

LA FOCUS

2019




ABOUT THIS **BENEFIT OPTION**

Reasons why the LA Focus 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. Basic dentistry, in- or out-of-hospital, is also paid from the Major Medical Benefit if these services are obtained from a dentist in the LA Focus Dental Network. Other day-to-day expenses are paid from a Medical Savings Account.

We will pay hospital costs in full at any LA Focus network hospital. These are all hospitals in a province with a coastline and specific hospitals in the remaining South African provinces. If you do not use the services of one of the network hospitals for planned procedures, you will have to pay a portion of the costs from your own pocket (deductible). All planned procedures and other high cost treatment must be preauthorised.

 Prescribed Minimum Benefits are paid at cost, subject to clinical criteria and the use of the services of the Scheme's 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 pay these costs from the Major Medical Benefit up to 100% of the LA Health Rate.



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 at a hospital in the LA Focus Network. 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.

We pay for the prescribed and acute medicine on the preferred medicine list in full up to the LA Health Rate for medicine and those on the non-preferred medicine list are paid at 90% from your Medical Savings Account.

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.

When you are discharged from hospital after an admission, we pay for take-home medicine from the available funds in your Medical Savings Account at 100% of the LA Health Rate for medicine on the preferred medicine list and at 90% for medicine that is not on the 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 cover you in an emergency

LA Focus covers you for 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 in the LA Focus Hospital Network, 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



Basic dentistry, in- or out-of-hospital paid by the Scheme

If you make use of the services of a dentist in the LA Focus Dental Network, we pay for basic dental services such as fillings, extractions and even dentures (every four years) from the Major Medical Benefit. If you make use of the services of a non-network dentist, all out-of-hospital dentistry pays from your Medical Savings Account, and the specific rules and limits for related services apply for in-hospital treatment.



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.
- One specific pneumococcal vaccination in a beneficiary's lifetime, for qualifying members.
- Pap smear, mammograms and prostate-specific antigen tests, subject to clinical criteria.

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



We cover you when you have to be admitted to hospital







Hospitalisation, theatre fees and costs for intensive and high care at private hospitals in the LA Focus Hospital Network 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 have your planned procedure done in a non- network hospital).















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 Rate for medicine on the medicine list. Medicine that is not on the medicine list is paid-up to a Chronic Drug Amount.


SCHEDULE OF BENEFITS


 Overall annual limits	Hospital	No overall limit applies. Members must use network hospitals		
	Medical Savings Account	Member	Spouse/Adult	Child (max 3)
 R6 744	R6 744	R4 356	R1 980	
 Ambulance services	Emergency transport	Paid from Major Medical Benefit up to 100% of the LA Health Rate subject to authorisation. No overall limit applies		
 Blood transfusions and blood products	Blood transfusions and blood products	Subject to Prescribed Minimum Benefits. Paid from Major Medical Benefit. No overall limit applies		
 Dentistry	In-hospital	Maxillo-facial procedures: certain severe infections, jaw-joint replacements, cancer-related and certain trauma-related surgery, cleft-lip and palate repairs	Subject to Prescribed Minimum Benefits. Paid from Major Medical Benefit. No overall limit	
		Specialised dentistry	Members will have to make an upfront payment (deductible) for all specialised dentistry performed in-hospital	
	Out-of-hospital	Specialised dentistry	Paid from and limited to funds in Medical Savings Account. Any basic dentistry services provided by a dentist in the LA Focus Dental Network as part of the specialised dentistry procedure, are paid from the Major Medical Benefit	
		Basic dentistry, including one set of plastic dentures per person once every four years from a dentist in the LA Focus dental network	Unlimited and paid from Major Medical Benefit, subject to a list of procedures, if performed by a dentist in the LA Focus Dental Network. If a non-network dentist is used, paid from the Medical Savings Account	
In-hospital	Specialised dentistry	Members will have to make an upfront payment (deductible)		
	Basic dentistry	Members will have to make an upfront payment (deductible)		
Out-of-hospital	Specialised dentistry	Paid from and limited to funds in Medical Savings Account. Any basic dentistry services provided by a dentist in the LA Focus Dental Network as part of the specialised dentistry procedure, are paid from the Major Medical Benefit		
	Basic dentistry, including one set of plastic dentures per person once every four years from a dentist in the LA Focus dental network	Unlimited and paid from Major Medical Benefit, subject to a list of procedures, if performed by a dentist in the LA Focus Dental Network. If a non-network dentist is used, paid from the Medical Savings Account		
 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 in the doctor's rooms, hospital emergency room visits or virtual GP consultations.	Paid from Medical Savings Account	
	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 has been depleted. Subject to clinical criteria	
		International clinical review consultations	Paid from the Major Medical Benefit to a maximum of 50% of the cost of the consultation. Subject to preauthorisation	
Trauma-related casualty visits for children when normal day-to-day benefits are exhausted	Paid from Major Medical Benefit		Two trauma-related casualty visits at a provider in the Scheme's Casualty Network for children aged 10 and under, once the members' Medical Savings Account has been depleted. Includes the cost of the emergency casualty consultation, facility fees and all consumables	


 HIV or AIDS	HIV- prophylaxis (rape or mother-to-child transmission)	Prescribed Minimum Benefits. Paid from Major Medical Benefit. No overall limit, subject to clinical entry criteria and certain protocols
	HIV- or AIDS-related illnesses	Prescribed Minimum Benefits. Paid from Major Medical Benefit. Unlimited, subject to HIVCare Programme protocols. If the services of non-Designated Service Providers are used voluntarily, a 20% co-payment will apply
	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	Wound care, end-of-life care, IV infusions and postnatal care	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
 Hospitals (all planned procedures must be preauthorised)	Hospitalisation, theatre fees, intensive and high care	
	Hospitals in the LA Focus Hospital Network In hospital services obtained out of hospital, subject to preauthorisation	No overall limit, subject to preauthorisation. A deductible applies if non-network hospitals are used for planned procedures
 Maternity benefit	In-hospital	Paid from the Major Medical Benefit, up to 100% of the LA Health Rate. Subject to preauthorisation
	Out-of-hospital	<p>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, benefits for mother and baby are subject, and limited to the Medical Savings Account.</p> <p>Cover during Pregnancy Antenatal visits, ultrasounds and scans, selected blood tests, pre- or post-natal classes, GP and Specialist consultations</p> <ul style="list-style-type: none"> • 8 Antenatal consultations with a gynaecologist, GP or midwife • One Nuchal translucency or non-invasive prenatal test (NIPT), subject to clinical entry criteria • 2 2D ultrasound scans • A defined basket of blood tests • 5 pre- or post-natal classes or consultations with a registered nurse <p>Cover for the newborn baby for up to two years after birth</p> <p>Cover for the mother of the newborn baby for up to two years after the birth</p> <ul style="list-style-type: none"> • 2 visits to a GP, paediatrician or ear, nose and throat (ENT) specialist • A post-birth consultation at a GP or gynaecologist for post-natal complications • One nutritional assessment at a dietician • 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	Paid from the Medical Savings Account
	Services rendered by Doulas	
 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 that has similar chemical structures or therapeutic effects, we will pay up to the monthly CDA, whether they are on the medicine list or not
	Diabetes and Cardiovascular Disease Management Programme	Up to 100% of the LA Health Rate for a basket of care, subject to registration on the Chronic Illness Benefit and referral by the Designated Service Provider for GP-related care. Paid from the Major Medical Benefit in addition to the normal PMB CDL benefits, baskets of care and clinical criteria
	Prescribed/acute medicine	Paid from the Medical Savings Account 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 bought over-the-counter at a pharmacy (schedule 0, 1 and 2) and generic or non-generic, whether prescribed or not	Limited to funds in Medical Savings Account, paid up to 100% of the cost
	Take-home medicine (when discharged from hospital) TT@s	Limited to funds in the Medical Savings Account and 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	In-hospital	Psychiatric hospitals, subject to preauthorisation and case management	Prescribed Minimum Benefits. 21 days per person per year from the Scheme's Designated Service Provider. A 20% car payment applies if the services of a non-Designated Service Provider is used voluntarily.
	Out-of-hospital	Psychologists, psychiatrists, art therapy and social workers	Limited to funds in the Medical Savings Account, subject to Prescribed Minimum Benefits
 Oncology (cancer-related care)		Oncology Programme, including chemo- and radiotherapy	No overall limit in a 12-month cycle, subject to approval of a treatment plan, paid up to the LA Health Rate. All claims accumulate to a threshold of R228 000. A 20% co-payment applies after this. Prescribed Minimum Benefit-related oncology care is paid in full without any co-payments
		PET scans	No overall limit in a 12-month cycle. Scan must be done at the Scheme's Designated Service Provider, subject to preauthorisation. A co-payment of R3 440 will apply if a Designated Service Provider is not used
		Stem cell transplants	You have access to local and international bone marrow donor searches and transplant up to the agreed rate. Your cover is subject to clinical protocols, review and approval.
		Advanced Illness Benefit for patients with end-of-life stage cancer	Paid from Major Medical Benefit. Subject to a basket of care and registration on the Oncology Management Programme by the treating doctor
 Optical		Optometry consultations	Limited to funds in the Medical Savings Account
		Spectacles, frames, contact lenses and refractive eye surgery	Limited to funds in the Medical Savings Account
 Organ transplants		Hospitalisation and harvesting of organ for transplant	No overall limit. Related accounts paid at 100% of the LA Health Rate, subject to Prescribed Minimum Benefits, preauthorisation and the use of the Scheme's Designated Service Provider
		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
	Out-of-hospital	Alternative healthcare practitioners (chiropractors, homeopaths, naturopaths and chiropractors)	Limited to funds in the Medical Savings Account
		Auxiliary Services (physiotherapy, occupational therapy, audiology, psychology, etc)	Limited to funds in the Medical Savings Account
		Nurse practitioners	Limited to funds in the Medical Savings Account
		Unani-Tibb therapy	Limited to funds in the Medical Savings Account
 Pathology and Radiology	In-hospital	MRI and CT scans (referred by a specialist), ultrasounds, X-rays, pathology	Paid from Major Medical Benefit. No overall limit. Subject to preauthorisation. Basic pathology subject to the use of the services of a Designated Service Provider
		Endoscopic procedures: gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy (including hospital and related, non-hospital accounts, if done in-hospital)	First R2 700 of the scan paid from and limited to funds in Medical Savings Account and the rest of the account paid from Major Medical Benefit. Related accounts limited to funds in the Medical Savings Account. Subject to preauthorisation
	Out-of-hospital	MRI and CT scans	First R2 700 of the scan paid from Medical Savings Account and the rest of the account paid from Major Medical Benefit. Subject to preauthorisation
		Radiology (including X-rays and ultrasounds) and pathology	Limited to funds in the Medical Savings Account
		Endoscopic procedures: gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy	Paid from Major Medical Benefit. Unlimited, subject to preauthorisation
 Preventive care		Pharmacy Screening Benefit at a network pharmacy: blood glucose test, blood pressure test, cholesterol test and body mass index OR One flu vaccination	Paid once per year from the Major Medical Benefit per qualifying person for a single or basket of these tests. This is covered from the Major Medical Benefit only if a Designated Service Provider is used HbA1C and LDL tests, unlimited and paid from Major Medical Benefit, subject to clinical criteria
		Screening benefit at other providers: mammogram, Pap smear, prostate-specific antigen test	Limited to one Pap smear every three years, one mammogram every two years and one prostate-specific antigen test per person per year, paid from Major Medical Benefit. Consultations, other related costs and procedures paid from Medical Savings Account, unless it is a Prescribed Minimum Benefit. More frequent PAP smear and Mammogram testing, MRI breast scans and once off BRCA testing subject to clinical criteria and authorisation
		Pneumococcal vaccination	Eligible members have access to one specific approved pneumococcal vaccine per lifetime paid from the Major Medical Benefit
		Screening benefit for children between the ages of two and 18: Body Mass Index, including counseling if necessary, basic hearing and dental screenings; and milestone tracking for children between the ages of two and eight years old	Paid once per year from the Major Medical Benefit per qualifying beneficiary for a single or basket of these tests. This is covered from the Major Medical Benefit only if a Designated Service Provider is used













 Prostheses or external medical items	Internal prostheses	
	Cochlear implants, implantable defibrillators, internal nerve stimulators and auditory brain implants	Paid from Major Medical Benefit up to R223 700 per person per year, subject to preauthorisation
	Other internal prostheses	Paid from Major Medical Benefit subject to preauthorisation and clinical criteria
	Shoulder replacement prostheses	Unlimited and paid from the Major Medical Benefit if obtained from the Scheme's Preferred Provider. A limit of R41 700 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 000 per device, if obtained from a non-Preferred Provider
	Spinal devices	Unlimited and paid from Major Medical Benefit if obtained from the Scheme's Network provider. If the Scheme's Network Provider is not used, limited to R25 500 per level, with an overall limit of R51 000 for two or more levels. Only one procedure per year will be authorised
	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. Services from non-Designated Service Providers will be paid up to the LA Health Rate only.	

 Renal care	Includes dialysis and other renal care-related treatment and educational care (includes authorised related medicines)	No overall limit, subject to a treatment plan and use of the Scheme's Designated Service Provider, National Renal Care. Co-payments will apply if the network is not used
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 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

 Terminal Care Benefit	Hospice (excluding frail care)	Prescribed Minimum Benefits. Paid from the Major Medical Benefit. Subject to clinical entry criteria and preauthorisation
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 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.	Paid from the Major Medical Benefit up to 100% of the LA Health Rate per family up to the following limits for the benefits listed below:		
	Benefits are paid according to general Rules applicable to this Benefit Option in terms of Designated Service Providers and clinical entry criteria.	Allied and therapeutic healthcare services	M	R 7 350
			M + 1	R11 100
			M + 2	R13 800
			M + 3+	R16 650
		External medical appliances		R27 400
		Hearing aids		R14 100
		Prescribed medicine	M	R14 400
			M + 1	R17 000
		M + 2	R20 200	
		M + 3+	R24 550	
	Prosthetic limbs		R82 000	
	(with no further access to the external medical items limit)			








Total monthly contributions including your Medical Savings Account for 2019				
	 MEMBER	 ADULT	 CHILD DEPENDANT	 +2 MAXIMUM FOR 3 CHILD DEPENDANTS
TOTAL MONTHLY CONTRIBUTIONS	R2 247	R1 453	R661	R1 983
40% in-service member's portion of contributions if a 60% subsidy applies. Maximum subsidy of R4 218.17				
				R 898
				R1 480
				R1 744
				R2 008
				R2 273
				R1 163
				R1 427
				R1 692

LA Focus contributions








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 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
-  CT angiogram of the coronary vessels and CT colonoscopy

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 Focus 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.

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