

BLUE HEALTH COVER Information Guide



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Helping you understand your health cover so that you can enjoy all your benefits to the full

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Welcome to Liberty Health Blue Health Cover

We are a member of the Liberty Group of companies:

Liberty Holdings Limited

Liberty Holdings Limited is a progressive South African financial services group with headquarters in Johannesburg. The group offers a comprehensive range of long-term insurance products and services to meet the changing financial, investment and lifestyle risk situations of both the retail and corporate markets. Liberty aims to be the preferred supplier of quality, value-added financial and associated services in South Africa and on the African continent.

We empower you to make appropriate choices

We know that your health is your greatest asset and your wellbeing is crucial to living a fulfilled life. We **guide** you on how to make the most appropriate choices to support this.

We believe partnerships are an essential ingredient for excellence

We bring the best providers in each field together to create a comprehensive solution for our clients. Situated principally in South Africa and other emerging markets, Liberty Health business partnerships and services span medical schemes, health insurance, health administration systems, medical risk management and healthcare administration. The insights we have gained from being involved in multiple aspects of the healthcare industry enable us to provide you with the **best solutions and care**.

We capitalise on local know-how

We have partnered with local providers in all the countries where we operate to ensure you are taken care of by people who know and understand your circumstances. This means you get optimal care that ensures healthy outcomes.

Why Blue Health Cover?

For your health

Our range of options have been carefully crafted to suit a range of different needs and to meet those needs with quality care.

- We empower you to make appropriate choices.
- Our partnerships across the healthcare industry ensure that you have access to the best and widest opportunities to improve your healthcare.
- The Blue Health Cover provider network means you are well taken care of.
- We capitalise on advanced technology to give you quality care and we continually improve the efficiency of our service to you.

For your pocket

When budgets are tight most of us are forced to cut expenses to relieve financial pressure. At Liberty Health, we work hard to:

- ensure you get value for your money.
- manage increases in medical costs.

We also give you a lump sum for your day-to-day benefits. This allows you to decide how best to spend it and how to take care of your health.

For your peace of mind

We are here for you when you need us, ensuring your future is secure.

- Blue Health Cover protects you financially if you suddenly have to pay large, unexpected medical costs.
- We ensure that you receive medical treatment straight away.
- With us, you have access to some of the best private hospitals in the world. These are serviced by pioneering specialists and experts in their fields.
- We take your healthcare needs to heart and focus on growing our expertise so that we can provide the best possible service, information and opportunities.

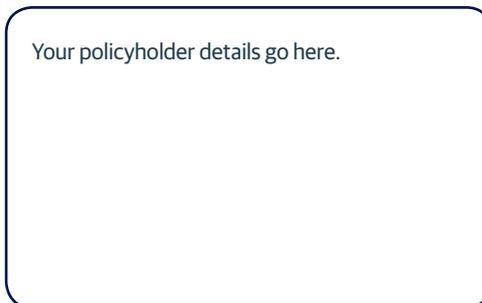
How to use your Blue Health Cover card

When you become a Blue Health Cover policyholder, you will receive your Blue Health Cover card. You must use your card to make payment at preferred healthcare providers so make sure that you have your card with you at all times.

Important: Your card remains the property of Liberty Health and you must return it to us if your cover ends. If your card is used to visit a healthcare provider after your cover has come to an end, you will be responsible for these costs.



Front



Back

You will need this information to submit a claim

What to do if your card is lost or stolen

- Inform Liberty Health immediately. If you don't, you will be held personally liable for any claims paid through misuse of your card.
- You will be responsible for paying the cost for any additional card(s).

How to claim

We will pay for healthcare costs according to the rules specified in the Blue Health Cover Policy Document. These claims will be paid until you reach your available benefit limits, which are stipulated in the Benefit Options table.

The claims process is different for out-of-network providers and network providers respectively

You can go to any healthcare provider within the area of cover stipulated in the Benefit Options table. However, we recommend that you visit a network provider because you don't have to pay cash upfront - the provider will take the responsibility to claim from us. The claims process is therefore different for these two groups of providers as explained in the table below and the step-by-step instructions on pages 15 and 16.

Network providers	Out-of-network providers
<p>Who they are</p> <ul style="list-style-type: none"> • Providers on our Preferred Providers list. • We have agreements with these providers that include special rates and tariff agreements. This means you can use your benefits more effectively. <p>How to claim</p> <ul style="list-style-type: none"> • You don't have to pay anything when you visit the provider, as the provider will claim directly from us. • The provider must then submit the invoice to us. • You must also ensure that you receive a copy of the invoice. 	<p>Who they are</p> <p>Providers that are not on our Preferred Providers list.</p> <p>How to claim</p> <ul style="list-style-type: none"> • Pay the provider cash directly after your visit. • Submit the invoice and claims form to us, together with proof of payment and supporting medical information. • Please note that we cannot guarantee that we will refund you in full and at the rate or tariff that the provider charged. • No refunds are applicable for the Lite option. Claims are only paid to network providers.

Step-by-step instructions on how to claim

Save yourself the admin of claiming by visiting a Liberty Health network provider. You don't have to pay for the treatment first AND the doctor submits the claim on your behalf.



* Not applicable to the Lite option, no refunds for non-network providers

Liberty Health network providers generally display a sticker with 'Blue Health Cover' and our logo. If you're not sure, check with the provider before they treat you to avoid out-of-pocket expenses.

How to ensure your claim is paid

Submit your claim within 90 days of treatment

No claim submitted after 90 days from the day you received treatment or service will be paid.

Make sure you complete the Claim Form correctly

Before you sign the form, make sure all the relevant information is provided and correct. Don't forget to include the invoice and proof of payment (receipt) if you have paid for the services yourself.

This includes:

1. Policy/membership number.
2. Patient name and surname.
3. Date of birth.
4. Diagnosis.
5. Date of service (for hospital, please include admission and discharge dates).
6. Detailed treatment or service description for each item received/provided (such as the name of medicine and ward level).
7. Quantity (such as 30 Disprin, three days in general ward).
8. Tariff code (if available).
9. Amount charged per service, or treatment received.
10. Treating healthcare professional.
11. Facility name (such as General Hospital, Africa Medical Clinic).
12. Total charged (which must add up to the amounts charged individually on the account).
13. Authorisation number (if applicable, and where the service requires pre-authorisation).
14. Proof of payment in the case of a refund to the policyholder (receipt).
15. Signature of the patient, or policyholder if the patient is a minor.
16. Date of the account and account reference number.

Managing your benefit limits

How to know which healthcare providers charge the Blue Health Cover rate

- Every healthcare provider is entitled to decide their own fees, which means not all healthcare providers will charge our rate.
- Liberty Health providers generally display a sticker that says Blue Health Cover and our logo but, if you're not sure, check with them before they treat you.
- We also negotiate directly with certain provider groups, for example hospitals, pathologists, and radiologists, to ensure competitive rates for our policyholders.
- If your provider is not a Liberty Health provider, please check what rate your healthcare provider charges.

What to do when your healthcare provider charges more than the Blue Health Cover rate

If your provider charges more than our rate, you must pay the difference between the Blue Health Cover rate and the amount charged when you receive treatment.

We encourage you to talk to your provider about their rates

As a patient, it is your right to negotiate the fees for any service you receive. Many providers will charge the Blue Health Cover rate or at least lower their fees if you pay cash at the time of service. You can then submit a claim to Liberty Health for reimbursement. *See page 14 for how to claim.*

Why go to your GP?

 We believe that supporting and improving primary care is an essential building block in managing your healthcare.

 An emphasis on primary care is one of the solutions to managing and reducing the huge burden of disease. This could, at the same time, make healthcare more accessible and drive down the costs for everyone.

 Effective primary care and lifestyle changes play an important role in promoting health, preventing illness and reducing the extent to which hospitalisation is required as a complication from chronic diseases.

 Your GP is at the centre of this focus. We therefore aim to provide GPs with better support and to take the hassle out of healthcare administration so that you are freed up to properly manage your healthcare.

We believe that if GPs work with Liberty Blue Health Cover, you stand to benefit from:

-  More efficient billing, lower co-payments and, in the long run, lower costs;
-  Optimal health outcomes from preventative care; and
-  Better long-term quality care.

GPs play an important role in how your healthcare is managed

How to get pre-authorisation

To make use of the following benefits and services included in your cover, you must obtain pre-authorisation from us:

- Hospitalisation
- Specialised dentistry
- Oncology (cancer treatment)
- Renal (kidney) dialysis
- Specialised radiology, including PET, CT and MRI scans
- In-hospital maternity and childbirth
- Chronic care
- HIV management
- Emergency evacuation
- Travel costs
- External medical appliances such as hearing aids, glucometers and wheelchairs
- Prostheses, such as artificial limbs

If you do not obtain pre-authorisation we have the right to decline funding or charge a 20% co-payment.

What is pre-authorisation?

Pre-authorisation allows us to ensure you receive the most appropriate treatment at the most appropriate cost. It also allows us to monitor the quality of the care that you need.

How to get pre-authorisation for normal in-patient procedures

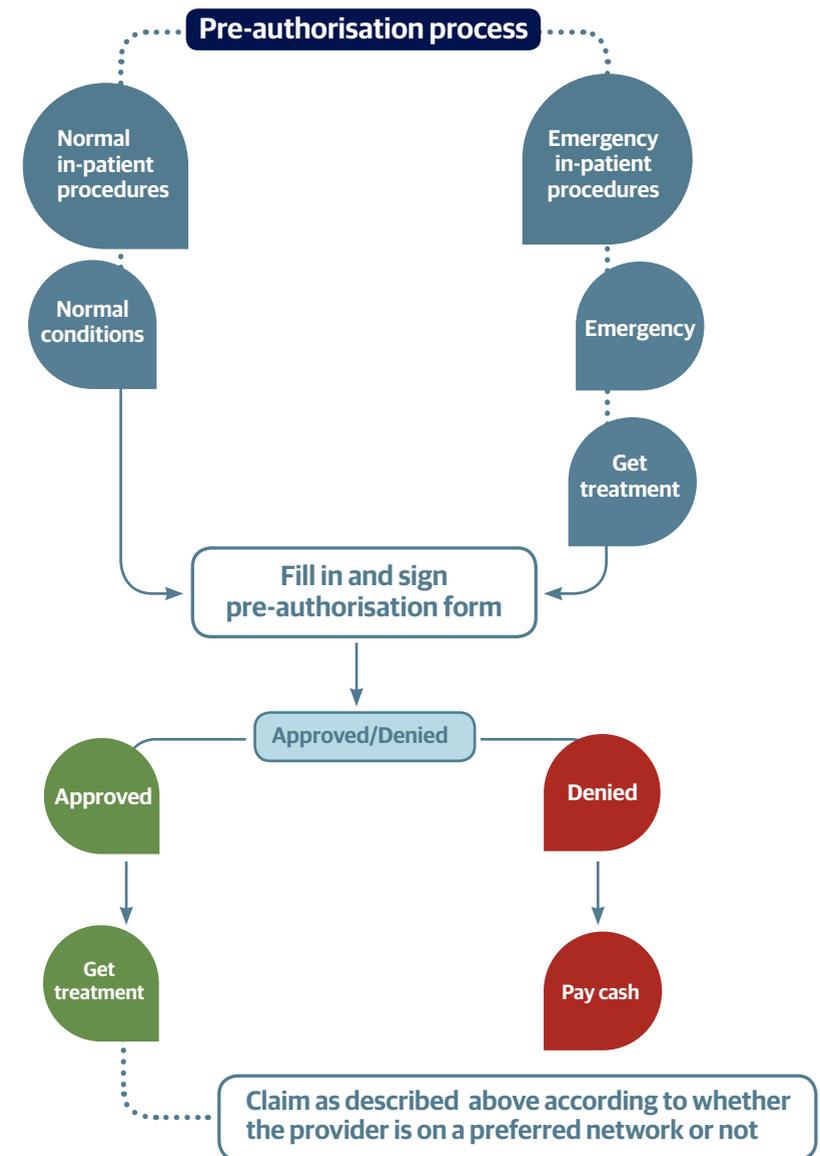
1. Download the relevant pre-authorisation form from our website at www.libertyhealthblue.com or contact your local Liberty Health office.
2. Complete the form and submit it to your local Liberty Health office at least 48 hours before receiving treatment or have your provider call the local Liberty Health office.

How to get post-authorisation after an emergency

If you have a medical emergency, you must submit written notification and any supporting medical information to us within 48 hours of the event. If it happens on a weekend or public holiday, you must submit this information on the next working day. You can also ask your provider to submit the information for you.

An emergency that requires ambulance services

- Contact your local ambulance services to attend to the emergency immediately. If the injured person can be transported in a standard vehicle, drive the patient to the nearest medical emergency facility.
- At the hospital, present the insured person's Blue Health Cover card.
- Notify your local Liberty Health office of the incident within 48 hours as described above.



Our interactive self-service option

Blue Health Cover from Liberty Health has made it a priority to improve and enhance correspondence and communications with its policyholders. For this reason, we have two easy ways for you to access your policy and benefit information, 24/7.

1. Webmail

With webmail you have all of your policy information at your fingertips, day or night, simply by sending us an email.

Step 1

Access your policy information

All you need to do to access your policy information is send a blank email to webmail@libertyhealthblue.com. We will reply with the following information:

- Policy information
- Claims history
- Benefit usage

2. Interactive website

Our interactive website has a secure login facility where you can view and amend your policy information.

Step 1

Register on the website

Visit www.libertyhealthblue.com to register.

Step 2

Access your policy information

With your secure login facility you can view and amend the following:

- Your personal contact details
- Dependant(s) information
- Your option details and benefits
- Your policy status and join dates

Where to get advice

We encourage you to speak to a financial adviser to ensure you make the best decisions about which option may be appropriate for you so that you get the most out of your health cover. If you have questions, contact your local Liberty Health office or visit our website at www.libertyhealthblue.com

How to contact us

Register on our website

The website is the most efficient way to get answers to any questions you might have.

You can:

- access and update your personal information,
- track the status of your submitted claims,
- find a service provider in your area,
- get general health information, and
- check your benefit usage to date.

How to register

1. Go to www.libertyhealthblue.com.
 2. Click on the 'Login' link at the top right of the page.
 3. Click on 'Register'.
 4. Enter your personal details. We will send you a password.
- If you need help with the registration process, phone your local Liberty Health office or email us at info@libertyhealthblue.com.

Contact or visit your local Liberty Health office

- Phone the helpful staff between 09h00 and 16h00, Mondays to Fridays.
- For the address and contact details of your local Liberty Health office, please refer to <http://www.libertyhealthblue.com/Contact>, and click on the name of your country.

Email us at Liberty Health

You can email us any time on info@libertyhealthblue.com.

Contact us

For more information, contact your in-country office or Liberty Health.

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e: info@libertyhealthblue.com or sales@libertyhealthblue.com

w: www.libertyhealthblue.com

*Blue Health Cover is brought to you by Liberty Health Holdings (Pty) Ltd,
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