

BLUE HEALTH COVER
Value Proposition



LIBERTY

We provide access to the insights you need to make the most of your health

Who we are

Liberty Holdings Limited is a progressive South African financial services group headquartered in Johannesburg which 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. The group aims to be the preferred supplier of quality, value-added financial and associated services in South Africa and on the African continent.

We believe partnerships are an essential ingredient for excellence

We recognise that your health is your greatest asset, but no single provider can meet the needs of today's diverse healthcare markets. We therefore 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 our clients with the best solutions.

We will help you improve your bottom line by giving your staff access to world-class healthcare and removing the hassle from healthcare for you

Our clients are people just like you: people who want to make corporate medical cover manageable and help staff make the most of their health. Our business is therefore built around providing you with the best products, administration and service that we can.

Liberty quick facts

Liberty Holdings

Majority shareholder: Standard Bank, the largest bank in Africa; which in turn is **20%** owned by ICBC, the largest bank in the world.

- BBBEE credential: **Level 2**
- Credit Rating: **AA (zaf)** with stable outlook
- Number of shareholders: **Approximately 9012**
- Total assets under management: **R528 billion**
- Distribution footprint: National network of more than **12 000** financial advisers

Liberty has a presence in 14 countries outside of South Africa. These include: **Swaziland, Lesotho, Namibia, Botswana, Zimbabwe, Zambia, Mozambique, Uganda, Tanzania, Kenya, Ghana, Nigeria, Mauritius and Malawi.**

Liberty Health

- Liberty Health offers one of the most advanced healthcare administration systems in South Africa.
- Medware, Liberty Health's IT system, accommodates over 1 million clients across the African continent.
- Liberty Medical Scheme is the 6th largest open scheme in South Africa, caring for over 130 000 lives.

Liberty Health's service performance

- Claim lines processed per month: 10 million
- Contact Centre calls per month: 126 000
- Pharmacy claims per month: 1 million
- Hospital authorisations per month: 14 000
- SMSs handled per year: 8 million

Liberty's achievements in 2012

Liberty Holdings

- Own your life Rewards, Liberty's rewards programme, was made available to customers.
- The Liberty Rewards mobile app was launched.
- Liberty's CSI programme provides support in the form of learner/teacher education material to more than **80 schools across the country.**
- More than **15 000 beneficiaries** have benefited from Liberty's CSI education-related initiatives.
- More than **58 640 people have been trained in financial education** in communities and worksites across South Africa.

Awards 2012

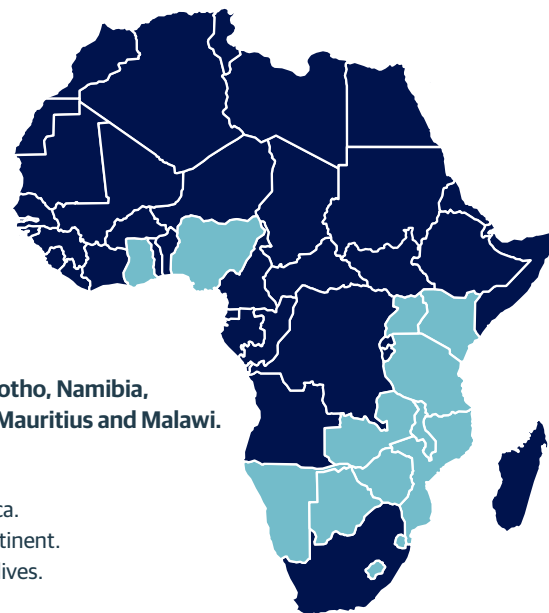
Liberty was rated one of South Africa's best employers, ranking 9th in the large-sized employer category and 16th out of 73 African companies overall for 2012/2013.

Liberty financial highlights of 2012

BEE normalised headline earnings per share up 39% to 1328.3cps.
BEE normalised group equity value per share up 15% to R115.43.
Return on BEE normalised group equity value of 21%.
Group embedded value of long-term insurance new business up 69% to R691m.
Insurance indexed new business up 18% to R6bn.
Customer net cash inflows up more than 100% to R19bn.
Assets under management up 16% to R528bn.
Liberty Group CAR 2.7 times the regulatory requirement.

Liberty Africa

Personal Accident, Funeral, Impairment and Critical Illness benefits were developed and rolled out in various African countries.



Liberty Health have the know-how to enable healthy outcomes

We take care of your healthcare needs through our range of **health cover** options that include health insurance, various cover areas and managed **care** programmes.

Liberty Health contributes to our policyholders' financial freedom, giving them assurance that future risks have been taken care of

 <p>We provide health solutions</p>	 <p>We provide medical cover and risk products that complement one another to protect you from unplanned medical expenses so that you can enjoy financial freedom.</p>
 <p>We empower policyholders to make appropriate choices</p>	 <p>We recognise that your health is your greatest asset and your wellbeing is crucial to living a fulfilled life. We therefore give you the knowledge to help you to make the most appropriate choices. We also work closely with financial advisers to support this promise.</p>
 <p>We are all about partnerships</p>	 <p>We work with a range of different companies in the healthcare industry. The insights we have from being involved in multiple aspects of the healthcare industry enable us to provide you with the best solutions and care.</p>

How Blue Health Cover meets your needs

Health cover	Care
<p>We believe that knowledge is the key to anything in life – and your health is no exception. Therefore, we empower our clients to know and understand their benefits so that they can get the most from their health cover.</p>	<p>We aim to be more than just a standard medical cover. We care about our clients and so we help them manage their healthcare spend and we provide access to the most appropriate clinical care.</p>

Why Blue Health Cover

We have established legal reinsurance structures	We have a successful track record	We contract the best providers	We offer peace of mind and more predictable healthcare costs	We offer generous cover
<ul style="list-style-type: none"> • In-country insurance registration and licensing. • Reinsured by Liberty, an AA-rated (Fitch) company with a strong balance sheet. • Centralised risk pool to provide scale. 	<ul style="list-style-type: none"> • Manages one million lives across the continent. • High-tech healthcare administration platform. • Risk management capabilities. • Back-office support to provide scale & efficiency. 	<ul style="list-style-type: none"> • Established partnerships with over 2 000 providers in Africa: <ul style="list-style-type: none"> – access to good quality healthcare, – wide geographical spread and range of services, – established provider contracts and tariffs to ensure efficient medical outcomes; and – lower negotiated prices to reduce medical costs. • Freedom to choose healthcare providers. 	<ul style="list-style-type: none"> • Peace of mind that staff have access to good quality healthcare. • Comprehensive and rich benefit structure. • Simplifying healthcare and taking the hassle away from employers and their HR teams. • Regular premiums make healthcare costs more predictable from year to year. 	<ul style="list-style-type: none"> • Blue Health Cover offers generous benefits with high overall limits. • Blue Health Cover is not limited to employees only but may be extended to employees' immediate family.

Health cover

Blue Health Cover options are backed by Liberty Health and offer benefits to the staff of employer groups in Africa. We cater for healthcare needs across a number of different income brackets to ensure the most comprehensive cover at affordable rates.



In-patient/Major medical benefits

Hospital benefits

Pre-authorisation is required for the following benefits and procedures:

Hospital treatment and related services

- Hospital accommodation in a general ward.
- In-hospital fees for doctors, specialists, surgeons, anaesthetists, physiotherapists, or other relevant specialist consultations.
- Operating theatre charges.
- Apparatus, material, and ward and theatre medicines used in hospital.
- Accommodation charges for one parent sharing the hospital room of an insured child 12 years and younger who is treated as an in-patient. The treating physician must advise in writing that a parent should remain with the insured child.

Maternity childbirth

- In-hospital maternity benefits, including:
- Confinement
 - Childbirth (natural delivery)
 - Midwives

High care

A higher level of treatment, nursing vigilance and monitoring than is available in a general ward.

Intensive care

A higher level of treatment, nursing vigilance and monitoring than is available in a high care unit.

Emergency ambulance services

In the case of a medical emergency, we will pay for an in-country ambulance to transport the insured person from the scene of the medical emergency to the nearest, appropriate in-country medical facility for treatment.

Neonatal care

- Neonatal care required for a newborn baby, including:
- Neonatal ward (incubator)
 - Phototherapy
 - Congenital abnormalities
 - Prematurity

Prostheses

- Artificial limbs and internal prostheses, such as:
- Orthopaedic prostheses, including hip replacements, bone lengthening devices, and spinal plates and screws
 - End-vascular devices and devices for the central nervous system, cardiac system and ophthalmic system

Specialised radiology

Specialised radiology required in- or out-of-hospital, such as CT & MRI scans.

External medical appliances

- Wheelchairs
- Glucometers
- Hearing aids
- Low-vision appliances
- Large orthopaedic orthotics (for example, back braces)

Psychiatric hospitalisation

Psychiatric treatment received as an in-patient in a psychiatric unit of a hospital. All treatment must be administered under the direct control of a registered psychiatrist.

Major disease benefit

Pre-authorisation is required for the following benefits and procedures:

Oncology

Cancer treatment received both in hospital and at a registered cancer treatment centre:

- Chemotherapy/oncology medication
- Radiotherapy
- Specialised radiology, such as CT scans, MRI scans and angiography
- Consultations
- Pathology
- Hospitalisation for in-patient cancer treatment

Organ transplants

Operations for kidney, heart, liver, lung or bone marrow transplants where the insured person is the recipient, including:

- Hospitalisation
- Consultations
- Anti-rejection drugs (in- and out-of hospital)
- Pathology and radiology

Renal dialysis

- Renal (kidney) dialysis received at a hospital or at a legally registered dialysis centre.
- Associated medical costs are also covered, including hospitalisation (for in-patient treatment), consultations, medication and pathology.

International emergency evacuation for Plus and Elite policyholders

In the case of a medical emergency and where treatment is not locally available, we will pay for the transportation costs from the country where the medical emergency occurred to the nearest, appropriate medical facility within the area of cover. The nearest medical facility could be within the country where the medical emergency occurred.

Benefit conditions

- Subject to pre-authorisation and the approval of our medical director.
- The insured person's medical condition must constitute a serious or life-threatening medical emergency that requires immediate evacuation. The seriousness of the medical condition will be judged within the context of the insured person's geographical location and the availability of treatment or medical facilities locally.
- Purpose of evacuation would be to obtain treatment to avoid death or serious impairment of immediate or long-term health.

Compassionate travel

One economy class return airfare and all ancillary charges up to the limit, as stated in the Blue Health Cover benefit option tables for a family member of the injured person.

Repatriation of mortal remains

- Preparation and transportation of the insured person's mortal remains from the place of death to his home country, or
- Preparation and local burial of the mortal remains in the country where the death occurred.



Out-patient/Day-to-day benefits

Pre-authorisation is required for the chronic benefit:

Consultations & procedures

Consultations

- GPs
- Specialists

Procedures

- Pathology – blood tests requested by a doctor.
- Radiology – out-of-hospital basic x-rays.
- Out-of-hospital, non-surgical procedures, such as the applying of plaster of paris and stitches.

Personal health assessment

One personal health assessment each year for each insured person, which includes:

- Blood pressure
- Blood sugar
- Cholesterol
- PAP smear
- Body mass index (BMI)

Acute medication

Acute medicines

Medically necessary medicines prescribed by a doctor.

Maternity

Additional day-to-day benefits to cover the costs of out-of-hospital maternity care, including consultations, radiology (such as ultrasounds) and blood tests.

Dentistry and optometry

Dentistry

- Consultations
- Basic dental procedures (removal of teeth and roots, fillings, preventative treatment, scaling and polishing, and x-rays).
- Specialised dentistry (root canal treatment, dentures, inlays, crowns, bridges, periodontal treatment, orthodontic treatment* and dental surgery).

*Restricted to insured persons 21 years and younger.

Optometry

- Eye examination
- Frames and lenses (including contact lenses) every 2 years

Chronic benefit

Chronic medicines

Steps to be taken by the insured person to register:

- Together with your doctor complete a chronic medication form.
- Submit this form to us for approval.
- Once registered your medicines will be paid from the chronic medicine limit.

Extended Chronic Benefit

Applies in addition to other day-to-day benefits and in addition to medicine for chronic disease. Cover includes consultations, pathology and basic radiology for patients registered on the chronic disease programme.

Auxiliary services

- Physiotherapy
- Biokinetics
- Chiropractics
- Psychology
- Occupational therapy
- Speech therapy / audiology
- Hearing aid acoustician
- Podiatry
- Dietician
- Orthotist / prosthetist

Care

Managed Care Programmes

We care about your service experience

Whether you want to speak to us face to face, over the phone or online, our service model is built to show we care, with:

- Ring-fenced service centres for Blue Health Cover policyholders.
- Sophisticated, interactive, internet-based facilities for policyholders, employers, financial advisers and medical service providers.
- Clear and easy-to-understand policyholder information.
- Auto-response email services.
- Hassle-free administration because employer groups are assigned:
 - Credit control resources that include administration personnel to assist in monthly contribution and policy reconciliations.
 - A client liaison officer who ensures that we deliver on all aspects of the offering that we promise you.
 - Policyholder-focused training sessions so that employees are well-informed about their benefits and the best way to claim from Liberty Health so that they too have a hassle-free experience.

We care about keeping you informed about your health

One personal health assessment each year for each insured person.

We care about helping you manage your healthcare spend

We help policyholders gain complete control of their health and healthcare spending. We do this by managing, co-ordinating and controlling pre-authorisation and the subsequent case management of policyholder services, such as major medical and emergency benefit spend (in- and out-of hospital), disease management and chronic medicine management.

i Blue Health Cover underwriting

For the initial take-on of an employer group, we will apply the following underwriting rules:

Number of employees	Underwriting
Less than 10 employees	Not covered
10 to 29 employees*	Underwriting rules apply to each insured person
30+ employees	No underwriting rules apply but compulsory cover applies

**For groups of 10 to 29 employees, underwriting rules do not apply to newborns, provided that the newborn is registered within 60 days of birth.*

Blue Health Cover premiums

When premiums are to be paid

Premiums are payable in advance, starting at the beginning of the agreed policy payment period.

Blue Health Cover age limit

No new policyholders older than 70

We do not cover new applicants over the age of 70, unless we have pre-approved the coverage. An existing Blue Health Cover insured person who was under the age of 70 when their policy commenced, but who is now over 70 years of age, will still be covered under the policy.

Partnering with network providers ensures affordable treatment

We have partnered with world-class healthcare professionals and service providers in the countries in which we operate. These providers service Blue Health Cover policyholders on credit for all out-patient and in-patient claims.

Our underwriting rules

- A 30-day general waiting period applies. The only cover during this period is hospitalisation caused by an accident.
- Treatment of pre-existing conditions related to cancer, kidney dialysis, organ transplants, and HIV and Aids will not be covered for a period of 24 months, starting from the policy commencement date.
- Treatment of other pre-existing conditions not related to cancer, kidney dialysis, organ transplants, and HIV and Aids will not be covered for 12 months, starting from the policy commencement date.

Compulsory cover

Underwriting rules will not apply in the following circumstances:

- When an employee or dependant applies for cover under the policy within 30 days of the policy commencement or employment date.
- When a newborn child is registered for coverage under the policy within 60 days of the date of birth.
- When an adopted child or a child placed in the custody of an insured person is registered for coverage under the policy within 60 days of the adoption or custody date.
- When a new spouse is registered for coverage under the policy within 30 days of the marriage date.
- When a newly-joined insured person (main policyholder or dependant), subsequent to the initial take-on of a group, joins within 30 days of the policy commencement date or employment date.

Visits to a network provider

We will arrange direct payment for the cost of treatment to the healthcare provider, up to the specified benefit limits and subject to the policy conditions.

Visits to a non-network provider

Policyholders will be required to pay for the cost of treatment out of their own pocket and then claim back from Liberty Health for reimbursement.

Plus and Elite policyholders

Visits to foreign providers - we will pay contracted foreign providers directly

- Where we have an agreement with a foreign provider, we will pay directly for treatment.
- If we do not have an agreement with the provider, policyholders will be requested to pay for treatment from their own pocket and then claim back from Liberty Health for reimbursement.
- It is the policyholder's responsibility to check whether the provider has an agreement with Liberty Health.
- This procedure applies to both in- and out-patient treatments.

Working with in-country partners for the ultimate support

To ensure that we provide the best possible healthcare solutions, both in cover and administration, we work together with African service providers.

How our in-country partnerships work

Liberty Health partners with a local insurance company who assists with the following:

- Registering the Liberty Health product under its insurance licence and ensuring the product is compliant with local regulations.
- Insuring the product locally (and reinsuring the product to Liberty Health).
- Providing local legal entities to allow Liberty Health to establish an in-country service office for Blue Health Cover.

Liberty Health supports the health insurance product in the following areas:

- product design and pricing
- reinsuring the product, and
- managing the product in-country, including:
 - administration and servicing
 - managed care and provider management
 - IT support
 - driving distribution and product sales

Please refer to our website (www.libertyhealthblue.com) for a complete list and more information on our in-country partners.

**We work with
local partners
to provide the
best available
health cover**

Contact us

For more information contact your local in-country office or Liberty Health:

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