

LIBERTY LIFE ASSOCIATION OF AFRICA LIMITED

MEDICAL LIFESTYLE BENEFIT TABLES

Applicable to Benefits payable for the policy year commencing in 2007

BENEFIT AMOUNTS AND LIMITS  
HIGH-SERIES COVER

HOSPITALISATION BENEFIT

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R 1,770 per day	R 6,350 per day	R 4,900 per 10 days
(does not apply to Non-surgical Benefit)			

Non-surgical Benefit	Per day	Per day	Per 10 days
Acute Renal Failure	1,770	12,700	4,900
Cerebrovascular Accident	3,540	6,350	9,800
Diabetic Coma	1,770	12,700	4,900
Myocardial Infarction	1,770	15,875	4,900
Pneumonia	1,770	12,700	4,900
Pulmonary Embolism	1,770	12,700	4,900
Status Asthmaticus	2,655	12,700	7,350
Status Epilepticus	1,770	19,050	4,900

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	10,000
S2	14,850
S3	20,150
S4	28,100
S5	40,300
S6	51,500
S7	63,660
S8	87,200
S9	114,270
S10	286,200
Overseas S10	694,550
Childbirth/Caesarean section (procedure 2614)	18,400
Registered Midwife Assisted Childbirth	10,000

<b>Dialysis (monthly)</b>	R 14,650 for Haemodialysis
	R 15,700 for Peritoneal

BENEFIT FOR THE TREATMENT OF SPECIFIED CHRONIC CONDITIONS

<b>Chronic Condition</b>	<b>Monthly Benefit Amount</b>
	<b>R Per month</b>
End Stage Lung Disease	685
Grand Mal Epilepsy	685
Insulin Dependant Diabetes Mellitus	930
Heart Failure	685
Parkinson's Disease	685
Cystic Fibrosis	930
Immunosuppressive Therapy	930

CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value</b> (this value will be reviewed at the end of each contract year)	1,400
Value of Medical Services Percentage	100%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	138,000
Per family unit	413,000

EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
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	10,000
Value of Medical Services Percentage	100%
Supplementary Benefit Maximum	R 745 per minute in operating theatre for first 30 minutes plus R 240 per minute in operating theatre thereafter plus R 3,940 per day of Hospitalisation plus R 11,350 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 1,716,800 per Contract Year
Per Life Assured :	R 694,550 per Contract Year

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BENEFIT AMOUNTS AND LIMITS  
EXTENDED-SERIES COVER

HOSPITALISATION BENEFIT

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R 540 per day	R 1,940 per day	R 1,550 per 10 days
(does not apply to Non-surgical Benefit)			

Non-surgical Benefit	Per day	Per day	Per 10 days
Acute Renal Failure	540	3,880	1,550
Cerebrovascular Accident	1,080	1,940	3,100
Diabetic Coma	540	3,880	1,550
Myocardial Infarction	540	4,850	1,550
Pneumonia	540	3,880	1,550
Pulmonary Embolism	540	3,880	1,550
Status Asthmaticus	810	3,880	2,325
Status Epilepticus	540	5,820	1,550

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	3,100
S2	4,550
S3	6,700
S4	9,550
S5	13,000
S6	16,550
S7	21,450
S8	26,400
S9	35,850
S10	85,850
Overseas S10	211,700
Childbirth/Caesarean section (procedure 2614)	5,600
Registered Midwife Assisted Childbirth	3,100

<b>Dialysis (monthly)</b>	R 4,530 for Haemodialysis
	R 4,855 for Peritoneal

BENEFIT FOR THE TREATMENT OF SPECIFIED CHRONIC CONDITIONS

<b>Chronic Condition</b>	<b>Monthly Benefit Amount</b>
	<b>R Per month</b>
End Stage Lung Disease	209
Grand Mal Epilepsy	209
Insulin Dependant Diabetes Mellitus	275
Heart Failure	209
Parkinson's Disease	209
Cystic Fibrosis	275
Immunosuppressive Therapy	275

CHEMOTHERAPY AND RADIOTHERAPY BENEFIT

<b>Chemotherapy and Radiotherapy Threshold Value</b> (this value will be reviewed at the end of each contract year)	430
Value of Medical Services Percentage	30%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	43,000
Per family unit	129,000

EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
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	3,100
Value of Medical Services Percentage	30%
Supplementary Benefit Maximum	R 240 per minute in operating theatre for first 30 minutes plus R 81 per minute in operating theatre thereafter plus R 1,190 per day of Hospitalisation plus R 3,440 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 547,100 per Contract Year
Per Life Assured :	R 211,700 per Contract Year

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MEDICAL LIFESTYLE BENEFIT TABLES

Applicable to Benefits payable for the policy year commencing in 2007

BENEFIT AMOUNTS AND LIMITS  
HIGH-SERIES COVER WITHOUT EXTRA COVER

HOSPITALISATION BENEFIT

	Daily Benefit	Intensive Care Benefit	Ten-day Benefit
Benefit Amount	R 1,770 per day	R 6,350 per day	R 4,900 per 10 days
(does not apply to Non-surgical Benefit)			

Non-surgical Benefit	Per day	Per day	Per 10 days
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Pneumonia	1,770	12,700	4,900
Pulmonary Embolism	1,770	12,700	4,900
Status Asthmaticus	2,655	12,700	7,350
Status Epilepticus	1,770	19,050	4,900

Maximum Hospitalisation Benefits per Contract Year:

Per family unit	300 days	90 days
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MEDICAL PROCEDURE BENEFIT

Severity Rating/Benefit Type	Benefit Amount
S3	20,150
S4	28,100
S5	40,300
S6	51,500
S7	63,660
S8	87,200
S9	114,270
S10	286,200
Overseas S10	694,550
Childbirth/Caesarean section (procedure 2614)	18,400

<b>Dialysis (monthly)</b>	R 14,650 for Haemodialysis
	R 15,700 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)	1,400
Value of Medical Services Percentage	100%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	138,000
Per family unit	413,000

EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
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	20,150
Value of Medical Services Percentage	100%
Supplementary Benefit Maximum	R 745 per minute in operating theatre for first 30 minutes plus R 240 per minute in operating theatre thereafter plus R 3,940 per day of Hospitalisation plus R 11,350 per day in an Intensive Care Unit

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BENEFIT AMOUNTS AND LIMITS  
EXTENDED-SERIES COVER WITHOUT EXTRA COVER

HOSPITALISATION BENEFIT

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MEDICAL PROCEDURE BENEFIT

Severity Rating/Benefit Type	Benefit Amount
S3	6,700
S4	9,550
S5	13,000
S6	16,550
S7	21,450
S8	26,400
S9	35,850
S10	85,850
Overseas S10	211,700
Childbirth/Caesarean section (procedure 2614)	5,600

<b>Dialysis (monthly)</b>	R 4,530 for Haemodialysis
	R 4,855 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)	430
Value of Medical Services Percentage	30%
<b>Maximum Chemotherapy and Radiotherapy Benefits</b>	
Per Life Assured	43,000
Per family unit	129,000

EMERGENCY TRANSPORT BENEFIT

<b>Transport by air</b>	<b>Transport by road</b>	<b>Severity</b>
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HIGH COVER

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Severity Rating/Benefit Type	Benefit Amount
S3	6,700
S4	9,550
S5	13,000
S6	16,550
S7	21,450
S8	26,400
S9	35,850
S10	85,850
Overseas S10	211,700

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MEDICAL PROCEDURE BENEFIT

Severity Rating/Benefit Type	Benefit Amount
S1	3,100
S2	4,550
S3	6,700
S4	9,550
S5	13,000
S6	16,550
S7	21,450
S8	26,400
S9	35,850
S10	85,850
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