



CORPORATE VALUE ADDED SERVICES



LIBERTY CORPORATE

## Offering more than risk and retirement solutions **because we care...**

Liberty Corporate is committed to providing our clients with a holistic range of employee benefits solutions. We have negotiated an extended menu of business related and value-added services through an external professional services provider (Cims South Africa (Pty) Ltd) which are available to all Liberty Corporate clients, fund members, their spouses and dependents under the age of 21.

These value-added services are free and available 24 hours a day, 365 days a year in the member's language of choice. To qualify for these services a client simply has to have a single Liberty Corporate risk or investment fund product.

<i>Emergency Medical Information, Advice and Referral Hotline</i>	<i>Emergency Ambulance Service</i>
<i>Legal Advice</i>	<i>Trauma Counselling</i>

*The above services are facilitated through Liberty Corporate but provided by Cims South Africa (Pty) Ltd.*

# 24 Hour Emergency Medical Information

## Telephonic Medical Information, Advice and Referral Hotline

The Telephonic Medical Information, Advice & Referral Hotline will assist members living in rural areas with limited access to medical resources or where there might only be basic medical facilities with limited access to medical practitioners.

The Medical Information and Advice Line offers telephonic advice from a team of medical staff. 24 Hours a day, 365 days a year without the patient having to leave home. The medical staff have access to a comprehensive computerised medical information system. This ensures that the correct information is obtained and all the relevant options for advice and response are correctly assessed.

All medical staff are experts in this telephonic form of medical care, which necessitates being able to obtain as much information as possible from the caller, who is often in a difficult situation and panic stricken, make accurate assessments; give the correct advice; and ensure that the appropriate level of emergency response is summonsed quickly.

The computer generated protocols, sourced both internationally and locally, have been specially adapted and the medical staff work strictly within the parameters of these well defined guidelines.

- Essential medical advice and assistance via instant access to a medical information database
- Fully computerised, extensive poison, emergency and drug databases
- Step-by-step guidance through an emergency or crisis situation e.g. advice with regard to CPR
- Medical advice with pre-trip and post-trip medications and precautions whilst travelling locally and internationally.
- Explanation and interpretation of terminology in relation to diagnostic test results
- General emergency and non emergency information, e.g. allergy and immunology information as well as the considered approach to take regarding infectious diseases
- Lifestyle advice e.g. obesity, infant care, immunisation, epilepsy etc
- Generic medication advice
- Non-life threatening emergencies such as:
  - The implications of diagnoses, diagnostic and laboratory tests and medical procedures (such as operations and consultations) any aches, pains or health problems, treatment of minor ailments, pregnancies
  - Baby and child care and general medical information

## 24 Hour Emergency Ambulance Service

**The following services will be provided as a result of your involvement in a Medical Emergency, subject to the limits of the Benefit Table:**

### **Emergency Medical Advice and Assistance Hotline**

In addition to the general medical advice service, one call to the same number will trigger the Medical Operators who will guide you through a medical crisis situation, provide emergency advice and organise for you to receive the support you need utilising the 24 hour Alarm Centre Doctor.

**This service includes referrals to Crisis lines in case of:**

- Family and Domestic Abuse
- Rape
- Trauma
- Child Abuse
- Suicide Hotline - Life Line
- Poison Hotline - In House

### **Emergency Medical Response to the scene of a Medical Emergency (Primary Response)**

An appropriate road and/or air response, depending on which is the most medically appropriate and logistically possible, will be undertaken. An ambulance, a rapid response vehicle or a helicopter

(all of which are manned by appropriately qualified and experienced emergency care practitioners, paramedics or doctors) will be dispatched to the scene of a medical emergency where appropriate life saving support will be provided to the member/s and, where relevant, the member/s will be stabilised before transfer is provided to the closest appropriate medical facility.

### **Medical Transportation – Pre-hospital**

In the event of your involvement in a Medical Emergency, we will arrange and pay up to the amount specified in the Benefit Table for Emergency Medical Transportation, if required under appropriate medical supervision to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, your state and fitness to travel and other considerations, including but not limited to airport availability, weather conditions and distance to be covered, as assessed by the doctor and support staff, will determine whether transport will be provided by medically equipped fixed wing Air Ambulance, helicopter, scheduled commercial flight or road ambulance.

## Inter-hospital Transfer

Inter-hospital transfer or Inter-facility transfer is defined as the transportation of a member or patient by road or air ambulance transport, whichever is most medically appropriate in the opinion of the doctor, one-way to a more suitable or appropriate medical facility for managing the member's condition.

## Upgrade Transfer

If the doctor, in consultation with the attending doctor, determines that you should be transferred and admitted (one way transfer) to an alternate medical facility because the necessary treatment cannot be continued at the present facility, we will arrange and pay up to the amount specified in the Benefit Table for your transportation to the closest facility where the treatment can be continued after you have been stabilised. This does not include diagnostic transfers for procedures or investigations.

## Downgrade Transfer

Transfer to a step down medical facility will only be approved on a medically justified basis as authorised by the doctor. This transfer will be to the most appropriate and closest facility to the hospital where you are currently an in-patient. If approved, members requiring stretcher transportation under medical supervision going to Frail Care or a Step-down Facility, such as Hospice or a Rehabilitation Centre, will be allowed a maximum of one transfer per hospital event.

## Medical Repatriation

In the event of your hospitalisation outside of your home town, (greater than 100km from place of residence), we will arrange and pay up to the amount specified in the Benefit Table for repatriation to a hospital in or near your home town. Such repatriation must be recommended by the doctor as being medically justified (patient requires more than seven days hospitalisation on admission and will require more than seven days hospitalisation in their home town) and requiring medical supervision for the transfer. We will also, at our sole discretion, determine the means of transportation and timing of the repatriation.

## Escorted Return of Minors

In the event of your minor children being stranded as a result of your hospitalisation, we will arrange and pay for their transportation, under supervision where necessary, into the care of a person nominated by you, within South Africa.

## In-hospital Medical Monitoring

We will monitor your medical condition for the duration of your hospitalisation outside of your hometown. If required, we will keep a nominated family member or business colleague informed of your medical progress.

## Compassionate Visits

Should you be hospitalised outside your home town for a period exceeding five consecutive days, we will arrange and pay up to the limit specified in the Benefit Table for the economy class transportation of a close relative to visit you.

## Exclusions

Intentional Self-Inflicted Injuries

Benefit Table	
Member	Benefit
Emergency Medical Advice and Assistance Hotline	24 Hour telephonic advice
Referrals to Crisis Lines	
Emergency Medical Response	Financially unlimited
Medical Transportation	
Inter-Hospital Transfer	
Medical Repatriation	Full cost, subject to NHRPL rates
Escorted Return Of Minors	
In-Hospital Medical Monitoring	Financially unlimited - Full Cost
Compassionate Visits	24 Hour Service
	Up to R 2,000 per event

## R5,000 Guaranteed Hospital Admission

Prior to admission as an “In-Patient”, medical facilities may require patients who do not have a Medical Aid or Hospital Plan, or proof thereof, to make a cash deposit payment or demand a bank guaranteed cheque.

In the event of a life threatening medical emergency, this process could cause a delay in life saving treatment and hospital admission could even be denied.

Guaranteed Hospital Admission, an automatic and further benefit of the Medical Emergency Ambulance Service, will allow you access to appropriate medical facilities, swift hospital admittance which, if denied or delayed, could result in death.

In case of an accidental, unforeseen, life threatening medical emergency resulting in hospitalisation, we will provide a hospital admission guarantee for hospitalisation up to a maximum of R5,000 per beneficiary per annum.

The call centre must be contacted from the admitting hospital to request this guarantee. The guarantee will be issued to the hospital's admission department directly.

## Legal Advice

When members are faced with legal demands that could have a major impact on their financial and emotional wellbeing, they can rely on the Legal Assistance Helpline to assist them with their legal rights and how to enforce them.

The Legal Assistance Helpline is offered to members 24 hours a day, 365 days a year, and is manned by qualified and registered attorneys, equipped to provide the following assistance within South Africa:

- Personal legal advice as to how one should handle legal proceedings and the interpretation of legal options
- National network of attorneys providing advice on home, vehicle and personal issues
- Information with regard to legal rights and how to enforce them
- Bail assistance
- Furnishing of standard wills
- Assistance and documentation with “self help services” e.g. small claims court, unopposed divorces, registration of closed corporations, etc
- Referrals to appropriate and approved legal practitioners from a Legal Advisory Panel of specialists, consisting of advocates, attorneys, legal academics and various consultants
- Proforma documents

### **Advice is given on all areas of the law including:**

- Matrimonial (engagements, marriage, divorce)
- Employment (retrenchments, dismissals)
- Property (buying and selling a house)
- Consumer (guarantees, disclaimers)
- Financial (credit agreements, banking)
- Business (setting up your own venture)
- Insurance (planning, claims, disputes)
- Criminal (search warrants, arrests, bail)
- Constitutional Law  
(all matters relating to the constitution - Act 200 of 1993)
- Medical or personal injuries

## **Trauma Assistance Line**

This service offers members and their families professional telephonic counselling for trauma.

### **Trauma guidance and support include:**

- Accident
- Hijacking
- Burglary
- Rape
- Loss of a loved one
- Retrenchment and / or unemployment
- Chronic or life threatening illness
- Disability
- Domestic violence
- Natural disaster
- Alcohol and drug abuse
- Abduction
- Family suicide
- Assault
- Fire
- HIV/Aids

Should a counsellor feel that telephonic support is insufficient this service also provides for referral to face-to-face counselling.

## Ensuring easy access.

To make these value-added services as simple as possible to access, Liberty Corporate is using the same telephone numbers as for our Funeral Benefit. Business owners and fund members will be guided through a menu to access the service they require.

**Call: 0861 724 247 (within South Africa) | Call: +27 11 952 6235 (outside of South Africa)**

Please speak to your Corporate Specialist or Client Service Manager should you wish to order assistance cards for clients and fund members. A member or beneficiary is defined as the principal Liberty Corporate policyholder, his/her spouse and dependent children under the age of 21 years.

For more information regarding our products,  
log onto **[www.libertycorporate.co.za](http://www.libertycorporate.co.za)**



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