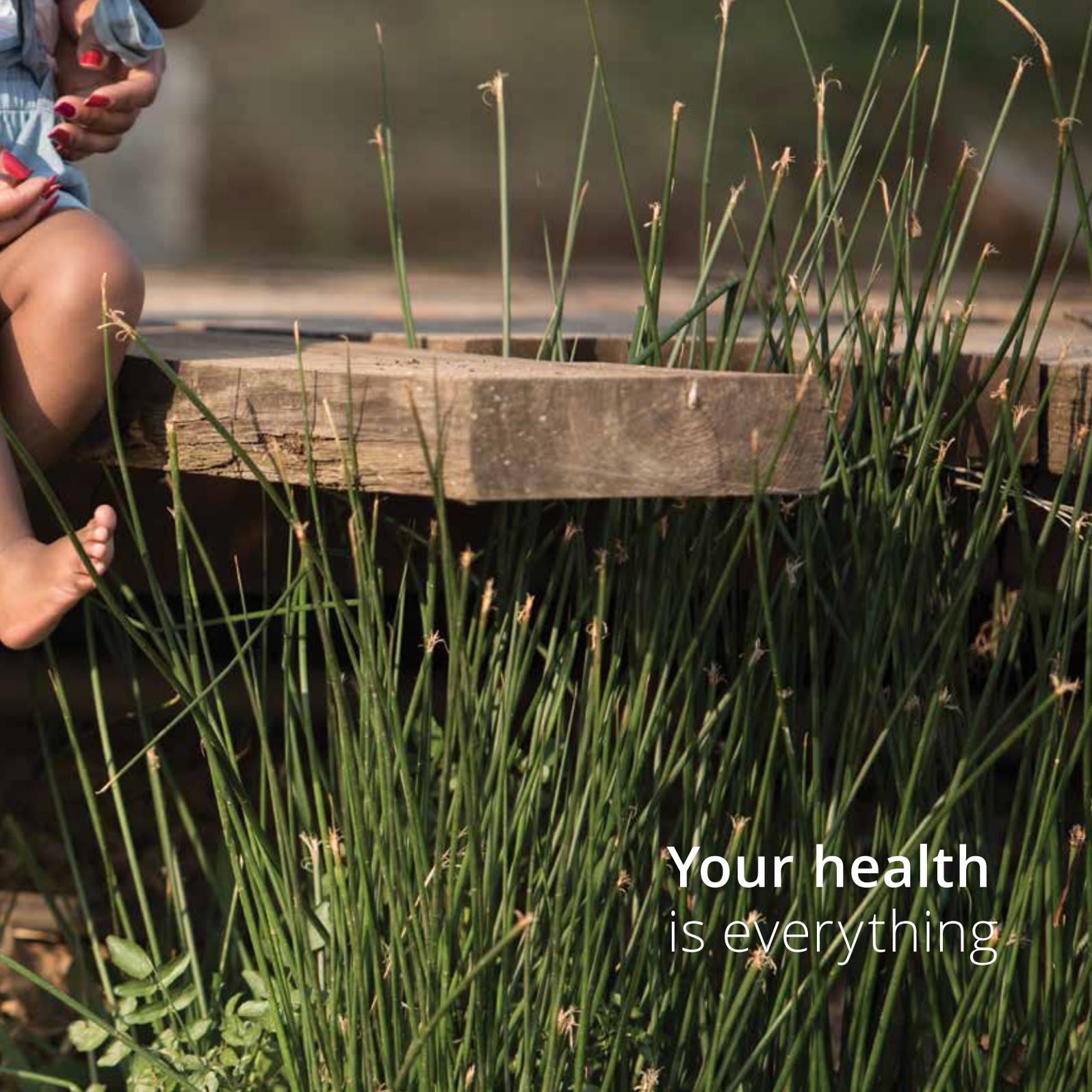




Health Plan Guide 2016  
**KeyCare Series**

KEYCARE  
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

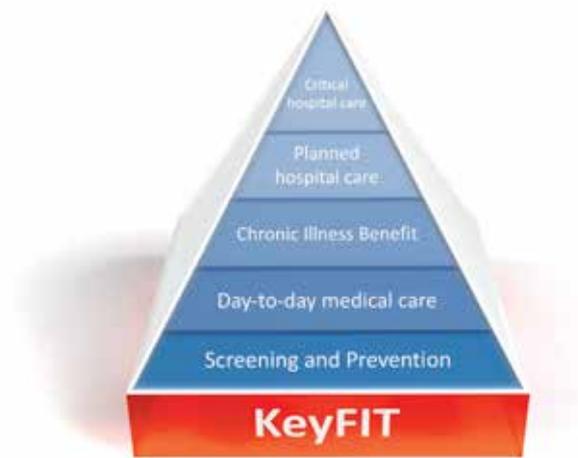
Technology that empowers you and your doctor to manage your health and your health plan.



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 KeyCare Series



Unlimited hospital cover in our KeyCare network of hospitals



Guaranteed full cover in hospital for specialists on the KeyCare network, and up to 100% of the Discovery Health Rate for other healthcare professionals



Essential cover for chronic medicine on the KeyCare medicine list for all Chronic Disease List conditions



Unlimited cover for medically appropriate GP consultations, blood tests, x-rays or medicine in our KeyCare network on the KeyCare Plus and KeyCare Access plans

# The KeyCare Series has three health plan options

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

	Plus	Access	Core
<b>Hospitals</b>	Unlimited cover in the KeyCare Hospital Network. There is a list of procedures that are covered in the KeyCare day surgery network	Unlimited cover for emergencies, trauma, childbirth and care for your newborn in the KeyCare Access network of private hospitals. Other conditions are covered in a contracted network of state facilities	Unlimited cover in the KeyCare Hospital Network. There is a list of procedures that are covered in the KeyCare day surgery network
<b>Day-to-day medical cover</b>	Primary care cover through your chosen GP and day-to-day medicine from our medicine list		This plan does not offer day-to-day medical cover
	Private specialist cover up to a limit of R3 250 for each person	Private specialist cover up to R3 250 for emergencies, trauma, childbirth and cover for your baby up to 12 months after childbirth	Private specialist cover up to a limit of R3 250 for each person
<b>Antenatal Benefit</b>	If you are pregnant, the Antenatal Benefit covers you at 100% of the DHR for the following healthcare services: <ul style="list-style-type: none"> <li>four visits to a GP, midwife or gynaecologist at a network hospital</li> <li>one routine scan (between 10 and 20 weeks)</li> <li>selected blood tests requested by your gynaecologist or GP</li> </ul>		
<b>Casualty visits</b>	Cover in any casualty unit at one of the KeyCare network hospitals. You have to pay the first R270 of the consultation	Other than for emergencies and trauma, you have cover in any casualty unit at one of the KeyCare Access hospitals and KeyCare network hospitals once a year. You have to pay the first R270 of the consultation	Casualty visits are not covered
<b>Chronic medicines prescriptions</b>	Your chosen KeyCare GP must prescribe your approved chronic medicine or you can get your approved medicine from approved pharmacies		Any GP can prescribe your approved medicine
<b>Cancer</b>	We cover treatment only if it is a Prescribed Minimum Benefit. We will allocate you to a network provider	We cover treatment if it is a Prescribed Minimum Benefit in a state facility	We cover treatment only if it is a Prescribed Minimum Benefit. We will allocate you to a network provider

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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

We cover you in hospital for emergency and planned hospital admissions.  
You need to call us to confirm your admission.

Your hospital cover  
is made up of:

- .....
- Cover for the account of your hospital stay
  - Cover for the accounts from your admitting doctor, anaesthetist or any other approved healthcare professional.
- .....

Cover for your hospital  
account on KeyCare Core  
and KeyCare Plus

.....

We cover you in any hospital in the KeyCare network of hospitals. If you don't go to a KeyCare network hospital for planned admissions, you will have to pay the claims yourself.

We cover these procedures in our day surgery network:

- Adenoidectomy
- Arthrocentesis (joint injection)
- Cautery of vulva warts
- Circumcision
- Colonoscopy
- Cystourethroscopy
- Diagnostic D&C
- Gastroscopy
- Hysteroscopy
- Myringotomy
- Myringotomy with intubation (grommets)
- Prostate biopsy
- Proctoscopy
- Removal of pins and plates
- Sigmoidoscopy
- Simple abdominal hernia repair
- Simple nasal procedure for nose bleeding (nasal plugging and nasal cauterly)
- Tonsillectomy
- Treatment of Bartholin's cyst/abscess
- Vasectomy
- Vulva/cone biopsy

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## Cover for your hospital account on KeyCare Access

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On KeyCare Access, healthcare services for approved admissions for emergencies, trauma, childbirth and care for your baby up to 12 months after childbirth are covered in our network of private hospitals with no overall limit. We pay approved admissions for all other hospital care in our network of state facilities.

We cover the following traumas in our network of private hospitals:

- Injuries at work
- Burns
- Injuries from a crime
- Sexual assault
- Injuries from a car accident
- Injuries from a fall
- The loss of an arm, hand, leg or foot
- Near drowning
- Head injuries
- Poisoning or a serious allergic reaction that may cause death

## Care for your baby after childbirth on KeyCare Access

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This benefit covers babies that are registered on the Scheme from their date of birth when born to a parent registered on the Scheme. It covers approved hospital admissions in our network of private hospitals for the baby for 12 months from the baby's date of birth.

Babies not added to the Scheme from their date of birth will be covered in our contracted network of state facilities.

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## Cover for related accounts

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We guarantee full cover when you use specialists and healthcare professionals on the KeyCare network.

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## Other specialists and healthcare professionals

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If you are treated by a specialist who we don't have an arrangement with and other healthcare professionals, we pay up to 100% of the DHR. If the healthcare professional charges above the DHR, you must pay the rest.

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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

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## Healthcare services with an annual limit



### Mental health

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#### KeyCare Core and KeyCare Plus

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

#### KeyCare Access

21 days in our contracted network of state facilities or 15 out-of-hospital consultations for each person



### Your cover for MRI and CT scans

---

When an MRI/CT scan is related to your approved admission, we pay for it from your Hospital Benefit. If it is not, we pay it from your Specialist Benefit (you must get a reference number from us), up to R3 250 per person. We do not pay for MRI/CT scans that are related to conservative back or neck treatment.



### Alcohol and drug rehabilitation

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#### KeyCare Core and KeyCare Plus

21 days for each person

#### KeyCare Access

21 days for each person in our contracted network of state facilities



### Cataract surgery

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#### KeyCare Core and KeyCare Plus

We cover cataract surgery as long as we have approved your treatment at a doctor and facility in our network for cataract surgery.

#### KeyCare Access

Covered in our contracted network of state facilities



### Chronic dialysis

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Once registered, we will allocate you to a network provider or you can go to a state facility. If you choose to use any other provider we will only cover 80% of the DHR.

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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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You have cover for a list of chronic conditions, as long as your chronic medicine is on the KeyCare medicine list. We need to approve your application before we cover your condition from the Chronic Illness Benefit.

On the KeyCare Plus and KeyCare Access Plans, your chosen KeyCare GP must prescribe your approved chronic medicine.

On the KeyCare Core Plan, any GP can prescribe your approved medicine.

## 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 page 8).

## 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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You need to get your approved chronic medicine that is on the KeyCare medicine list from one of our network pharmacies or from your chosen KeyCare GP (if he or she dispenses medicine). If you get your medicine from anywhere else,

you will have to pay 20% of the Discovery Health Rate for medicines. If you use chronic medicine that is not on our medicine list, you will have to pay for it yourself.

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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 26).

### 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. You need to get your medicine from a DSP to avoid a 20% co-payment.

### Cover for cancer

---

If you're diagnosed with cancer and once we have approved your cancer treatment, you are covered by the *DiscoveryCare* Oncology Programme.

We cover cancer treatment, if it is a PMB in our network or a state facility. If you choose to use any other provider we will only cover 80% of the DHR.

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 R34 000 for each person in their lifetime.

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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.



### 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.



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# Day-to-day cover

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## You have access to the following day-to-day cover:

Applicable to KeyCare Plus and KeyCare Access Plans



### Cover for GP visits

---

You have unlimited cover for medically appropriate GP consultations. When joining, you must choose a GP from the KeyCare GP Network. You must go to your chosen GP for us to cover your consultations and some minor procedures. Preauthorisation is required after your 15<sup>th</sup> GP visit.



### Blood, urine and other fluid and tissue tests

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We pay for a list of blood, urine and other fluid and tissue tests. Your chosen GP must ask for these tests by filling in a KeyCare pathology form.



### Day-to-day medicine

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We pay for medicines from our medicine list if they are prescribed by your chosen KeyCare network GP.



### Cover for dentistry

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We cover consultations, fillings and tooth removals at a dentist in our dentist network.



### You get four out-of-network GP visits

---

If you need to see a doctor and your chosen GP from our network is not available for you to see, each person can go to any GP with a limit of four out-of-network GP visits each year, covered up to the DHR. We will cover the GP visit, with selected blood tests and x-rays and medicines on our medicine list.



### Basic x-rays

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We pay for a list of basic x-rays at a network provider. Your chosen GP must ask for the x-rays to be done.



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### Cover for eye care

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We cover one eye test for each person, but you must go to an optometrist in our network. The optometrist will have a specific range of glasses that you can choose from. You can get a set of contact lenses instead of glasses if you choose to. You can get new glasses or contact lenses every 24 months.



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### Casualty visits

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On KeyCare Plus you can go to any casualty unit at one of the KeyCare network hospitals. You have to pay the first R270 of the consultation. On KeyCare Access, other than for emergencies and trauma, each person can go to casualty at one of the KeyCare network hospitals once a year. You have to pay the first R270 of the consultation. You don't need to call us if you go to casualty.



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### Medical equipment

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We cover wheelchairs, wheelchair batteries and cushions, transfer boards and mobile ramps, commodes, long-leg calipers, crutches and walkers on the medical equipment list, if you get them from a network provider. There is an overall limit of R4 950 for each family.



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### Other types of healthcare

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We do not cover other types of healthcare professionals, such as physiotherapists, psychologists, speech therapists, audiologists, homeopaths or chiropractors from your day-to-day benefits.

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# You also get additional benefits that enhance your cover

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## Specialist Benefit

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Each person is covered up to R3 250. Your GP must get a reference number before your consultation with the specialist.

If you need to see a tooth specialist, psychiatrist, ophthalmologist or a specialist for maternity care, you do not need a referral from your GP or a reference number from us.

The KeyCare Access Plan covers specialist visits in our network for maternity, care for your baby up to 12 months after the baby is born, and trauma and emergencies up to the limit. For all other healthcare services we cover specialists employed by a state facility.



## Antenatal Benefit

---

If you are pregnant, the Antenatal Benefit covers you at 100% of the Discovery Health Rate for the following healthcare services:

- Four visits to a GP, midwife or gynaecologist at a network hospital
  - One routine scan (between 10 and 20 weeks)
  - Selected blood tests requested by your gynaecologist or GP
-

# Contributions



Main member



Adult



Child

## KeyCare Plus

10 751+	R1 734	R1 734	R464
7 551 – 10 750	R1 165	R1 165	R326
291 – 7 550	R832	R832	R301
0 – 290	R290	R290	R290

## KeyCare Access

10 751+	R1 695	R1 695	R458
7 551 – 10 750	R1 129	R1 129	R317
4 701 – 7 550	R782	R782	R281
0 – 4 700	R586	R586	R256

## KeyCare Core

10 751+	R1 281	R1 281	R289
7 551 – 10 750	R830	R830	R204
0 – 7 550	R665	R665	R173

Income verification will be conducted for the lower income bands. Income is considered as: The higher of the main member, member's spouse/partner's earnings, commission and rewards from employment; interest from investments; income from leasing of assets or property; distributions received from a trust, pension and/or provident fund; receipt of any form of financial assistance received directly or indirectly from any source; and income from any statutory social assistance programme.

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# KeyCare Hospital Networks

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## KeyCare Core and KeyCare Plus Hospital Network KeyCare Acces trauma and emergency network

You must go to one of these hospitals for planned admissions. If you do not use one of these hospitals for a planned admission, you will have to pay your claims from your pocket.

### Eastern Cape

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#### East London

- Life Beacon Bay Hospital
- Life East London Private Hospital
- Life St James Operating Theatres
- Life St Dominic's Private Hospital

#### Humansdorp

- Life Isivivana Private Hospital

#### Port Elizabeth

- Life New Mercantile Hospital

#### Queenstown

- Life Queenstown Private Hospital

#### Uitenhage

- Netcare Cuyler Clinic

#### Umtata

- Life St Mary's Private Hospital

### Free State

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#### Bethlehem

- Mediclinic Hoogland

#### Bloemfontein

- Horizon Eye Care Centre
- Netcare Pelonomi Private Hospital
- Life Rosepark Clinic
- Life Pasteur Hospital
- Netcare Universitas Private Hospital

#### Welkom

- Ernest Oppenheimer Private Hospital
- Mediclinic Welkom
- St Helena Hospital

### Gauteng

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#### Benoni

- Life The Glynwood Hospital

#### Boksburg

- Clinix Botshelong-Empilweni Private Hospital
- Sunshine Centre

#### Brakpan

- Life Dalview Clinic

#### Germiston

- Life Roseacres Clinic

#### Heidelberg

- Life Suikerbosrand Clinic

#### Johannesburg

- Netcare Rand Clinic
- Johannesburg Eye Clinic
- Netcare Garden City Clinic
- Life Brenthurst Clinic

#### Kempton Park

- Arwyp Medical Centre

#### Lakefield

- Netcare Optiklin Eye Hospital

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## Lenasia

- Lenmed Ahmed Kathrada Private Hospital

## Midrand

- Life Carstenhof Clinic

## Pretoria

- Netcare Bougainville Private Hospital
- Centurion Eye Hospital
- Life Eugene Marais Hospital
- Netcare Jakaranda Hospital
- Mediclinic Legae
- Louis Pasteur Hospital
- Mediclinic Medforum
- Muelmed Hospital
- Pretoria Eye Institute
- Zuid-Afrikaans Hospital

## Randfontein

- Life Robinson Hospital
- Lenmed Randfontein

## Sasolburg

- Netcare Vaalpark Hospital

## Saxonwold

- Life Genesis Clinic

## Soweto

- Clinix Tshepo-Themba Private Hospital
- Clinix Lesedi Private Hospital

## Springs

- Life Springs Parkland Clinic
- Life St Mary's Women's Clinic

## Thembisa

- Lenmed Zamokuhle Private Hospital

## Vanderbijlpark

- Mediclinic Emfuleni
- Ocumed

## Vereeniging

- Clinix Naledi-Nkanyezi Private Hospital
- Midvaal Private Hospital

## Westgate

- Medgate Day Clinic
- .....

## KwaZulu-Natal

.....

## Amanzimtoti

- Netcare Kingsway Hospital

## Chatsworth

- Life Chatsmed Garden Hospital

## Durban

- JMH City Hospital
- Life Entabeni Hospital

## Empangeni

- Life Empangeni Garden Clinic

## Isipingo

- JMH Isipingo Clinic

## Kokstad

- Kokstad Private Hospital

## Ladysmith

- Lenmed La Verna Hospital

## Newcastle

- Newcastle Private Hospital

## Phoenix

- Life Mount Edgecombe

## Pietermaritzburg

- Midlands Medical Centre
- Netcare St Anne's

## Pinetown

- Life Crompton Hospital

## Port Shepstone

- Hibiscus Hospital

## Richards Bay

- Netcare The Bay Hospital

## Sydenham

- Lenmed Shifa Hospital

## Tongaat

- Victoria Private Hospital (Tongaat)
- .....

## Limpopo

.....

## Bela-Bela

- St Vincent's Hospital

## Phalaborwa

- Clinix Phalaborwa Private Hospital

## Polokwane

- Mediclinic Limpopo

## Thabazimbi

- Mediclinic Thabazimbi

## Tzaneen

- Mediclinic Tzaneen

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## Mpumalanga

.....

### Barberton

- Mediclinic Barberton

### Emalahleni

- Life Cosmos Hospital
- Emalahleni Day Hospital

### Ermelo

- Ermelo Private Hospital

### Middelburg

- Life Middelburg Private Hospital

### Nelspruit

- Mediclinic Nelspruit

### Piet Retief

- Life Piet Retief

### Trichardt

- Mediclinic Highveld
- .....

## North West

.....

### Brits

- Mediclinic Brits

### Carletonville

- Leslie Williams Private Hospital
- Western Deep Clinic

### Klerksdorp

- Life Anncron Clinic

### Mafikeng

- Victoria Private Hospital (Mafikeng Hospital)

### Orkney

- West Vaal Clinic

### Potchefstroom

- Mediclinic Potchefstroom

### Rustenburg

- Life Peglerae Hospital

### Vryburg

- Vryburg Private Hospital
- .....

## Northern Cape

.....

### Kathu

- Mediclinic Kathu

### Kimberley

- Mediclinic Kimberley

### Upington

- Upington Private Hospital

## Western Cape

### Bellville

- Melomed Bellville
- Mediclinic Louis Leipoldt

### Cape Town

- Netcare Christiaan Barnard Memorial Hospital
- Netcare UCT Medical Centre
- Cape Eye Hospital

### Ceres

- Netcare Ceres

### Gatesville

- Melomed Gatesville

### George

- Mediclinic Geneva
- Mediclinic George

### Hermanus

- Mediclinic Hermanus

### Kuils River

- Netcare Kuils River Private Hospital

### Milnerton

- Mediclinic Milnerton

### Mitchells Plain

- Melomed Mitchells Plain

### Mossel Bay

- Life Bayview Hospital

### Oudtshoorn

- Cango Day Clinic
- Mediclinic Klein Karoo

### Paarl

- Mediclinic Paarl

### West Coast

- Life West Coast Private Hospital

### Worcester

- Mediclinic Worcester
- .....

## Lesotho

.....

- Willie's Hospital

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## KeyCare Access Hospital Network for childbirth and care for your baby

### Eastern Cape

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#### Kokstad

- Netcare Kokstad Hospital

#### Port Elizabeth

- Life New Mercantile Hospital

#### Uitenhage

- Netcare Uitenhage Hospital

#### Umtata

- Life St Mary's Private Hospital
- 

### Free State

---

#### Bloemfontein

- Netcare Pelonomi Private Hospital
- 

### Gauteng

---

#### Alberton

- Netcare Clinton Hospital

#### Johannesburg

- Netcare Rand Clinic

#### Krugersdorp

- Netcare Krugersdorp Hospital

#### Pretoria

- Netcare Femina Hospital
- Mediclinic Legae
- Louis Pasteur Hospital

#### Sasolburg

- Netcare Vaalpark Hospital

#### Soweto

- Clinix Lesedi Private Hospital
- 

#### Springs

- Netcare N17 Hospital

#### Tembisa

- Lenmed Zamokhule Private Hospital
- 

### Kwazulu-Natal

---

#### Amanzimtoti

- Netcare Kingsway Hospital

#### Ladysmith

- Lenmed La Verna Hospital

#### Pietermaritzburg

- Netcare St Anne's

#### Richards Bay

- Netcare The Bay Hospital

#### Tongaat

- Victoria Private Hospital (Tongaat)
- 

### Limpopo

---

#### Phalaborwa

- Clinix Phalaborwa Private Hospital

#### Polokwane

- Mediclinic Limpopo

#### Tzaneen

- Mediclinic Tzaneen
- 

### Mpumulanga

---

#### Nelspruit

- Mediclinic Nelspruit
- 

### North West

---

#### Rustenburg

- Netcare Ferncrest
- 

### Western Cape

---

#### Gatesville

- Melomed Gatesville

#### Kuils River

- Netcare Kuils River Private Hospital

#### Milnerton

- Mediclinic Milnerton

#### Mitchells Plain

- Melomed Mitchells Plain

#### Paarl

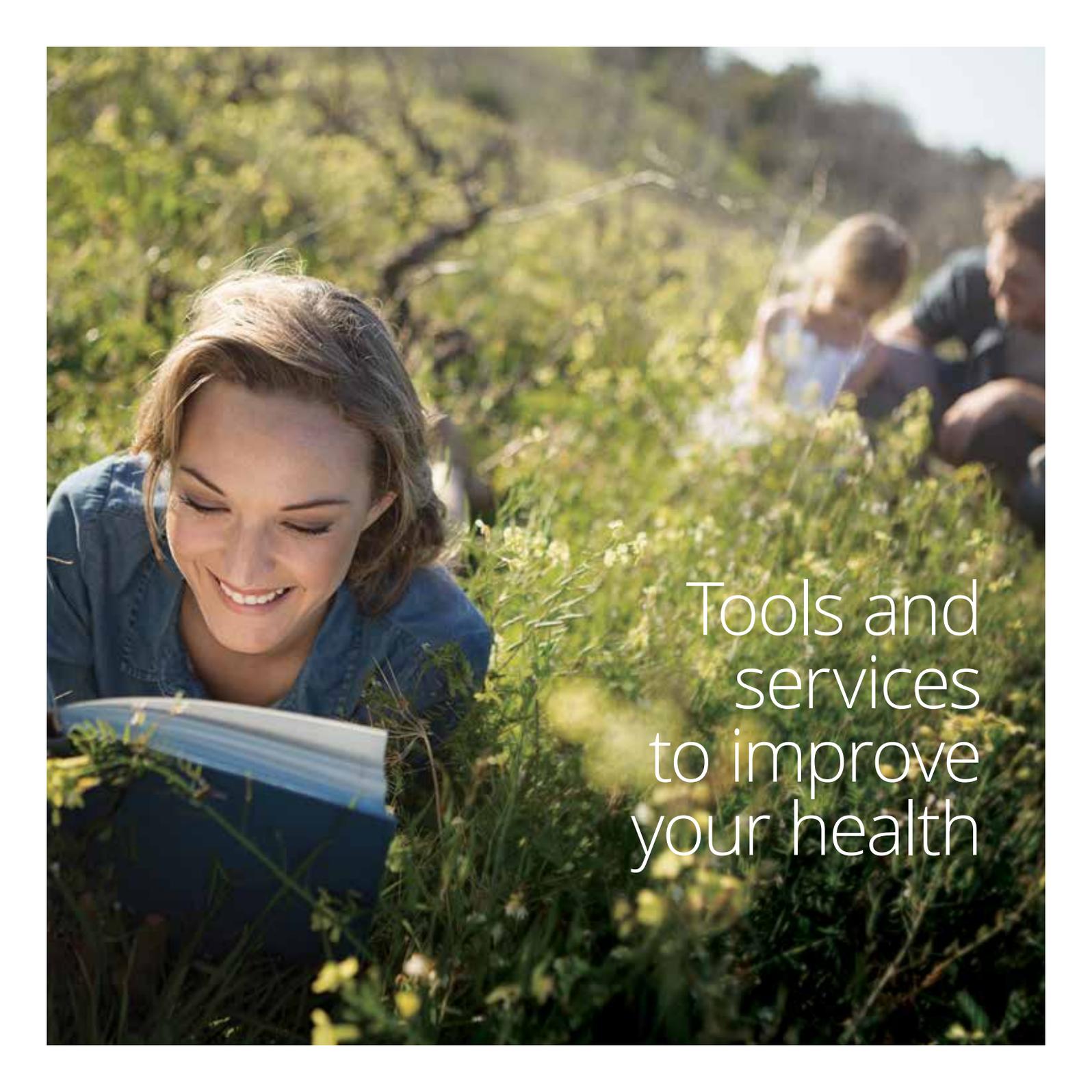
- Mediclinic Paarl
- 

### Northern Cape

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#### Kimberley

- Mediclinic Kimberley
-

A woman with long 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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# 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.



### 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



### Post

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Post your claims to:

Discovery Claims  
PO Box 784262, Sandton 2146

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# HealthID

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## 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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# KeyCare exclusions

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**In addition to the general exclusions, the KeyCare Series does not cover the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits**

**01 |** Hospital admissions related to, amongst others:

- Dentistry
- Nail disorders
- Skin disorders including benign growths and lipomas
- Investigations and diagnostic work-up
- Functional nasal surgery
- Elective caesarean section, except if medically necessary
- Surgery for oesophageal reflux and hiatus hernia
- Back and neck treatment or surgery
- Knee and shoulder surgery
- Joint replacements, including but not limited to hips, knees, shoulders and elbows
- Cochlear implants, auditory brain implants and internal nerve stimulators – this includes procedures, devices and processors
- Healthcare services that should be done out of hospital and for which an admission to hospital is not necessary.

**02 |** Correction of Hallux Valgus/Bunion and Tailor's Bunion/Bunionette

**03 |** Removal of varicose veins

**04 |** Refractive eye surgery

**05 |** Non-cancerous breast conditions

**06 |** Healthcare services outside South Africa

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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)



