



2023 LA ACTIVE

REASONS WHY THE LA ACTIVE OPTION IS THE BEST CHOICE FOR YOU

This Option has a Major Medical Benefit for all in-hospital and large expenses. It provides cover for medicine for Chronic Disease List conditions that form part of the Prescribed Minimum Benefits. It also pays for day-to-day expenses from a Medical Savings Account. Additional cover is provided through the Extended Day-to-day Benefit for GPs, specialists, dentist, acute medicine, radiology, pathology and optical benefits. All planned procedures must be preauthorised.

Prescribed Minimum Benefits

Prescribed Minimum Benefits are paid at cost, subject to clinical criteria. If you go to a KeyCare Network Hospital, the Scheme's Designated Service Provider for PMBs, or a Specialist in the KeyCare hospital or a Discovery Health Network GP or a Premier A or Premier B Specialist admits you, we will pay all claims related to the authorised procedure or treatment in full, even if some of the other providers treating you are not Designated Service Providers. If you do not go to a KeyCare Network Hospital and/or your admitting GP or Specialist is not a DSP provider, the Scheme will pay the PMB claims up to the Scheme Rate only.

Out-of-hospital Prescribed Minimum Benefits are paid in full, subject to the use of the Scheme's Designated Service Providers, or at cost when there are no Designated Service Providers.

Non-PMB Benefits are paid up to 100% of the Scheme Rate, subject to clinical criteria, the use of the Scheme's Designated Providers and applicable limits.

We cover you in an emergency

LA Active covers you for medical emergency transport. We pay for this service from the Major Medical Benefit and there is no overall limit. Call Discovery 911 for authorisation.

Cover for GPs and specialists in and out of hospital

When you're admitted to a hospital, there is no overall limit that applies to GP and specialist visits. We pay up to 100% of the LA Health Rate from the Major Medical Benefit.

We pay for out-of-hospital GP and specialist visits from the Medical Savings Account or the Extended Day-to-day Benefit.

We cover you when you have to go to hospital

Hospitalisation, theatre fees and costs for intensive and high care at private hospitals have no overall limit, but you must obtain preauthorisation from the Scheme for any planned procedures. (You will have a deductible {upfront payment} if you do not preauthorise your planned treatment). We pay these costs from the Major Medical Benefit up to 100% of the LA Health Rate.

You must make use of the services of Designated Service Provider Day Surgery facilities when you need to undergo certain procedures. If you don't, you will have to pay a deductible amount to the facility

You can enjoy the best of care during your pregnancy

No overall limit applies when you're admitted to hospital as long as you get preauthorisation for the admission. We pay certain out-of-hospital benefits for the mother and baby from the Major Medical Benefit, if the mother registers on the Scheme's Maternity Programme. If not registered, all pregnancy-related benefits will be paid from the available benefits in the Medical Savings Account or Extended Day-to-day Benefit.



PATHOLOGY AND RADIOLOGY

IN HOSPITAL	Basic Pathology Services	Paid from the Major Medical Benefit. Unlimited, subject to authorisation and the use of the services of the Scheme's Designated Service Provider
	MRI and CT scans (referred by a specialist); ultrasounds, X-rays, pathology	Paid from Major Medical Benefit. No overall limit, subject to preauthorisation.
	PET scans	Subject to clinical criteria, motivation and authorisation. Paid from Major Medical Benefit
	Endoscopic procedures: gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy (including hospital and related accounts, if done in hospital)	First R3 300 of hospital account paid from Medical Savings Account and the rest of the scope account paid from Major Medical Benefit. Related accounts limited to funds in Medical Savings Account or Extended Day-to-day Benefit, subject to preauthorisation
OUT OF HOSPITAL	MRI and CT scans (referred by a specialist)	First R3 300 of scan account paid from Medical Savings Account and the rest of the account paid from Major Medical Benefit
	Radiology (including X-rays and ultrasounds) and pathology, including point of care pathology testing	Paid from Medical Savings Account or Extended Day-to-day Benefit. Point of care pathology testing subject to test result submission via Scheme accredited devices only. Clinical criteria and guidelines apply
	Endoscopic procedures: gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy	Scopes codes only: Paid from Major Medical Benefit. Unlimited, subject to preauthorisation. Related accounts paid from and limited to funds in the Medical Savings Account/Extended Day-to-day Benefit



PREVENTIVE CARE

Pharmacy screening benefit: Blood glucose, blood pressure, cholesterol and body mass index (BMI) OR Flu vaccination	Paid once per year at the applicable LA Health Rate per qualifying person for a single or basket of these tests obtained at a Network Pharmacy. Payable from Major Medical Benefit, subject to the use of the services of a Designated Service Provider. LDL cholesterol test paid from Major Medical Benefit, subject to clinical criteria. One flu vaccination per beneficiary per year
Screening benefit for children between the ages of 2 and 18: Body Mass Index, including counseling if necessary, basic hearing and dental screenings; and milestone tracking for children between the ages of 2 and 8	Paid once per year at the applicable LA Health Rate per qualifying beneficiary for a single or basket of these tests. Payable from Major Medical Benefit, subject to the use of the services of a Designated Service Provider
Enhanced Screening Benefit for persons 65 years and older: Hearing test, spot vision eye test, frailty assessment and Core assessment	Unlimited, subject to clinical entry criteria and the use of the services of a Network provider. Unlimited, subject to clinical entry criteria and the use of the services of a Network provider. An additional screening assessment for at-risk beneficiaries, subject to the use of the services of an accredited Network GP and certain clinical entry criteria
Other screening tests: Mammogram, Pap Smear, Prostate-Specific Antigen (PSA) or Colorectal cancer screenings	1 Mammogram every 2 years; 1 Pap Smear every 3 years, one PSA test per person per year, one faecal occult blood test or one immunochemical test every 2 years per person for persons aged 45 to 75 years
Benefits Subject to clinical criteria and PMB.	Additional cover for Mammogram, Breast MRI, one BRCA test and repeat Pap Smear or one Colonoscopy (for persons identified by the colorectal screening to be at risk) Consultations paid as described for GPs or Specialists
Vaccinations: Pneumococcal vaccination	One specific, approved pneumococcal vaccine every 5 years for persons under the age of 65 or one vaccine per person per lifetime for persons over the age of 65. Paid from the Major Medical Benefit, subject to clinical criteria



PROSTHESES OR EXTERNAL MEDICAL APPLIANCES

INTERNAL PROSTHESES	
Cochlear implants, implantable defibrillators, internal nerve stimulators and auditory brain implants	Paid from Major Medical Benefit up to R235 100 per person per year, subject to preauthorisation
Shoulder replacement prostheses	Paid from Major Medical Benefit. Unlimited if obtained from the Scheme's Preferred Provider A limit of R45 550 per prosthesis will apply if the Preferred Provider is not used
Major joint replacements, including hip and knee replacements	Paid from the Major Medical Benefit. Subject to the use of the Scheme's DSP hospital. If service is voluntarily obtained at a non-DSP hospital, a 20% co-payment will apply to the hospital account. Devices for hip or knee replacements unlimited from the Scheme's Preferred Provider and limited to R30 900 per device, if obtained from a non-Preferred Provider
Spinal prostheses/devices	Paid from the Major Medical Benefit Unlimited if obtained from the Scheme's Network Provider If the Scheme's Network Provider is not used, limited to R26 250 per level, with an overall limit of R52 500 for two or more levels. Only one procedure per year will be authorised
Other internal prostheses	Paid from Major Medical Benefit, subject to preauthorisation and clinical criteria
EXTERNAL MEDICAL ITEMS	
Crutches, wheelchairs, hearing aids, artificial limbs, stoma bags, etc.	Limited to funds in Medical Savings Account
Oxygen rental	Paid from the Major Medical Benefit in full at the Scheme's Designated Service Provider, subject to preauthorisation. Paid up to the LA Health Rate if not obtained from the Scheme's Designated Provider

RENAL CARE

Dialysis and other renal care-related treatment and educational care (includes authorised related medicine)

Paid from Major Medical Benefit. No overall limit. Subject to a treatment plan and use of the Scheme's Designated Service Provider. Co-payments will apply if the services of the Designated Service Provider are not used

SPINAL CARE AND SURGERY

In and out of hospital management of spinal care or surgery for a defined list of clinically appropriate procedures, which includes Lumbar or Cervical Fusion, Laminectomy or Laminotomy

Paid in full from the Major Medical Benefit from the Scheme's Designated Service Provider, subject to preauthorisation. If services are not obtained from the Scheme's Designated Service Provider, a 20% co-payment applies

Related accounts paid from the Major Medical Benefit

Out of hospital conservative treatment subject to the benefits in a basket of care

SUBSTANCE ABUSE

Alcohol and drug rehabilitation

Prescribed Minimum Benefits. 21 days per person, paid from Major Medical Benefit

Detoxification in hospital

Prescribed Minimum Benefits. Three days per person, paid from Major Medical Benefit

TRAUMA RECOVERY BENEFIT

Cover for specific trauma-related incidents. The benefit is paid up to the end of the year following the one in which the traumatic event occurred.

Benefits are paid according to general Rules applicable to this Benefit Option in terms of Designated Service Providers and clinical entry criteria

Paid from Major Medical Benefit up to 100% of the LA Health Rate up to the following limits per family for the benefits listed below:

Allied and therapeutic healthcare services	M	R8 800
	M + 1	R13 250
	M + 2	R16 500
	M + 3+	R19 850
External medical appliances		R28 900
Hearing aids		R16 100
Prescribed medicine	M	R17 150
	M + 1	R20 300
	M + 2	R24 100
	M + 3+	R29 300
Prosthetic limbs (with no further access to the external medical items limit)		R93 550
Counselling sessions with a Psychologist or social worker for beneficiaries indirectly affected by the trauma incident		6 sessions per beneficiary





WORLD HEALTH ORGANIZATION (WHO) BENEFITS

Benefit for out-of-hospital management and appropriate supportive treatment and care for Global WHO recognised disease outbreaks

1. COVID-19, Subject to PMB
2. Monkeypox

Limited to a basket of care as set by the Scheme per condition
Subject to obtaining the services from the Scheme's preferred providers / DSPs, where applicable, and the condition and treatment meeting certain clinical criteria and protocols

TOTAL MONTHLY CONTRIBUTIONS INCLUDING YOUR MEDICAL SAVINGS ACCOUNT FOR 2023

	 MEMBER	 ADULT	 CHILD DEPENDANT	 MAXIMUM FOR 3 CHILD DEPENDANTS
TOTAL MONTHLY CONTRIBUTIONS	R3 305	R2 222	R1 096	R3 288



Cover for chronic and acute medicine

You have medicine cover for all approved Prescribed Minimum Benefit Chronic Disease List conditions, paid in full from the Major Medical Benefit up to the LA Health Medicine Rate for listed medicine. Medicine that is not on the Scheme's medicine list is paid up to a Chronic Drug Amount.

Prescribed, acute medicine on the preferred medicine list are paid from the available funds in your Medical Savings Account or from the Extended Day-to-day Benefit at 100% of the LA Health Rate for medicine and those on the non-preferred medicine list are paid at 90%.

You also have cover for over-the-counter (schedule 0, 1 and 2) medicine bought at a pharmacy at 100% of the cost from the available funds in your Medical Savings Account or from the Extended Day-to-day Benefit. A sub-limit applies when certain unscheduled supplements are purchased as OTCs.

When you are discharged from hospital after an admission, we pay for take-home medicine from the available funds in your Medical Savings Account or from the Extended Day-to-day Benefit at 100% of the LA Health Rate for medicine on the preferred medicine list and at 90% for medicine on the non-preferred medicine list.

The Scheme pays for the completion of the Chronic Illness Benefit application form by your doctor, if the condition is approved.

We pay for certain preventive screening tests or vaccines

The Major Medical Benefit provides cover for:

- A screening test (to check your blood glucose, blood pressure, cholesterol and body mass index), or a flu vaccination at one of the Scheme's designated service providers or a network pharmacy. We also pay for certain screening tests for seniors and children.
- One specific pneumococcal vaccination in a beneficiary's lifetime for qualifying members.
- Pap smears, mammograms, prostate-specific antigen tests and certain colo-rectal cancer screenings, subject to clinical criteria.

We pay for the consultation and other related costs from your Medical Savings Account. If these are needed as part of Prescribed Minimum Benefit, we pay the costs from the Major Medical Benefit.







We pay these costs from the Major Medical Benefit up to 100% of the LA Health Rate.

World Health Organization (WHO) Outbreak Benefit

The Scheme pays for screening, testing, consultations and other PMB-related COVID-19 treatment and care – whether the care is required in or out of hospital. This includes benefits for vaccinations and the treatment and care of long COVID-19.

The Scheme also provides a basket of care benefits for treatment and care related to Monkeypox.

SCHEDULE OF BENEFITS

 OVERALL ANNUAL LIMITS			
Hospital	No overall limit		
	Member	Spouse/Adult	Child (max 3)
Extended Day-to-day Benefit	R5 598	R3 913	R1 129
Medical Savings Account	R7 632	R5 520	R3 156
 ADVANCED ILLNESS BENEFIT			
Out of hospital palliative care for members with life-limiting conditions, including cancer, subject to PMB	Subject to PMB Paid from the Major Medical Benefit, subject to clinical criteria and authorisation		
 ADVANCED ILLNESS MEMBER SUPPORT PROGRAMME			
For patients with advanced illnesses, requiring support at a time when they are trying to manage their symptoms, and understand their healthcare needs	Paid from Major Medical Benefit. Subject to a basket of care, authorisation, clinical criteria and guidelines		
 AMBULANCE SERVICES			
Emergency Medical Transport	Paid from Major Medical Benefit, up to 100% of the LA Health Rate subject to authorisation No overall limit		
 BLOOD TRANSFUSIONS AND BLOOD PRODUCTS			
Blood transfusions and blood products	Subject to Prescribed Minimum Benefits. Paid from Major Medical Benefit. No overall limit		
 COLORECTAL CANCER CARE AND SURGERY			
In and out of hospital management of colorectal cancer and related surgery	Paid from Major Medical Benefit, up to 100% of the LA Health Rate, subject to authorisation, clinical criteria and management by the Scheme's Designated Service Providers. If the services of a non-DSP provider are used, a 20% co-payment applies. Related accounts paid from Major Medical Benefit		



DENTISTRY

IN HOSPITAL	Maxillo-facial procedures: certain severe infections, jaw-joint replacements, cancer-related and certain trauma-related surgery, cleft-lip and palate repair	Subject to preauthorisation. Paid from Major Medical Benefit. No overall limit												
	Basic dental trauma procedures: for a sudden and unanticipated impact injury because of an accident or injury to teeth and the mouth, resulting in partial or complete loss of one or more teeth that requires urgent care in- or out-of-hospital	Subject to a joint limit of R61 500 per person per year for treatment in- or out-of-hospital. In-Hospital Paid from the Major Medical Benefit. Subject to pre-authorisation, clinical entry criteria, treatment guidelines and protocols. Members will have to make an upfront payment (deductible) to the hospital or Day Clinic <table border="1"><tr><td>Hospital</td><td>Younger than 13 years</td><td>R2 360</td></tr><tr><td></td><td>Older than 13 years</td><td>R5 970</td></tr><tr><td>Day clinics</td><td>Younger than 13 years</td><td>R1 160</td></tr><tr><td></td><td>Older than 13 years</td><td>R3 910</td></tr></table> In- and Out-of-Hospital Dentist and related accounts paid from the Major Medical Benefit, up to 100% of the Scheme Rate Dental appliances and prostheses All dental appliances and prostheses, and the placement thereof, as well as orthodontics (surgical and non-surgical) paid from the Major Medical Benefit.	Hospital	Younger than 13 years	R2 360		Older than 13 years	R5 970	Day clinics	Younger than 13 years	R1 160		Older than 13 years	R3 910
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Specialised dentistry	Members will have to make an upfront payment (deductible) <table border="1"><tr><td>Hospital</td><td>Younger than 13 years</td><td>R2 360</td></tr><tr><td></td><td>Older than 13 years</td><td>R5 970</td></tr><tr><td>Day clinics</td><td>Younger than 13 years</td><td>R1 160</td></tr><tr><td></td><td>Older than 13 years</td><td>R3 910</td></tr></table> Hospital and related accounts paid from the Major Medical Benefit, up to 100% of the LA Health Rate. Related, non-hospital accounts (for dentists, anaesthetists, etc), subject to a limit of R26 360 per person per year	Hospital	Younger than 13 years	R2 360		Older than 13 years	R5 970	Day clinics	Younger than 13 years	R1 160		Older than 13 years	R3 910	
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	Older than 13 years	R5 970												
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Basic dentistry	Members will have to make an upfront payment (deductible) <table border="1"><tr><td>Hospital</td><td>Younger than 13 years</td><td>R2 360</td></tr><tr><td></td><td>Older than 13 years</td><td>R5 970</td></tr><tr><td>Day clinics</td><td>Younger than 13 years</td><td>R1 160</td></tr><tr><td></td><td>Older than 13 years</td><td>R3 910</td></tr></table> Hospital account paid from the Major Medical Benefit, up to 100% of the LA Health Rate. Related, non-hospital accounts (for dentists, anaesthetists, etc), paid from and limited to available funds in the Medical Savings Account and the Extended Day-to-day Benefit	Hospital	Younger than 13 years	R2 360		Older than 13 years	R5 970	Day clinics	Younger than 13 years	R1 160		Older than 13 years	R3 910	
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	Older than 13 years	R3 910												
OUT OF HOSPITAL	Specialised dentistry	Paid from and limited to funds in Medical Savings Account and Extended Day-to-day Benefit												
	Basic dentistry	First R4 275 per family per year paid from Major Medical Benefit. Thereafter, paid from and limited to funds in Medical Savings Account and Extended Day-to-day Benefit												



GPS AND SPECIALISTS

IN HOSPITAL		Paid from Major Medical Benefit up to 100% of the LA Health Rate. No overall limit
	GP and specialist visits: actual, virtual and tele consultations or emergency room visits	Paid from Medical Savings Account or Extended Day-to-day Benefit
OUT OF HOSPITAL	Virtual paediatrician consultations for children aged 14 years and younger from a network paediatrician consulted in the six months before the virtual consultation	Paid from the Major Medical Benefit once the Medical Savings Account and Extended Day-to-day Benefits are depleted. Subject to clinical criteria
	Trauma-related casualty visits for children when normal day-to-day benefits are exhausted	Two trauma-related casualty visits (from the Hospital Benefit) for children aged 10 and under, once the Medical Savings Account and Extended Day-to-day Benefit have been depleted. This includes the cost of the consultation, facility fees and all consumables
	International clinical review consultations	Paid from the Major Medical Benefit to a maximum of 50% of the cost of the consultation Subject to preauthorisation



HIV OR AIDS

HIV prophylaxis (rape or mother-to-child transmission)	Prescribed Minimum Benefits. Paid from Major Medical Benefit. No overall limit
HIV- or AIDS-related illnesses	Prescribed Minimum Benefits. Paid from Major Medical Benefit. No overall limit, subject to clinical entry criteria and HIVCare Programme protocols
HIV- or AIDS-related consultations	Prescribed Minimum Benefits. Covered with no overall limit from the Scheme's Designated Service Provider. A 20% co-payment applies if the services of a non-DSP are used



HOME-BASED CARE

Home-based care for clinically appropriate chronic and acute treatment and conditions that can be treated at home, including clinically appropriate monitoring devices

Paid from Major Medical Benefit up to 100% of the LA Health Rate
Subject to authorisation, clinical criteria and management by the Scheme's Designated Service Providers and benefits defined in a basket of care



HOSPITALS

ALL PLANNED PROCEDURES MUST BE PREAUTHORISED

Pre-operative Assessment for the following major surgeries: Arthroplasty, colorectal surgery, coronary artery bypass graft, radical prostatectomy and mastectomy

Paid once per hospital admission from the Major Medical Benefit up to 100% of the LA Health Rate according to a benefit basket. Subject to authorisation and/or approval and the treatment meeting the Scheme's clinical entry criteria, treatment guidelines and protocols.

HOSPITALISATION, THEATRE FEES, INTENSIVE AND HIGH CARE

Hospitals
Prescribed Minimum Benefit-related treatment and procedures

No overall limit. Paid from the Major Medical Benefit. Subject to preauthorisation and clinical guidelines
Emergency in-hospital care subject to Prescribed Minimum Benefits
Paid at 100% of the cost for services provided in a KeyCare Network Hospital, the Scheme's Designated Service Provider for Prescribed Minimum Benefits, when a Specialist in the KeyCare hospital, a Discovery Health Network GP or a Premier A or Premier B Specialist admits the member
If Prescribed Minimum Benefit-related services are not obtained at a Designated Service Provider Hospital and the admitting doctor is not a Designated Service Provider, PMB claims will be paid up to the LA Health Rate only
Non-Prescribed Minimum Benefit planned in-hospital treatment and procedures: paid up to 100% of the LA Health Rate

Day surgery procedures

Defined list of day surgery procedures paid from Major Medical Benefit, up to 100% of the LA Health Rate, subject to authorisation, clinical criteria and the services being obtained at a facility in the Scheme's Designated Service Provider Network. If the services of non-Designated Service Providers are used voluntarily, a R6 300 deductible applies



MATERNITY BENEFIT

IN HOSPITAL

Paid from the Major Medical Benefit, up to 100% of the LA Health Rate. Subject to preauthorisation

OUT OF HOSPITAL

Maternity Programme

Paid from the Major Medical Benefit, up to 100% of the LA Health Rate. Subject to registration on the Programme. If not registered on the Programme, benefit for mother and baby subject, and limited to benefits from Medical Savings Account and Extended Day-to-day Benefit

Cover during Pregnancy

Antenatal visits, ultrasounds and scans, selected blood tests, pre- or post-natal classes, GP and Specialist consultations

- 8 Antenatal consultations with a gynaecologist, GP or midwife
- One Nuchal translucency or one non-invasive prenatal test (NIPT) or one T21 Chromosome test, subject to clinical entry criteria
- Two 2D ultrasound scans
- A defined basket of blood tests
- 5 pre- or post-natal classes or consultations with a registered nurse

Cover for the newborn baby for up to two years after birth

2 visits to a GP, paediatrician or ear, nose and throat (ENT) specialist

Cover for the mother of the newborn baby for up to two years after the birth

- A post-birth consultation at a GP or gynaecologist for post-natal complications
- One nutritional assessment at a dietitian
- Two mental health consultations with a counsellor or psychologist
- One lactation consultation with a registered nurse or lactation specialist

Antenatal classes

If not registered on the Maternity Programme: Limited to funds in the Medical Savings Account

Doulas

Services rendered by Doulas

Paid from the Medical Savings Account



MEDICINE

Prescribed Minimum Benefit Chronic Disease List conditions (subject to benefit entry criteria and approval)

We will pay your approved medicine in full if it is on our medicine list (formulary), if it is not we will pay for it up to a set monthly amount, called the Chronic Drug Amount (CDA). If you use more than one medicine from the same medicine category, we will pay up to the monthly CDA, whether they are on the medicine list or not

Diabetes Care and Cardio Care Disease Management Programmes

Up to 100% of the LA Health Rate for non-PMB and other GP-related services covered in a treatment basket, subject to registration on the Chronic Illness Benefit and referral by the Scheme's Network GP
Paid from the Major Medical Benefit

Continuous blood glucose monitoring

Subject to registration on the Scheme's Diabetes Management Programme, authorisation and clinical criteria
Readers and/or transmitters paid from the Medical Savings Account, limited to R4 630 per device. Paid from Medical Savings Account
Sensors paid from MMB, limited to R1 660 per beneficiary per month, from a DSP pharmacy. The following annual co-payments apply: Adult beneficiary R830 / Paediatric beneficiary R1 660

Prescribed/acute medicine

Paid from and limited to funds in the Medical Savings Account or Extended Day-to-day Benefit. Paid at 100% of the LA Health Rate for medicine on the preferred medicine list and at 90% for medicine on the non-preferred medicine list



MEDICINE

Medicine bought over-the-counter at a pharmacy (schedule 0, 1 and 2) and generic or non-generic	Subject to authorisation and Prescribed Minimum Benefits. Paid from Major Medical Benefit at the LA Health Medicine Rate up to R1 670 per person per year with a variable co-payment up to a maximum of 20% of the cost of the medicine or technology, based on the actual condition and medicine applied for, for non-prescribed Minimum Benefits
Take-home medicine (when discharged from hospital) TTOs	Limited to funds in the Medical Savings Account or Extended Day-to-day Benefit. Paid at 100% of the LA Health Rate for medicine on the preferred medicine list and at 90% for medicine on the non-preferred medicine list



MENTAL HEALTH

Prescribed Minimum Benefits	A maximum of 21 days in hospital per person or a maximum of 15 out of hospital psychologist or psychiatrist contacts paid from Major Medical Benefit at a DSP. The in-hospital treatment days and/or the out of hospital contacts accumulate to an overall allowance of 21 treatment days Psychiatric care subject to preauthorisation and case management. A 20% co-payment applies if the services are voluntarily obtained at a non-DSP
Out-of-hospital: Psychologists, psychiatrists, art therapy and social workers (non-PMB)	Limited to funds in the Medical Savings Account, subject to Prescribed Minimum Benefits
Out-of-hospital: Disease management for major depression for members registered on the Mental Health Care Programme	Up to 100% of the LA Health Rate for non-PMB GP and other related services covered in a treatment basket of care, subject to clinical criteria and referral by the Scheme's Network GP. Paid from the Major Medical Benefit



ONCOLOGY (CANCER-RELATED CARE)

Advanced Illness Member Support Programme for patients with advanced illnesses, requiring support at a time when they are trying to manage their symptoms, and understand their healthcare needs	Paid from Major Medical Benefit Subject to a basket of care, authorisation, clinical criteria and guidelines
Oncology Programme (including chemotherapy and radiotherapy)	No overall limit in a 12-month cycle, subject to approval of a treatment plan and the use of the services of the Scheme's DSP. All oncology claims accumulate to a threshold of R228 000. Before the threshold is reached, non-PMB claims pay up to the LA Health Rate and thereafter a 20% co-payment applies. Prescribed Minimum Benefits are paid in full without any co-payments
Oncology-related PET scans	Paid from the Major Medical Benefit, subject to the Oncology threshold of R228 000 in a 12-month cycle. Scan must be done at the Scheme's Designated Service Provider, subject to preauthorisation. A 20% deductible will apply from R1 if the services of a Designated Service Provider is not used
Stem cell transplants	You have access to local and international bone marrow donor searches and transplants up to the agreed rate. Your cover is subject to clinical protocols, review and approval



OPTICAL

Optometry consultations	Limited to funds in the Medical Savings Account or Extended Day-to-day Benefit
Spectacles, frames, contact lenses and refractive eye surgery	Limited to funds in the Medical Savings Account or Extended Day-to-day Benefit



ORGAN TRANSPLANTS

Hospitalisation and harvesting of organ for donor transplants	Paid from the Major Medical Benefit in full at the Scheme's Designated Service Provider, subject to preauthorisation and Prescribed Minimum Benefits. Claims paid up to the LA Health Rate if non-DSP services are used
Medicine for immuno-suppressive therapy	Paid according to Prescribed Minimum Benefits, subject to the Chronic Illness Benefit Chronic Drug Amount



OTHER SERVICES

IN HOSPITAL	Auxiliary services (physiotherapy, occupational therapy, audiology, psychology, etc)	Paid from Major Medical Benefit, subject to preauthorisation and clinical criteria
	Auxiliary Services (physiotherapy, occupational therapy, audiology, psychology, etc)	Limited to funds in the Medical Savings Account
OUT OF HOSPITAL	Alternative healthcare practitioners (chiropractors, homeopaths, naturopaths and chiropractors)	Limited to funds in the Medical Savings Account
	Nurse practitioners	Limited to funds in the Medical Savings Account
	Unani-Tibb therapy	Paid from Medical Savings Account



WHAT WE



do not cover

(EXCLUSIONS)

There are certain medical expenses and other costs the Scheme does not cover, except when it is a Prescribed Minimum Benefit. 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 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) and healthcare services related to gender reassignment
- Breast reductions and implants
- Treatment for obesity
- Treatment for infertility, subject to Prescribed Minimum Benefits
- Frail care
- Experimental, unproven or unregistered treatment or practices.

The purchase of the following, unless prescribed

- applicators, toiletries and beauty preparations
- bandages, cotton wool and other consumable items
- patented foods, including baby foods
- tonics, slimming preparations and drugs
- household and other biochemical remedies
- anabolic steroids
- sunscreen agents.

Unless otherwise decided by the Scheme, benefits in respect of these items, on prescription, are limited to one month's supply for each prescription or repeat thereof.

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.

This is a summary of the LA Active benefits and features, submitted to the Registrar of Medical Schemes. If there is any discrepancy between this document and the registered Rules, the Rules will always apply.

● Client Services 0860 103 933 ● Fax 011 539 7276 ● www.lahealth.co.za ● service@discovery.co.za ● Report fraud anonymously on 0800 004 500

