



Lesotho Medical Savings Account.



The Medical Savings Account (MSA) holds a full annual savings amount that is allocated to each member on the day their cover starts. This amount is immediately available for the use of all beneficiaries and is allocated based on your family size and structure.



Benefits

- The total amount allocated to your MSA is available for all your beneficiaries to use per policy year.
- The total amount of your MSA is available for immediate use.
- Remaining savings at the end of a policy year are carried over to the next year unless you resign or ask for the amount to be paid out as a lump sum.
- Treatment that is listed as a policy exclusion can be covered by funds in your MSA on written request.
- MSA funds can cover other claim shortfalls or limits.
- You can claim annually for frames and lenses through your MSA.
- Interest is neither charged to you for early access to the full savings amount nor do you earn interest on your accumulated MSA amount.

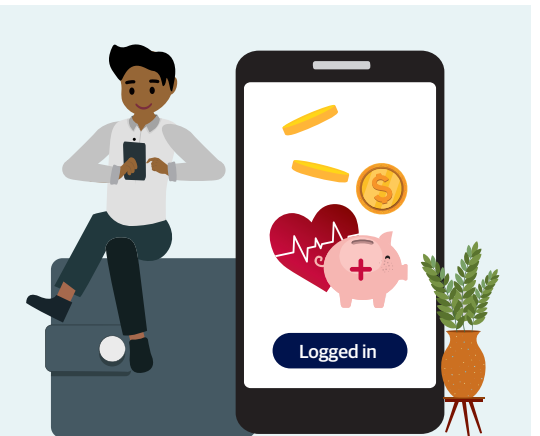


Important things to know about your MSA

- You cannot top-up your MSA with additional funds from your own pocket.
- Although funds in the MSA are available to all beneficiaries, refunds are paid to principal members only.
- MSA pay-outs take place 160 days after request to give time to process outstanding claims.
- You will not be refunded monies from your MSA if there are outstanding premiums.
- If you move from an MSA to a non MSA plan, your savings can only be refunded, not carried over to the new year.
- You cannot use MSA funds allocated for the current policy year to pay for a previous year's claims. However, if you have an MSA roll over amount at the end of the year, we will pay claims for that year from the rollover amount. This is subject to the claims being received within 120 days of date of service.



- Requests for MSA pay-outs must be submitted in writing within 30 days of the end of the previous policy year.
- If you resign mid-policy year, you will be liable to pay the balance of the excess MSA funds used.



How to view savings amounts

Log onto our *online member portal** to view the following:

- The upfront MSA amount available to you.
- Claims paid from your MSA.
- Roll over funds from one year to another.
- Bank details used to make the lump sum payment to you.

* <https://online.libertyhealth.net/account/login>