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## Medical Lifestyle Benefit Tables

Applicable to Benefits payable for the policy year commencing in 2006

### Benefit Amounts and Limits High-Series Cover

#### Hospitalisation Benefit

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R 1,650 per day	R 5,900 per day	R 4,500 per 10 days
<i>(does not apply to Non-surgical Benefit)</i>			

Non-surgical Benefit	Per day	Per day	Per 10 days
Acute Renal Failure	1,650	11,800	4,500
Cerebrovascular Accident	3,300	5,900	9,000
Diabetic Coma	1,650	11,800	4,500
Myocardial Infarction	1,650	14,750	4,500
Pneumonia	1,650	11,800	4,500
Pulmonary Embolism	1,650	11,800	4,500
Status Asthmaticus	2,475	11,800	6,750
Status Epilepticus	1,650	17,700	4,500

#### Maximum Hospitalisation Benefits per Contract Year:

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### Medical Procedure Benefit

Severity Rating/Benefit Type	Benefit Amount
S1	9,400
S2	13,700
S3	18,600
S4	25,900
S5	37,100
S6	47,300
S7	58,400



S8	79,900
S9	104,600
S10	262,000
Overseas Transplant	635,800
Childbirth/Caesarean section (procedure 2614)	17,000
Registered Midwife Assisted Childbirth	9400
Dialysis (monthly)	R13,400 for Haemodialysis R14,400 for Peritoneal

### Benefit for the Treatment of Specified Chronic Conditions

Chronic Condition	Monthly Benefit Amount R Per month
End Stage Lung Disease	630
Grand Mal Epilepsy	630
Insulin Dependant Diabetes Mellitus	860
Heart Failure	630
Parkinson's Disease	630
Cystic Fibrosis	860
Immunosuppressive Therapy	860

### Chemotherapy and Radiotherapy Benefit

<b>Chemotherapy and Radiotherapy Threshold Value</b> <i>(this value will be reviewed at the end of each contract year)</i>	R 1,290
Value of Medical Services Percentage	100%

<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	R 127,240
Per family unit	R 381,950

### Emergency Transport Benefit

Transport by air	Transport by road	Severity
20 to 34 minutes	300km to 549km	Severity S1
35 to 45 minutes	550km to 749km	Severity S2
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7



Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

### Details of Supplementary Benefit

Supplementary Benefit Minimum	R 9,400
Value of Medical Services Percentage	100%
Supplementary Benefit Maximum	R690 per minute in operating theatre for first 30 minutes plus R220 per minute in operating theatre thereafter plus R3,630 per day of Hospitalisation plus R 10,480 per day in an Intensive Care Unit

MAXIMUM for total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport benefits and Supplementary Benefits:

Per family unit	R 1,583,200 per Contract Year
Per Life Assured	R 635,800 per Contract Year





Liberty Life Association of Africa Limited

## Medical Lifestyle Benefit Tables

Applicable to Benefits payable for the policy year commencing in 2006

### Benefit Amounts and Limits

#### Extended-Series Cover

#### Hospitalisation Benefit

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R 500 per day	R 1,800 per day	R 1,425 per 10 days
(does not apply to Non-surgical Benefit)			

Non-surgical Benefit	Per day	Per day	Per 10 days
Acute Renal Failure	500	3,600	1,425
Cerebrovascular Accident	1,000	1,800	2,850
Diabetic Coma	500	3,600	1,425
Myocardial Infarction	500	4,500	1,425
Pneumonia	500	3,600	1,425
Pulmonary Embolism	500	3,600	1,425
Status Asthmaticus	750	3,600	2,138
Status Epilepticus	500	5,400	1,425

#### Maximum Hospitalisation Benefits per Contract Year:

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.



### Medical Procedure Benefit

Severity Rating/Benefit Type	Benefit Amount
S1	2,850
S2	4,200
S3	6,200
S4	8,800
S5	12,000
S6	15,200
S7	19,700
S8	24,200
S9	32,800
S10	78,600
Overseas Transplant	193,800
Childbirth/Caesarean section (procedure 2614)	5,175
Registered Midwife Assisted Childbirth	2850
Dialysis (monthly)	R4,150 for Haemodialysis R4,450 for Peritoneal

### Benefit for the Treatment of Specified Chronic Conditions

Chronic Condition	Monthly Benefit Amount (R Per month)
End Stage Lung Disease	193
Grand Mal Epilepsy	193
Insulin Dependant Diabetes Mellitus	253
Heart Failure	193
Parkinson's Disease	193
Cystic Fibrosis	253
Immunosuppressive Therapy	253

### Chemotherapy and Radiotherapy Benefit

<b>Chemotherapy and Radiotherapy Threshold Value</b> <i>(this value will be reviewed at the end of each contract year)</i>	R395
Value of Medical Services Percentage	30%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	R39,710
Per family unit	R119,120



### Emergency Transport Benefit

Transport by air	Transport by road	Severity
20 to 34 minutes	300km to 549km	Severity S1
35 to 45 minutes	550km to 749km	Severity S2
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

### Details of Supplementary Benefit

Supplementary Benefit Minimum	R 2,850
Value of Medical Services Percentage	30%
Supplementary Benefit Maximum	R220 per minute in operating theatre for first 30 minutes plus R75 per minute in operating theatre thereafter plus R1,100 per day of Hospitalisation plus R3,170 per day in an Intensive Care Unit

MAXIMUM for total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport benefits and Supplementary Benefits:

Per family unit	R504,500 per Contract Year
Per Life Assured	R193,800 per Contract Year

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## Medical Lifestyle Benefit Tables

Applicable to Benefits payable for the policy year commencing in 2006

### **Benefit Amounts and Limits** **High-Series Cover without Extra Cover**

#### Hospitalisation Benefit

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R 1,650 per day	R 5,900 per day	R 4,500 per 10 days
(does not apply to Non-surgical Benefit)			

<b>Non-surgical Benefit</b>	Per day	Per day	Per 10 days
Acute Renal Failure	1,650	11,800	4,500
Cerebrovascular Accident	3,300	5,900	9,000
Diabetic Coma	1,650	11,800	4,500
Myocardial Infarction	1,650	14,750	4,500
Pneumonia	1,650	11,800	4,500
Pulmonary Embolism	1,650	11,800	4,500
Status 7	2,475	11,800	6,750
Status Epilepticus	1,650	17,700	4,500

#### Maximum Hospitalisation Benefits per Contract Year:

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### Medical Procedure Benefit

Severity Rating/Benefit Type	Benefit Amount
S3	18,600
S4	25,900
S5	37,100
S6	47,300
S7	58,400
S8	79,900



S9	104,600
S10	262,000
Overseas Transplant	635,800
Childbirth/Caesarean section (procedure 2614)	17,000
Dialysis (monthly)	R13,400 for Haemodialysis R14,400 for Peritoneal

### Chemotherapy and Radiotherapy Benefit

<b>Chemotherapy and Radiotherapy Threshold Value</b> (this value will be reviewed at the end of each contract year)	R 1,290
Value of Medical Services Percentage	100%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	R 127,240
Per family unit	R 381,950

### Emergency Transport Benefit

Transport by air	Transport by road	Severity
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

### Details of Supplementary Benefit

Supplementary Benefit Minimum	R18,600
Value of Medical Services Percentage	100%
Supplementary Benefit Maximum	R690 per minute in operating theatre for first 30 minutes plus R220 per minute in operating theatre thereafter plus R3,630 per day of Hospitalisation plus R 10,480 per day in an Intensive Care Unit

MAXIMUM for total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport benefits and Supplementary Benefits:

Per family unit	R 1,583,200 per Contract Year
Per Life Assured	R 635,800 per Contract Year



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## Medical Lifestyle Benefit Tables

Applicable to Benefits payable for the policy year commencing in 2006

### **Benefit Amounts and Limits** **Extended-Series Cover without Extra Cover**

#### Hospitalisation Benefit

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R 500 per day	R 1,800 per day	R 1,425 per 10 days
(does not apply to Non-surgical Benefit)			

<b>Non-surgical Benefit</b>	Per day	Per day	Per 10 days
Acute Renal Failure	500	3,600	1,425
Cerebrovascular Accident	1,000	1,800	2,850
Diabetic Coma	500	3,600	1,425
Myocardial Infarction	500	4,500	1,425
Pneumonia	500	3,600	1,425
Pulmonary Embolism	500	3,600	1,425
Status Asthmaticus	750	3,600	2,138
Status Epilepticus	500	5,400	1,425

#### Maximum Hospitalisation Benefits per Contract Year:

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### Medical Procedure Benefit

Severity Rating/Benefit Type	Benefit Amount
S3	6,200
S4	8,800
S5	12,000
S6	15,200
S7	19,700
S8	24,200
S9	32,800
S10	78,600



Overseas Transplant	193,800
Childbirth/Caesarean section (procedure 2614)	5,175
Dialysis (monthly)	R4,150 for Haemodialysis
	R4,450 for Peritoneal

### Chemotherapy and Radiotherapy Benefit

<b>Chemotherapy and Radiotherapy Threshold Value</b> (this value will be reviewed at the end of each contract year)	R 395
Value of Medical Services Percentage	30%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	R39,710
Per family unit	R119,120

### Emergency Transport Benefit

Transport by air	Transport by road	Severity
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

### Details of Supplementary Benefit

Supplementary Benefit Minimum	R 6,200
Value of Medical Services Percentage	30%
Supplementary Benefit Maximum	R220 per minute in operating theatre for first 30 minutes plus R75 per minute in operating theatre thereafter plus R1,100 per day of Hospitalisation plus R3,170 per day in an Intensive Care Unit

MAXIMUM for total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport benefits and Supplementary Benefits:

Per family unit	R 504,500 per Contract Year
Per Life Assured	R 193,800 per Contract Year

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## Medical Lifestyle Benefit Tables

Applicable to Benefits payable for the policy year commencing in 2006

### Benefit Amounts and Limits High Cover

#### Hospitalisation Benefit

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R 1,650 per day	R 5,900 per day	R 4,500 per 10 days

Maximum Hospitalisation Benefits per Contract Year:

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### Medical Procedure Benefit

Severity Rating/Benefit Type	Benefit Amount
S3	18,600
S4	25,900
S5	37,100
S6	47,300
S7	58,400
S8	79,900
S9	104,600
S10	262,000
Overseas Transplant	635,800
Dialysis (monthly)	R13,400 for Haemodialysis R14,400 for Peritoneal

#### Chemotherapy and Radiotherapy Benefit

<b>Chemotherapy and Radiotherapy Threshold Value</b> (this value will be reviewed at the end of each contract year)	R 1,290
Value of Medical Services Percentage	100%



<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	R 127,240
Per family unit	R 381,950

### Emergency Transport Benefit

Transport by air	Transport by road	Severity
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

Per family unit	R 1,583,200 per Contract Year
Per Life Assured	R 635,800 per Contract Year



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## Medical Lifestyle Benefit Tables

Applicable to Benefits payable for the policy year commencing in 2006

### **Benefit Amounts and Limits Extended Cover**

#### Hospitalisation Benefit

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R 500 per day	R 1,800 per day	R 1,425 per 10 days

#### Maximum Hospitalisation Benefits per Contract Year:

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### Medical Procedure Benefit

Severity Rating/Benefit Type	Benefit Amount
S3	6,200
S4	8,800
S5	12,000
S6	15,200
S7	19,700
S8	24,200
S9	32,800
S10	78,600
Overseas Transplant	193,800
Dialysis (monthly)	R3,900 for Haemodialysis R4,100 for Peritoneal

#### Chemotherapy and Radiotherapy Benefit

<b>Chemotherapy and Radiotherapy Threshold Value</b> (this value will be reviewed at the end of each contract year)	R 395
Value of Medical Services Percentage	30%



<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	R39,710
Per family unit	R119,120

### Emergency Transport Benefit

Transport by air	Transport by road	Severity
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

MAXIMUM for total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport benefits and Supplementary Benefits:

Per family unit	R 504,500 per Contract Year
Per Life Assured	R 193,800 per Contract Year





Liberty Life Association of Africa Limited

## Medical Lifestyle Benefit Tables

Applicable to Benefits payable for the policy year commencing in 2006

### **Benefit Amounts and Limits** **High Cover with Extra Cover**

#### Hospitalisation Benefit

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R 1,650 per day	R 5,900 per day	R 4,500 per 10 days

#### Maximum Hospitalisation Benefits per Contract Year:

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### Medical Procedure Benefit

Severity Rating/Benefit Type	Benefit Amount
S1	9,400
S2	13,700
S3	18,600
S4	25,900
S5	37,100
S6	47,300
S7	58,400
S8	79,900
S9	104,600
S10	262,000
Overseas Transplant	635,800
Dialysis (monthly)	R13,400 for Haemodialysis R14,400 for Peritoneal



### Chemotherapy and Radiotherapy Benefit

<b>Chemotherapy and Radiotherapy Threshold Value</b> (this value will be reviewed at the end of each contract year)	R 1,290
Value of Medical Services Percentage	100%

<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	R 127,240
Per family unit	R 381,950

### Emergency Transport Benefit

Transport by air	Transport by road	Severity
20 to 34 minutes	300km to 549km	Severity S1
35 to 45 minutes	550km to 749km	Severity S2
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

Per family unit	R1, 583,200 per Contract Year
Per Life Assured	R 635,800 per Contract Year



Liberty Life Association of Africa Limited

## Medical Lifestyle Benefit Tables

Applicable to Benefits payable for the policy year commencing in 2006

### **Benefit Amounts and Limits Extended Cover with Extra Cover**

#### Hospitalisation Benefit

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R 500 per day	R 1,800 per day	R 1,425 per 10 days

#### Maximum Hospitalisation Benefits per Contract Year:

Per family unit	300 days	90 days
Per Life Assured	100 days	30 days

The Daily Benefit is payable from the fourth day of Hospitalisation, except where Hospitalisation is as a result of Accidental Injury in which case it is payable from the first day or where the claimant is a Newborn Child in which case it is payable from the sixth day.

#### Medical Procedure Benefit

Severity Rating/Benefit Type	Benefit Amount
S1	2,850
S2	4,200
S3	6,200
S4	8,800
S5	12,000
S6	15,200
S7	19,700
S8	24,200
S9	32,800
S10	78,600
Overseas Transplant	193,800
Dialysis (monthly)	R3,900 for Haemodialysis R4,100 for Peritoneal



### Chemotherapy and Radiotherapy Benefit

<b>Chemotherapy and Radiotherapy Threshold Value</b> (this value will be reviewed at the end of each contract year)	R395
Value of Medical Services Percentage	30%

<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	R39,710
Per family unit	R119,120

### Emergency Transport Benefit

Transport by air	Transport by road	Severity
20 to 34 minutes	300km to 549km	Severity S1
35 to 45 minutes	550km to 749km	Severity S2
46 to 75 minutes	750km to 1249km	Severity S3
76 to 105 minutes	1250km to 1749km	Severity S4
106 to 140 minutes	1750km to 2349km	Severity S5
141 to 180 minutes	2350km to 2999km	Severity S6
181 minutes or more	3000km or more	Severity S7

Time and distance will be measured in terms of the time and distance travelled by the provider in respect of such Emergency Transport.

MAXIMUM for total of Medical Procedure Benefits (excluding Chemotherapy and Radiotherapy Benefits), Emergency Transport benefits and Supplementary Benefits:

Per family unit	R504,500 per Contract Year
Per Life Assured	R193,800 per Contract Year