Offering more than risk and retirement solutions, because we care ...
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Liberty Corporate is committed to providing our clients with a holistic range of employee benefits solutions. We have negotiated an extended menu of business-related and value-added services through an external professional services provider, available to all Liberty Corporate clients, fund members, their spouses and dependants under the age of 21.

These value-added services are free and available 24 hours a day, 365 days a year in the member’s language of choice. To qualify for these services a client simply has to have a single Liberty Corporate risk or investment fund product.

<table>
<thead>
<tr>
<th>Emergency Medical Information, Advice and Referral Hotline</th>
<th>Emergency Ambulance Service</th>
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<tbody>
<tr>
<td>Legal Advice</td>
<td>Trauma Assistance Helpline</td>
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</tbody>
</table>

The above services are facilitated through Liberty Corporate but provided by Cims South Africa (Pty) Ltd.
24-Hour Emergency Medical Information

**Medical Information, Advice and Referral Hotline**

The Medical Information, Advice and Referral Hotline will assist members living in rural areas with limited access to medical resources, or where there might be basic medical facilities only with limited access to medical practitioners. The Medical Information, Advice and Referral Hotline is attended by a team of medical personnel, offering professional advice via telephone - 24 hours a day, 365 days a year - without the member having to leave home.

The medical personnel have access to a comprehensive computerised medical information system. This ensures that the correct information is provided and that the relevant options regarding advice and response are correctly assessed.

All medical personnel are expertly trained, which necessitates being able to obtain as much information as possible from the caller, who is often in a difficult situation and panic stricken. They will make accurate assessments, give the correct advice, and ensure that the appropriate level of emergency response is summoned quickly.

The computer-generated protocols, sourced both internationally and locally, have been specially adapted and the medical personnel are required to operate strictly within the parameters of these well-defined guidelines.

- Essential medical advice and assistance via an instant medical information database
- Fully computerised, extensive poison, emergency and drug databases
- Step by step guidance through an emergency or crisis situation, e.g. CPR
- Medical advice regarding pre-trip and post-trip medications and precautions whilst travelling locally and internationally
- Explanation and interpretation of terminology in relation to diagnostic test results
- General emergency and non-emergency information, e.g. allergy and immunology information, as well as the recommended approach to take regarding infectious diseases
- Lifestyle advice, e.g. obesity, infant care, immunisation, epilepsy, etc.
- Generic medication advice
- Non-life-threatening emergencies, such as:
  - The implications of diagnoses, diagnostic and laboratory tests and medical procedures (such as operations and consultations), any aches, pains or health problems, treatment of minor ailments, pregnancy
  - Baby and child care and general medical information
The following services will be provided as a result of your involvement in a Medical Emergency; subject to the limits of the Benefit Table:

**Emergency Medical Advice and Assistance Hotline**

In addition to the general medical advice service, one call to the same number will prompt medical operators to guide you through a medical crisis situation, provide emergency advice and arrange the 24-hour Alarm Centre Doctor on your behalf, to provide you with the necessary care and support.

This service includes referrals to crisis helplines in case of:

- Family and Domestic Abuse
- Rape
- Trauma
- Child Abuse
- Suicide Hotline – Lifeline
- Poison Hotline – In-house

**Emergency Medical Response to the scene of an Emergency (Primary Response)**

An appropriate method of road and/or air response, depending on which is the most medically suitable and logistically possible, will be dispatched. An ambulance, a rapid response vehicle or a helicopter (all of which are manned by appropriately qualified and experienced emergency care practitioners, paramedics or doctors) will be dispatched to the scene of the medical emergency. Proper lifesaving support will be provided and the member/s will be stabilised (if necessary), prior to being transported to the closest suitable medical facility.

**Medical Transportation - Prior to hospital admission**

Should you be involved in a Medical Emergency, we will arrange and pay (as specified in the Benefit Table) for Emergency Medical Transportation, if required under appropriate medical supervision, to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, your state of health, fitness to travel and other considerations, including, but not limited to, airport availability, weather conditions and distance to be covered, as assessed by the doctor and support staff, will determine whether transport will be provided by medically-equipped fixed-wing air ambulance, helicopter, scheduled commercial flight or road ambulance.

**Inter-hospital Transfer**

An inter-hospital or Inter-facility transfer is defined as one-way transportation of a patient by road or air ambulance, whichever is most medically suitable in the opinion of the doctor, to a more appropriate or suitable medical facility to manage the member’s condition.

**Upgrade Transfer**

If your doctor, in consultation with the attending doctor, determines that you should be transferred (one-way) and admitted to an alternate medical facility, because the necessary treatment cannot be continued at the present facility, we will arrange and pay (as specified in the Benefit Table) for transportation costs to the closest facility where the treatment can be continued after you have been stabilised. This does not include diagnostic transfers for procedures or investigations.

**Downgrade Transfer**

Transfer to a step-down medical facility will only be approved on a medically justified basis as authorised by the doctor. This transfer will be to the most suitable and closest facility to the hospital where you are currently admitted. If approved, members requiring stretcher transportation under medical supervision, being transferred to a frail care or a step-down facility, such as Hospice or a rehabilitation centre, will be allowed a maximum of one transfer per hospital event.
**Medical Repatriation**

In the event of your hospitalisation outside of your home town, (greater than 100 km from place of residence), we will arrange and pay (as specified in the Benefit Table) for repatriation to a hospital in or near your home town. Repatriation must be recommended by the doctor as being medically justified (patient requires more than seven days’ hospitalisation on admission and will the need for more than seven days’ hospitalisation in their home town) and the need for medical supervision during the transfer. We will also, at our sole discretion, determine the means of transportation and timing of the repatriation.

**Escorted Return of Minors**

In the event of your minor children being stranded as a result of your hospitalisation, we will arrange and pay for their transportation, under supervision where necessary, into the care of a person nominated by you, within South Africa.

**In-hospital Medical Monitoring**

We will monitor your medical condition for the duration of your hospitalisation outside of your home town. If required, we will keep a nominated family member or business colleague informed of your medical progress.

**Compassionate Visits**

Should you be hospitalised outside your home town for a period exceeding five consecutive days, we will arrange and pay (as specified in the Benefit Table) for economy class transportation of a close relative to visit you.

**Exclusions**

Intentional self-inflicted injuries

**Benefit Table**

<table>
<thead>
<tr>
<th>Member</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Advice and Assistance Hotline</td>
<td>24-hour advice via telephone</td>
</tr>
<tr>
<td>Referrals to Crisis Helplines</td>
<td></td>
</tr>
<tr>
<td>Emergency Medical Response</td>
<td>Financially unlimited</td>
</tr>
<tr>
<td>Medical Transportation</td>
<td>Full cost, subject to NHRPL rates</td>
</tr>
<tr>
<td>Inter-Hospital Transfer</td>
<td></td>
</tr>
<tr>
<td>Medical Repatriation</td>
<td></td>
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<tr>
<td>In-Hospital Medical Monitoring</td>
<td>24-hour service</td>
</tr>
<tr>
<td>Compassionate Visits</td>
<td>Up to R 2,000 per event</td>
</tr>
</tbody>
</table>
R 5,000 Guaranteed Hospital Admission

Prior to admission as an “in-patient”, medical establishments may require patients who do not have a medical aid or hospital plan, or proof thereof, to make a cash deposit payment or demand a bank-guaranteed cheque.

In the event of a life-threatening medical emergency, this process could cause a delay in life-saving treatment and hospital admission may even be denied, which could result in death. Guaranteed Hospital Admission, an automatic and further benefit of the Medical Emergency Ambulance Service, will allow you access to suitable medical facilities and swift hospital admittance.

In case of an accidental, unforeseen, life-threatening medical emergency resulting in hospitalisation, we will provide a hospital admission guarantee for hospitalisation up to a maximum of R 5,000 per beneficiary per annum.

The admitting hospital must contact our Call Centre to request this guarantee, which will be issued directly to the hospital’s admission department.

Legal Advice

When members are faced with legal demands that could have a major impact on their financial and emotional well-being, they can rely on the Legal Assistance Helpline to assist them with their legal rights and how to enforce these.

The Legal Assistance Helpline is offered to members 24 hours a day, 365 days a year, and is operated by qualified and registered attorneys, equipped to provide the following assistance within South Africa:

- Personal legal advice as to how one should handle legal proceedings and the interpretation of legal options
- National network of attorneys providing advice on domestic, transport and personal issues
- Information with regard to legal rights and how to enforce them
- Bail assistance
- Furnishing of standard wills
- Assistance and documentation with “self-help services”, e.g. small claims court, unopposed divorces, registration of closed corporations, etc.
- Referrals to appropriate and approved legal practitioners from a Legal Advisory Panel of specialists; consisting of advocates, attorneys, legal academics and various consultants
- Pro forma documents
Advice is provided in all areas of the law, including:
- Matrimonial (engagements, marriage, divorce)
- Employment (retrenchments, dismissals)
- Property (buying and selling a house)
- Consumer (guarantees, disclaimers)
- Financial (credit agreements, banking)
- Business (setting up your own venture)
- Insurance (planning, claims, disputes)
- Criminal (search warrants, arrests, bail)
- Constitutional Law (all matters relating to the Constitution-Act 200 of 1993)
- Medical or personal injuries

Trauma Assistance Line
This service offers members and their families professional trauma counselling via telephone.

Trauma guidance and support include:
- Accident
- Hijacking
- Burglary
- Rape
- Bereavement
- Alcohol and drug abuse
- Chronic or life-threatening illness
- Retrenchment and/or unemployment
- Domestic violence
- Natural disaster
- Disability
- Abduction
- Family suicide
- Assault
- Fire
- HIV/AIDS

Ensuring easy access
Liberty Corporate will be using the same telephone numbers intended for our Funeral Benefit, in order to make these services as simple as possible to access. Business owners and fund members will be guided through a menu to access the service they require.

Please call: 0861 724 247 (South Africa)
Please call: +27 (011) 966 5011 (International)

Please speak to your Corporate Specialist or Client Service Manager, should you wish to order assistance cards for clients and fund members. A member or beneficiary is defined as the principal Liberty Corporate policyholder, his/her spouse/s and dependent children under the age of 21 years.

For more information regarding our products visit www.libertycorporate.co.za
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