



Health Plan Guide 2016  
Core Series

CORE

20  
16

SERIES





**Your health**  
is everything

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# The Discovery Health Medical Scheme is the best choice for you

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With Discovery Health Medical Scheme, you get access to comprehensive healthcare benefits at a lower cost, with a suite of tools and services to manage your health and your health plan



## SOUTH AFRICA'S No. 1 CHOICE

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CONSUMERS



BUSINESS



## WORLD-LEADING HEALTH INSURANCE

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In a global study by Deloitte, Discovery Health Medical Scheme has been ranked among the top 3 health insurers in the world since 2008, based on financial security, contribution levels, membership and innovation.

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The benefits explained in this brochure are provided by Discovery Health Medical Scheme, registration number 1125, administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. This brochure is only a summary of the key benefits and features of Discovery Health Medical Scheme plans, awaiting formal approval from the Council for Medical Schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on [www.discovery.co.za](http://www.discovery.co.za). When reference is made to "we" in the context of benefits, members, payments or cover, in this brochure this is reference to Discovery Health Medical Scheme. Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd. Registration number 1999/007736/07, an authorised financial services provider.

**Comprehensive benefits**

Choose from 22 plans, which all offer rich benefits with unlimited private hospital cover, and full cover in our extensive healthcare networks.

**Better healthcare**

Access to wide-ranging benefits, care programmes and services that ensure you and your doctor can access the best healthcare available when you need it.

**Better health**

The opportunity to join the world's leading science-based wellness programme, Vitality, that gives you access to and rewards you for a healthy lifestyle.

**Lower cost**

Lowest contributions, which are on average 14% lower than contributions for comparable cover with other South African medical schemes.

## Tools to manage your plan

Technology that empowers you and your doctor to manage your health and your health plan.



The lower cost analysis is a comparison of our contributions with competitor contributions, based on internal analysis of publicly available marketing material. Vitality is not part of the Discovery Health Medical Scheme. Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd. Registration number 1999/007736/07, an authorised financial services provider.

# Key features

## Benefits available on the Core Series



Unlimited private hospital cover



Guaranteed full cover in hospital for specialists on a payment arrangement, and up to 200% of the Discovery Health Rate on Classic plans and up to 100% of the Discovery Health Rate on Essential and Coastal plans for other healthcare professionals



Full cover for chronic medicine for all Chronic Disease List conditions



Cover for medical emergencies when travelling

# The Core Series each have five health plan options

There are differences in benefits as indicated below.  
The benefits not mentioned in the table are the same across all five options.

	Classic	Classic Delta	Essential	Essential Delta	Coastal
Hospital cover					
Hospital Network	Any private hospital	Private hospitals in the Delta network	Any private hospital	Private hospitals in the Delta network	Private hospitals in the four coastal provinces
Cover for healthcare professionals in hospital	200% of the Discovery Health Rate		100% of the Discovery Health Rate		

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# You get unlimited hospital cover

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## There is no overall limit for hospital cover on all Discovery Health Medical Scheme plans

Your hospital cover is made up of the account from the hospital and the accounts from your admitting doctor, anaesthetist and any other approved healthcare professional.

### Unlimited cover in private hospitals

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For any planned or non-emergency admission you need to call us to confirm your admission.

The Delta options offer cover for planned admissions in a defined network. For planned admissions at hospitals outside the network, you will have to pay R6 450 of the hospital account.

On the Coastal Plan, you must go to a hospital in one of the four coastal provinces for a planned admission. If you don't use a coastal hospital, we pay up to a maximum of 70% of the hospital account and you must pay the difference.

### Discovery HomeCare – an alternative to a hospital stay

Discovery HomeCare is a unique home-based service that offers you quality care in the comfort of your own home (see page 22).

### Emergencies are covered in full

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If you have an emergency, you can go straight to hospital. If you need medically-equipped transport, call Discovery 911 on **0860 999 911**.

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### How we cover your hospital and related accounts

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We cover your hospital account from your Hospital Benefit.

Doctors, specialists and other healthcare professionals we have a payment arrangement with are covered in full for approved procedures in hospital. You benefit from access to the broadest range of specialists, which represents over 90% of our members' specialist interactions. If you use healthcare professionals we don't have payment arrangements with, we will pay at the rate applicable to your plan (see page 8).



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## Prescribed Minimum Benefit (PMB) conditions

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In terms of the Medical Schemes Act of 1998 (Act number 131 of 1998) and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of:

- A life-threatening emergency medical condition; and
- A defined list of 270 diagnoses.
- A defined list of 27 chronic conditions.

To access Prescribed Minimum Benefits, there are rules that apply:

- Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions
- The treatment needed must match the treatments in the published defined benefits
- You must use designated service providers (DSPs) in our network. This does not apply in life-threatening emergencies. However even in these cases, where appropriate and according to the rules of the Scheme, you may be transferred to a hospital or other service providers in our network once your condition has stabilised

If your treatment doesn't meet the above criteria, we will pay up to 80% of the Discovery Health Rate. You will be responsible for the difference between what we pay and the actual cost of your treatment.

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### What is the Discovery Health Rate (DHR)

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This is a rate set by us at which healthcare services from hospitals, pharmacies and healthcare professionals are paid.

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# Hospital cover

## We cover you in hospital for emergency and planned hospital admissions

There is no overall limit for your hospital cover.  
This is how we cover your hospital account and accounts from your admitting doctor, anaesthetist or other approved healthcare professionals (related accounts):

Hospital account	
Hospital account	Covered in full at the rate agreed with the hospital
On the Delta options, an upfront payment applies for admissions to hospitals outside of the Delta Hospital Network	R6 450
On the Coastal Plan, you must go to a hospital in one of the four coastal provinces for a planned admission. If you don't use a coastal hospital, we pay up to a maximum of 70% of the hospital account.	
Related accounts	
Specialists we have a payment arrangement with	Full cover
Specialists we don't have a payment arrangement with and other healthcare professionals	<b>Classic</b>   200% of the DHR <b>Essential and Coastal</b>   100% of the DHR
Radiology and pathology	100% of the DHR
MRI and CT scans	If related to your admission we pay up to 100% of the DHR from the Hospital Benefit. If not related to your admission or if for conservative back and neck treatment, we do not pay for it.
<b>Scopes</b> (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	You pay the first R3 550 of the hospital account and we pay the balance of the hospital account and related accounts from the Hospital Benefit.

# Hospital cover

## Cover for dental treatment in hospital

### Severe Dental and Oral Surgery

The Severe Dental and Oral Surgery Benefit covers a defined list of procedures, with no upfront payment and no overall limit. This benefit is subject to authorisation and the Scheme's clinical rules.

### Other dental treatment in hospital

You need to pay a portion of your hospital or day clinic account upfront for dental admissions. This amount varies, depending on your age and the place of treatment.

We pay the balance of the hospital account from your Hospital Benefit, up to 100% of the DHR. We pay the related accounts, which include the dental surgeon's account, from your Hospital Benefit, up to 100% of the DHR. On Classic plans, we pay anaesthetists up to 200% of the DHR.


For members 13 and older, you must pay for routine, conservative dentistry, such as preventive treatments, simple fillings and root canal treatments.

### Dental limit


You are responsible for paying the cost of all dental appliances, their placements and orthodontic treatment (including the related accounts for orthognathic surgery).

#### Amount you need to pay upfront when you go to:

##### Hospital

	Younger than 13	R1 850
	13 and older	R4 800

##### Day clinic

	Younger than 13	R850
	13 and older	R3 100

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# Hospital cover

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## Healthcare services with an annual limit



### Cochlear implants, auditory brain implants and processors

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R197 000 for each person for each benefit



### Internal nerve stimulators

.....  
R135 500 for each person



### Hip, knee and shoulder joint prostheses

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There is no overall limit if you get your prosthesis from our preferred suppliers.  
If you choose not to, a limit of **R38 200** applies to each prosthesis.



### Prosthetic devices used in spinal surgery

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There is no overall limit if you get your prosthesis from our preferred suppliers.  
If you choose not to, a limit of **R25 500** for the first level, **R51 000** for two or more levels, limited to one procedure for each person each year.



### Mental health

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21 days or 15 out-of-hospital consultations for each person



### Alcohol and drug rehabilitation

.....  
21 days for each person



### Chronic dialysis

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We cover these expenses in full if we have approved your treatment plan and you use a provider in our network.

If you go elsewhere you have to make a co-payment.

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# You get extensive cover for chronic conditions and cancer

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## Members living with a chronic illness or cancer get the best care and support at all times through our suite of programmes

### Chronic Illness Benefit (CIB)

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The Chronic Illness Benefit (CIB) covers you for a defined list of chronic conditions. You need to apply to have your medicine covered for your chronic condition.

### Prescribed Minimum Benefit (PMB) conditions

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You have access to a list of medical conditions and treatments under Prescribed Minimum Benefits (PMBs). The PMBs cover the 27 chronic conditions on the Chronic Disease List (CDL) conditions (see page7).

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### Medicine cover for the Chronic Disease List

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You get full cover for approved chronic medicine on our medicine list. For medicine not on our list, we cover you up to a set monthly rand amount called the Chronic Drug Amount (CDA).

### How we pay for medicine

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We pay for medicine up to a maximum of the Discovery Health Rate for medicines. The Discovery Health Rate for medicines is the price of medicine as well as a fee for dispensing it.

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## Chronic conditions we cover

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<b>Chronic Disease List (CDL) conditions</b>	Addison's disease, Asthma, Bipolar mood disorder, Bronchiectasis, Cardiac failure, Cardiomyopathy, Chronic obstructive pulmonary disease (COPD), Chronic renal disease, Coronary artery disease, Crohn's disease, Diabetes insipidus, Diabetes type 1, Diabetes type 2, Dysrhythmia, Epilepsy, Glaucoma, Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism, Multiple sclerosis, Parkinson's disease, Rheumatoid arthritis, Schizophrenia, Systemic lupus erythematosus, Ulcerative colitis
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### Where to get your medicine

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#### Designated service providers (DSP)

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To avoid a 20% co-payment, you have to use MedXpress.

#### MedXpress

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Get your monthly medicine by using MedXpress, an ordering service that delivers or allows in-store collection (see page 20).



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## Suite of patient management programmes

### Personal Health Programmes

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If you are registered on CIB for diabetes or a defined list of heart-related conditions, you can access our Personal Health Programmes to help better manage your condition (see page 21).

### HIVCare Programmes

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When you register for our HIVCare Programme you are covered for the care that you need. You can be assured of confidentiality at all times.

### Cover for cancer

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If you're diagnosed with cancer and once we have approved your cancer treatment, you are covered by the *DiscoveryCare* Oncology Programme. We do not limit your cancer treatment costs. We cover the first R200 000 of your approved cancer treatment over a 12-month cycle in full. If your treatment costs more than the cover amount, you will need to pay 20% of the additional costs. Cancer treatment that is a Prescribed Minimum Benefit is always covered in full.

All cancer-related healthcare services are covered up to 100% of the DHR. You might have a co-payment if your healthcare professional charges above this rate.

#### **Advanced Illness Benefit**

Members with cancer have access to a comprehensive palliative care programme. This programme offers extensive out-of-hospital care for members with cancer at home.

### Compassionate care

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The Compassionate Care Benefit gives you access to holistic home-based end-of-life care up to R48 000 for each person in their lifetime.



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# You also get additional benefits that enhance your cover

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## International second opinion services

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Through your specialist you have access to second opinion services from Cleveland Clinic for life-threatening and life-changing conditions. We cover 50% of the cost of the second opinion service and you will have to pay the rest of the cost.

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## Frames and lenses

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You can enjoy savings of 20% off frames and lenses at an optometrist in our network. The discount is immediate at the point of sales.



## International travel

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You have cover of up to R5 million for each person on each journey for emergency medical costs while you travel outside of South Africa. This cover is for a period of 90 days from your departure from South Africa. Pre-existing conditions are excluded.

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## Africa evacuation cover

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You have cover for emergency medical evacuations from certain sub-Saharan African countries back to South Africa.

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# You get screening and prevention benefits

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## Preventive screening is important in making sure you detect medical conditions early

As a Discovery Health Medical Scheme member, you have access to screening and prevention benefits that cover the following at any one of our wellness providers:



### Screening for adults

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- Blood glucose
  - Blood pressure
  - Cholesterol
  - Body mass index
  - Mammogram
  - Pap smear
  - PSA (a prostate screening test)
  - HIV screening tests
  - If you are 65 years and older, or registered for certain chronic conditions, you are also covered for a seasonal flu vaccine.
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### Screening for kids

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Growth assessment tests including:




- Height
  - Weight
  - Head circumference
  - Health and milestone tracking
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### How we pay

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Having these healthcare services (up to a specified number) does not affect your day-to-day benefits as we pay these costs from the Hospital Benefit. Visit [www.discovery.co.za](http://www.discovery.co.za) for more information.

# Contribution

	 Main member	 Adult	 Child*
<b>Contributions</b>			
Classic	R1 745	R1 373	R698
Classic Delta	R1 397	R1 099	R557
Essential	R1 499	R1 123	R601
Essential Delta	R1 198	R900	R480
Coastal	R1 302	R976	R519

\* We count a maximum of three children when we work out the monthly contributions and annual Medical Savings Account.

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# Delta Hospital Network

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## Gauteng

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- Arwyp Medical Centre
- Life Bedford Gardens Hospital
- Netcare Bougainville Private Hospital
- Life Brenthurst Clinic
- Life Carstenhof Clinic
- Clinix Lesedi Private Hospital
- Clinix Naledi-Nkanyezi Private Hospital
- Clinton Clinic
- Life Genesis Clinic
- Mediclinic Emfuleni
- Netcare Femina Hospital
- Life Fourways Hospital
- Legae Private Hospital
- Lenmed Ahmed Kathrada Private Hospital
- Life Little Company of Mary
- Louis Pasteur Hospital
- Midvaal Private Hospital
- Mediclinic Morningside
- Life Robinson Private Hospital
- Life Roseacres Clinic
- Suikerbosrand Clinic
- The Donald Gordon Medical Centre
- Life Wilgeheuwel Hospital

Plus 49 day clinics

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## Free State

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- Life Rosepark Hospital
- Universitas Private Hospital
- Horizon Eye Care Centre

Plus 3 day clinics

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## KwaZulu-Natal

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- Life Chatsmed Garden Hospital
- Life Entabeni Hospital
- Midlands Medical Centre
- Life Westville Hospital

Plus 10 day clinics

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## Western Cape

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- Mediclinic Cape Town
- Life Vincent Pallotti Hospital
- Melomed Mitchells Plain
- Mediclinic Panorama
- Mediclinic Vergelegen

Plus 19 day clinics

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## Eastern Cape

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- Life New Mercantile Hospital
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A woman with brown hair, wearing a blue denim shirt, is smiling and looking down at an open book she is holding. She is in a field of tall green grass with small yellow flowers. In the background, a man and a young child are sitting on the grass, also looking at books. The scene is bright and sunny, suggesting a pleasant outdoor setting.

Tools and  
services  
to improve  
your health

# MedXpress

## Convenient medicine ordering service

Discovery MedXpress is a convenient medicine ordering service, particularly for monthly chronic medicine. Using Discovery MedXpress or a pharmacy that is in the designated service provider network will ensure you get favourable rates for your approved chronic medicine.

### The benefits of using Discovery MedXpress

- You have full cover with no co-payments for medicine on our medicine list
- It is quick and convenient
- Delivery is free anywhere
- You receive advice and updates
- You can reorder your chronic medicine when it's convenient for you

You have a choice in how you want to receive your medicine



Delivery to your door



Collect in-store\*

### How to order



Discovery app



[www.discovery.co.za](http://www.discovery.co.za)



[medxpress@discovery.co.za](mailto:medxpress@discovery.co.za)



Fax 011 539 1020

Reorder online at [www.discovery.co.za](http://www.discovery.co.za) or by using the Discovery app.

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# Personal Health Programmes

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## Helping you manage your chronic condition

Our Personal Health Programmes are unique lifestyle programmes to assist you – with the help of your Premier Practice GP – to actively manage your chronic condition to make you healthier.

Our Personal Health Programmes are based on clinical and lifestyle guidelines, and give you and your GP the tools to better monitor and manage your condition.

Any Discovery Health Medical Scheme member registered on the Chronic Illness Benefit for diabetes, hypertension, hyperlipidaemia or ischemic heart disease can join a Personal Health Programme.

Your Premier Practice GP will prescribe a chronic disease management lifestyle programme for you.

You have the option to enrol on one of these programmes via our website or through your GP if they belong to the Discovery Health Premier Practice Network.

In addition, the programme unlocks valuable healthcare services such as dieticians and biokineticists that you may require as part of the programme.



### How to join a Personal Health Programme

To join a Personal Health Programme, speak to your Premier Practice GP or visit [www.discovery.co.za](http://www.discovery.co.za) for more information.

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# Discovery HomeCare

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## Private home nursing service

Discovery HomeCare is a unique home-based service that offers you quality care in the comfort of your own home, with minimum disruption to your normal routine and family life.

Care offered	What it entails
Postnatal care	Home visits for healthy mother and baby if your gynaecologist / obstetrician discharges you a day earlier from hospital. We will cover three day nurse visits, or one day nurse visit and two night care giver visits, within a six-week period.
End-of-life care	End-of-life care provided by nurses or care workers in partnership with the Hospice Palliative Care Association of South Africa. Cancer patients have access to this service through the Advanced Illness Benefit.
IV infusions (drips)	The administration of IV antimicrobials, iron treatment, steroids and immunoglobulins for patients whose condition is stable and hospital admission is not required.
Wound care	Wound care for venous ulcers, diabetic foot ulcers, pressure sores and other moderate to severe wounds for patients whose condition is stable and hospital admission is not required.

These services are paid from the Hospital Benefit, subject to approval.

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Discovery HomeCare is brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider.



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# Claiming made easier and faster

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## You can submit your claims in any of these easy ways:



### Smartphone app

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Submit the claim using the Discovery app  
Download the Discovery app from the App Store or Google play.

- Use the camera on your phone to take a picture of your claim
  - Use your phone to scan the QR code on your claim provided by your healthcare professional.
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### Email

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Scan and email your claims to:  
[claims@discovery.co.za](mailto:claims@discovery.co.za)



### [www.discovery.co.za](http://www.discovery.co.za)

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- Log in to [www.discovery.co.za](http://www.discovery.co.za)
  - On the menu, hover over Health and click on "Submit a claim"
  - Select "Upload now" and follow the step
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### Post

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Post your claims to:

Discovery Claims  
PO Box 784262, Sandton 2146

# HealthID

## Your medical information in your doctors' hands

HealthID is the first electronic health record application of its kind in South Africa. It puts all your health records in your doctor's hands so you won't have to try and remember everything. It also assists your doctor in interacting with us.

Give your doctor consent – log onto [www.discovery.co.za](http://www.discovery.co.za)



To benefit from HealthID, you will need to give consent to each doctor you visit before that doctor can access your health records.

No unauthorised person will have access to your personal medical information.

With Discovery's HealthID app doctors can:

1



Access your medical history and electronic health records

2



Apply for chronic cover

3



Write electronic prescriptions

4



View your benefit information

5



Refer you to another healthcare professional

6



Prescribe a Personal Health Programme

# Tools to help better manage your health plan

The Discovery app and website have both been purpose-built to help you get the most out of your health plan



Submit and track your claims



Plan and authorise hospital admissions



View information on hospital procedures



Check medicine prices and alternatives



Access your healthcare records and grant your doctor consent to view them



Order medicine for home delivery



Find a healthcare professional



Access important documents



Track your benefits and medical spend



Translate your travel cover into one of five languages



Watch educational videos



See your doctors real-time availability and instantly book an appointment



Build your family tree



Consult with your doctor online



[www.discovery.co.za](http://www.discovery.co.za)

Download the Discovery app



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# Access to value-added healthcare offers

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You have exclusive access to value-added offers outside of the Discovery Health Medical Scheme benefits and rules that are not available to members of other open medical schemes.



## Access to a separate wellness product

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You have the opportunity to join the world's leading science-based wellness programme, Vitality, that encourages you to get healthier. Not only is a healthy lifestyle more enjoyable, it is clinically proven that Vitality members live longer and have lower healthcare costs.

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## Savings on stem cell banking

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You get an exclusive offer with Netcells® Biosciences that gives expectant parents the opportunity to cryogenically store their newborn baby's umbilical cord blood and tissue stem cells for potential future medical use at a discounted rate.

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## Savings on personal and family care items

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You can sign up for HealthyCare, a separate offer that helps reduce your out-of-pocket spend on a vast range of personal and family care products at any Clicks or Dis-Chem.

HealthyCare items include a list of baby, dental, eye, foot, sun and hand care products, as well as first aid and emergency items, over-the-counter medicine, and products to stop smoking.

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Vitality is not part of the Discovery Health Medical Scheme. Vitality is a separate wellness product sold and administered by Discovery Vitality (Pty) Ltd. Registration number 1999/007736/07, an authorised financial services provider. HealthyCare is brought to you by Discovery Vitality (Pty) Ltd. Registration number 1997/007736/07, an authorised financial services provider. Netcells® Biosciences is brought to you by Discovery Health (Pty) Ltd. Registration number 1997/013480/07, an authorised financial services provider.

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# General exclusions

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## Discovery Health Medical Scheme has certain exclusions.

We do not pay for healthcare services related to the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits

### General exclusion list includes

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- Cosmetic procedures and treatments
- Otoplasty for bat ears, port-wine stains and blepharoplasty (eyelid surgery)
- Breast reductions or enlargements and gynaecomastia
- Obesity
- Frail care
- Infertility
- Wilfully self-inflicted illness or injury
- Alcohol, drug or solvent abuse
- Wilful and material violation of the law
- Wilful participation in war, terrorist activity, riot, civil commotion, rebellion or uprising
- Injuries sustained or healthcare services arising during travel to or in a country at war
- Experimental, unproven or unregistered treatments or practices
- Search and rescue
- Any costs for which a third party is legally responsible

We also do not cover the complications or the direct or indirect expenses that arise from any of the exclusions listed above, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits.

For a full list of exclusions, please visit [www.discovery.co.za](http://www.discovery.co.za)

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### Waiting periods:

If we apply waiting periods because you have never belonged to a medical scheme or have had a break in membership of more than 90 days before joining the Discovery Health Medical Scheme, you will not have access to the Prescribed Minimum Benefits during your waiting periods. This includes cover for emergency admissions.

If you had a break in cover of less than 90 days before joining the Discovery Health Medical Scheme, you may have access to Prescribed Minimum Benefits during waiting periods.

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# Complaints

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Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints and we encourage you to follow the process.

## Step 1 | To take your query further

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If you have already contacted us and feel that your query has still not been resolved, please complete our online complaints form on the website. We would also love to hear from you if we have exceeded your expectations.

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## Step 2 | To contact the Principal Officer

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If you are still not satisfied with the resolution of your complaint after following the process in step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme by completing the online form on the website.

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## Step 3 | To lodge a dispute

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If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information on the Scheme's disputes process on the website.

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## Step 4 | To contact the Council for Medical Schemes

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Discovery Health Medical Scheme is regulated by the Council for Medical Schemes (CMS). You may contact the CMS at any stage of the complaints process but are encouraged to follow the steps above to resolve your complaint before contacting the CMS directly. Members who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch - Hazel Avenue, Eco Park, Centurion, 0157 or email [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com). Customer care centre: 0861 123 267 / website [www.medicalschemes.com](http://www.medicalschemes.com)





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