

Liberty Gap Cover, your medical *shortfall* solution.



LIBERTY

Liberty Gap Cover

Liberty Gap Cover pays the difference between what medical schemes cover and what doctors and specialists charge for in-hospital, and certain out-of-hospital treatment. Whether you need comprehensive cover for all major medical expense shortfalls, or more affordable cover for the most frequent shortfalls, we have a solution for you.

For more information on Liberty Gap Cover, visit www.libertyhealth.net, or speak to your financial adviser or broker.

The Advantage of Knowing.

60
years
of working
every day for
your one day

LIFE INVESTMENTS HEALTH CORPORATE PROPERTIES ADVICE

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A hospital patient’s focus should be on getting better, not on how he or she will pay for their medical bills, when there is a shortfall.

The difference between what medical schemes cover and what private practitioners charge can amount to unexpected excesses worth tens of thousands of Rands. This can put hospital patients seriously out of pocket. Besides taking care of the unforeseen financial implications of hospitalisation, Liberty Gap Cover helps patients focus on what matters most: getting back on their feet.

Liberty Gap Cover options

Liberty Gap Cover, which pays for the difference between what medical schemes cover and what patients are charged, offers both Essential Gap Cover and Universal Gap Cover. Essential Gap Cover has been designed to offer members affordable medical expense shortfall cover. For those looking for more comprehensive benefits, Universal Gap Cover provides a wider range of benefits for a small difference in premium.

Medical Expense Shortfall Cover

Both Liberty Gap Cover options offer medical expense shortfall cover for doctor and specialist charges in-hospital and for approximately 50 out-of-hospital procedures. Options also include co-payment cover for hospital admissions, scans and certain surgical procedures, as well as Emergency Room Cover for accidental injury. These products have been developed to give people who are already in a vulnerable position peace of mind, knowing that their illness or accident won't cripple them financially.

Health Insurance Benefits

Liberty Gap Cover options also offer various health insurance benefits, for example, Accidental Death and Permanent Disability Cover, Search and Rescue Cover and Trauma Counselling Cover.

The table below provides an overview of the medical expense shortfall cover and health insurance benefits available on both options.

MEDICAL EXPENSE SHORTFALL COVER	HEALTH INSURANCE BENEFITS
Liberty Gap Cover options include:	Liberty Gap Cover offers:
- In-hospital cover for doctor and specialist charges up to 2 times (Essential Gap Cover) or 5 times (Universal Gap Cover) the amount paid by the medical scheme. - Out-of-hospital cover for doctor and specialist charges up to 2 times (Essential Gap Cover) or 5 times (Universal Gap Cover) the medical scheme tariff (for approximately 50 out-of-hospital treatments). - Medical scheme co-payment cover for hospital admissions, scans and certain surgical procedures. - Emergency Room Cover for accidental injury. - In addition, Liberty Universal Gap Cover includes Non-network Co-payment Cover, Enhanced Cancer Cover, Internal Prosthesis and Artificial Joint Cover as well as In-hospital Dentistry Cover.	- Accidental Death and Permanent Disability Cover - Search and Rescue Cover - Trauma Counselling Cover - Lump Sum Cancer Cover (Universal Gap Cover only) - Accidental Dentistry Cover (Universal Gap Cover only), and - Medical scheme and Gap policy premium waiver cover (Universal Gap Cover only)

Monthly Premiums

LIBERTY UNIVERSAL GAP COVER		LIBERTY ESSENTIAL GAP COVER	
Cover for Individuals		Cover for Individuals	
Younger than 55 years old	R295 per month	Younger than 55 years old	R216 per month
55-64 years old	R369 per month	55-64 years old	R270 per month
65 years and older	R420 per month	65 years and older	R308 per month
Cover for Families		Cover for Families	
Where all family members are younger than 65	R369 per month	Where all family members are younger than 65	R270 per month
Where one or more family members are older than 65	R420 per month	Where one or more family members are older than 65	R308 per month

Extended Cover

You can enhance your Liberty Gap Cover policy by adding our Extended Cancer Cover and or Extended Dentistry Cover. Extended Cancer Cover pays out a lump sum of either R75 000 or R175 000 upon first-time diagnosis of cancer of the policyholder and his or her medical scheme dependants.

EXTENDED CANCER COVER AMOUNT	MONTHLY PREMIUM
R75 000	R55
R175 000	R102

Our Extended Dentistry Cover offers optional lump sum cover for emergency, accidental and specialised dentistry.

EXTENDED DENTISTRY COVER MONTHLY PREMIUM
R238



To get the Liberty advantage contact

tel:

cell:

email:

or , for information on all Liberty products, visit www.liberty.co.za

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