the keyword to 31347

AMBULANCE AND OTHER EMERGENCY SERVICES

0860 999 911 or Discovery 911

SEND YOUR CLAIMS

Email claims@discovery.co.za ● Fax 0860 329 252

Post to PO Box 652509, Benmore 2010 **OR** Postnet Suite 116, Private Bag X19, Milnerton 7435

Hand drop your claim in any blue Discovery claims box

TO CONFIRM YOUR BENEFITS FOR A HOSPITAL STAY

Email preauthorisations@discovery.co.za ● Call 0860 103 933 ● Log in to the DiscoveryApp

TO ARRANGE APPROVAL FOR YOUR CHRONIC MEDICINE

Call 0860 103 933

FOR ANONYMOUS FRAUD TIPS

Fraud hotline 0800 004 500

This brochure is a summary of the benefits and features of LA Health Medical Scheme, pending formal approval from the Council for Medical Schemes. The information in this brochure does not replace the Scheme Rules. The registered Rules are legally binding and will always take precedence.

NOTES

NOTES

