



BRINGING MEDICAL COVER TO YOU

LA Health offers you affordable cover for your medical expenses as the Scheme of choice for Local Government

A wide choice of comprehensive healthcare benefits to suit everyone's needs

LA Health accommodates and attracts young and older members and our benefits are excellent when compared to others that are on offer to Local Government employees. All our benefit Options offer unlimited in-hospital benefits (subject to clinical management protocols and in some instances at network providers), comprehensive chronic illness benefits and ones for cancer, maternal health, preventative care and HIV and AIDS. These support the millennium development goals for health.

Affordability of our products with overall financial care and control

Over the last number of years we have been able to manage the financial wellbeing of the Scheme in such a way as to ensure contribution increases were low and within a narrow band around the rate of inflation. This gives our members the comfort they need when considering the affordability of the Scheme for their needs.

At the same time LA Health has increased its benefit limits or enhanced benefits year on year.


Practicing excellent corporate governance

The Board of Trustees has adopted the King III governance principles and is working towards providing combined assurance in future reports. A yearly review is performed to determine that the performance of the Board of Trustees remains aligned to these good governance principles.

The Scheme has never failed to complete its annual audits within the required timelines and has indeed been complimented by the Registrar of Medical Schemes for the quality of its Annual Audit process.

Scheme Rules are well maintained and we have always submitted, and received approval for the following year before the start of the yearly Window Period.

The members' reserves are in excess of that which is required by the Council for Medical Schemes, and the Trustees have been able to manage these levels within a targeted range despite huge membership growth since 2005. There are now more than 36 300 LA Health members which means it more than doubled its size since 2005, when there were just under 17 000 members.



Delivering the best possible service to members

Discovery Health, the Scheme's administrator, is constantly recognised in top brands surveys such as those conducted by the Sunday Times and the Financial Institute of Advisories as the undisputed leader in its category in South Africa. Discovery Health's administration processes have also been certified ISO 9001 (International Organisation for standardisation) compliant – which bears testimony to the quality of the organisation's service capability.

Whilst it is good to know what Discovery Health achieved, it is the opinion of our members that count. We regularly ask members to rate the quality of service they received, and on average the score is nine out of a possible 10!

Enhancing wellness of our members in the workplace

LA Health members have access to the Discovery Vitality programme. Using data for more than 1.5 million enrolled persons worldwide, studies have shown that Vitality members who are actively participating in the programme's wellness aspects go to hospital less, spend less when in hospital and when sick and spend less on chronic medicine. These members are healthier than those who do not lead a healthy lifestyle, or when they are ill, their experience is better than those members who are not active participants. This means through Vitality, members have better quality of life. The Scheme supports this programme.

As an LA Health member, you are in the right place at the right time!

Your Trustees are aware that change is a constant factor in the South African healthcare sector and always have your interests at heart when making decisions on behalf of all the LA Health members.

If you are not yet an LA Health member, consider:

1. Our ability to offer a wide choice of comprehensive healthcare benefits to suit everyone's needs
2. The affordability of our products and LA Health's financial track record
3. The Scheme's focus on excellent corporate governance
4. LA Health's ability to deliver the best possible service to members
5. Employers' access to a world-class programme to enhance the wellness of employees and improve their quality of life through Discovery Vitality

JOIN THE MEDICAL SCHEME THAT OFFERS GOOD VALUE WHILE KEEPING YOU HEALTHY. **JOIN LA HEALTH.**

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