



Discovery PrimaryCare

2018

Why choose Discovery PrimaryCare?

Discovery PrimaryCare is a unique healthcare product, that enables employers to provide affordable, quality primary and emergency healthcare services for their low-income employees and their families.

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Access to private healthcare

Employees and their families have access to quality private primary healthcare services and healthcare professionals.

Access to emergency medical services

Employers have the option to include access to treatment in a private healthcare facility for emergencies following trauma or accidents.

Treatment for a wide range of chronic conditions

PrimaryCare Comprehensive provides cover for 27 Chronic Disease List Conditions.

Access to wellness

Employees can access their employer's wellness days, and have access to Vitality Move.

Affordable, flexible fees

Pricing starts from as little as R158 per employee per month, and is quoted based on the employer's specific circumstances.

Immediate access for employees

No exclusions and no waiting periods for employees.

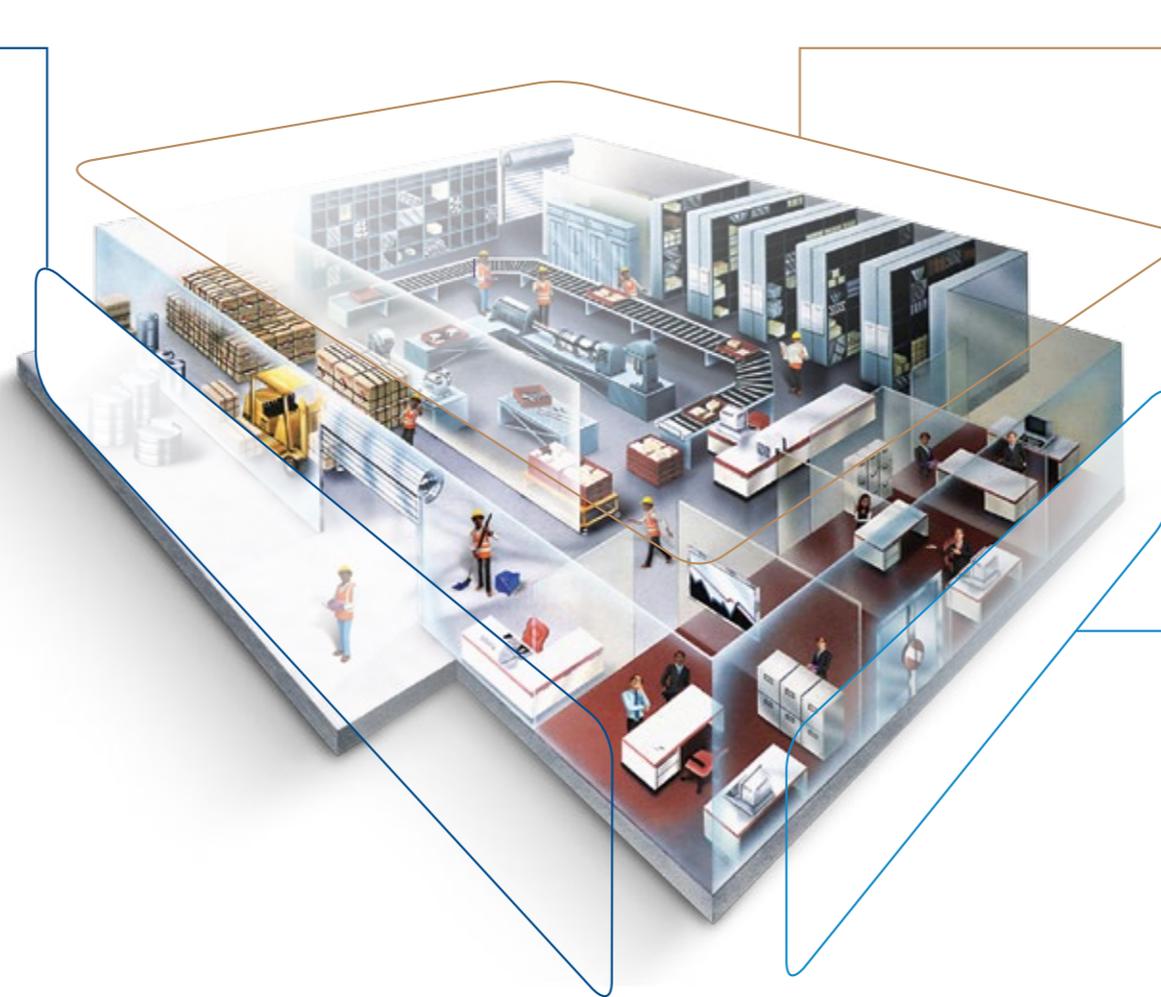
Healthcare services for your employees and their families



Benefits

Provides access to:

- Primary healthcare services, through PrimaryCare Essential or PrimaryCare Comprehensive
- Emergency private hospital treatment, through the Trauma Benefit
- Funeral cover, included as standard on both PrimaryCare Essential and PrimaryCare Comprehensive options
- Wellness screening through the PrimaryCare Wellness Experience
- Wellness programme through Vitality Move



Management service for employers

- Integrated billing
- Training
- Integrated healthcare usage reports
- Communication and marketing



Additional services and features

- Cover extends to families of the employees
- Flexible, affordable pricing
- Onsite occupational health services
- Assistance with 3rd party recoveries for healthcare expenses relating to workplace injuries or motor vehicle accidents, if Trauma Benefit is selected

Provide access to quality, private healthcare

Research has shown that healthy employees are absent less, more productive and, as a result, contribute more toward the long-term success of a company.

Providing access to quality healthcare is essential to any company that wants to ensure the health and productivity of their workforce is sustained and optimised.

However, access to private healthcare through medical scheme membership proves unaffordable for many employees with lower levels of income

Introducing Discovery PrimaryCare

Discovery Health recognises the need for employers to provide quality and affordable healthcare to their employees and their families.

Over many years, Discovery Health has developed the most sophisticated healthcare provider networks and administrative capabilities in the South African healthcare market.

Discovery Health has used these networks and capabilities to create Discovery PrimaryCare, a unique employer-funded primary healthcare service model.

From as little as R158 per employee per month, employers can offer employees and their qualifying dependants access to quality healthcare and healthcare professionals in the Discovery Health networks, for relevant primary healthcare and emergency private hospital treatment for accidents and trauma.

Key benefits of Discovery PrimaryCare



Benefits to employees

- Affordable access to private primary healthcare and emergency treatment for a defined list of accidents and trauma
- Extensive coverage throughout South Africa, through our network of quality healthcare providers
- Ability to extend cover to dependants
- Cover for 27 chronic conditions on PrimaryCare Comprehensive
- No exclusions and no waiting periods for employees
- No chronic application requirements
- Seamless claims experience facilitated through total system integration with healthcare providers



Benefits to employers

- Choice between PrimaryCare Essential and PrimaryCare Comprehensive to meet affordability and healthcare needs of employees
- Option to add-on a Trauma Benefit for employees on PrimaryCare
- Inclusion of PrimaryCare employees in Discovery Wellness Experience
- Integrated reporting on health of workforce
- No individual application forms
- Seamless billing integration, including arrears payments
- Comprehensive employer training
- Assistance with 3rd party recoveries for healthcare expenses relating to workplace injuries or motor vehicle accidents, if Trauma Benefit is selected



Discovery PrimaryCare
Essential and
Comprehensive

PrimaryCare Essential

Essential, affordable primary healthcare services

Through PrimaryCare Essential, members and their dependants can access primary healthcare services at PrimaryCare network GPs, including consultations, medical procedures and day-to-day prescription medicine. In addition, members can get up to R5 000 funeral cover.

GP visits

Unlimited access to network GP consultations. The first GP visited becomes the member's allocated GP.

Medical procedures in GP rooms

Members have access to a list of medical procedures that can be performed in a PrimaryCare network GP's rooms.

Day-to-day prescription medicine

If the member's allocated GP dispenses medicine, the GP will provide this medicine in line with a defined medicine list. If the GP does not dispense medicine, the GP will provide the member with a prescription for medicine to be collected from a Clicks pharmacy.

Wellness

Members will have access to Vitality Move and the PrimaryCare Wellness Experience.

Funeral cover

Up to R5 000 funeral cover for all members and their dependants under the age of 70 years.

PrimaryCare Comprehensive

Comprehensive, affordable primary healthcare services

Members and their dependants on PrimaryCare Comprehensive will have access to a rich set of services, in addition to those offered by PrimaryCare Essential.

Chronic medicine

Members have cover for chronic medicine in line with a defined medicine list for 27 chronic conditions. This medicine will be prescribed by the member's network GP if non-dispensing and provided by our preferred provider, Clicks.

- Unlimited day-to-day prescription medicine based on the defined medicine list
 - Range of essential blood tests
 - Two ultrasound scans
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Basic pathology and radiology

We cover basic pathology (blood tests) through Ampath, Lancet or PathCare when a PrimaryCare GP refers the patient.

We cover basic radiology (black-and-white X-rays) through the PrimaryCare Radiology network when a PrimaryCare GP refers the patient.

Dentistry

Members have access to cover for consultations, fillings and tooth removals at a dentist in our PrimaryCare network.

Optometry

Members have cover for one eye test in our optometry network and one pair of glasses or contact lens equivalent every 24 months.

Maternity

We support members throughout their maternity journey, with the following benefits included:

- Unlimited GP consultations

Ambulance services

Members have access to Netcare 911 ambulance services.



Emergency healthcare services



Trauma Benefit

Employers can extend cover through the Trauma Benefit, to provide access to emergency private healthcare services for a broad range of traumatic events. Members are covered in full for these events up to a limit of R100 000 per admission and will not have to pay upfront for these medical services at a hospital or casualty facility in our network.

We cover the following traumas in our network of private hospitals: burns, head injuries, loss of an arm, hand, leg or foot, near drowning, poisoning or a serious reaction that may cause death, injuries resulting from a crime, sexual assault, a fall, a car accident or an injury at work.



Medical evacuation

If the member experiences a traumatic event, they will have cover for medical evacuation services to the nearest private hospital facility in our network or state facility.



Casualty Treatment

At the hospital, the member will have access to medical treatment in the casualty facility.



In-patient hospital stabilisation and treatment

The member will also have cover for in-patient hospital stabilisation and treatment. The member is covered up to R100 000 per admission for hospital and related accounts, at a private hospital in our network.

Once the limit is reached and further medical treatment is required the member will be transferred to a state facility. The member will be responsible for any costs over this limit if they choose to remain in the network facility.



Additional services



PrimaryCare Wellness Experience

Members will have access to the PrimaryCare Wellness Experience, providing a holistic set of wellness screenings (including BMI, blood pressure, cholesterol, glucose and HIV testing), as well as a one-on-one consultation with a wellness specialist and a lifestyle and wellness assessment.



Onsite occupational health services

Discovery Health and its preferred sub-contracted providers can provide a comprehensive range of workplace health and wellness services at an additional cost.

Onsite occupational health services can only be added or cancelled once a year. To apply for these additional services, simply advise your business consultant or corporate health manager when you apply for PrimaryCare, or when reviewing your annual benefit options.



Vitality Move

Members have access to Vitality Move, a Discovery Vitality programme that rewards everyone for taking steps towards a healthy lifestyle. Vitality Move members can win shopping rewards at Pick n Pay, and can get up to R300 back monthly on shopping, gym and movies.

Technical details

Extending cover to dependants

- Members will be able to add their spouse/s and child dependants to the product. This will not apply to adult dependants who are not spouses.
- When applying, the member will need to provide the name/s of the child/children and spouse/s to be added to the policy.
- There is no limit to the number of children that will be allowed onto the policy. Each child will be charged for. Children over the age of 21 years can not be included and will be removed from the policy when they turn 21.
- Dependants are subject to a 6-month waiting period, if they are not added on the policy when the employee joins.

Trauma Benefit

- The Trauma Benefit is optional. If an employer chooses to add this benefit, it will added to all members on PrimaryCare.
- The benefit applies to members and their specified dependants.
- The member will be transported to the hospital or casualty facility (either a private hospital in our network, or a state hospital) based on the most clinically appropriate course of action.

GP nomination

- Allocated GPs can only be changed twice a year, unless the employee moves to a different location.

Funeral cover

Funeral cover includes benefits for up to three spouses and five children.

Family Funeral Cover Benefit Scale

Category	Cover
Employee	R5 000
Spouse	R5 000
Child aged from 15 to below 21	R5 000
Child aged from 5 to below 15	R2 500
Child aged from 0 to below 5	R1 500
Still born	R625

PrimaryCare Wellness Experience

The PrimaryCare Wellness Experience is for employees only and requires a minimum of 30 members at an employer site and will be available once a year.

Eligibility

- There must be at least 10 members on a scheme administered by Discovery Health and a minimum of 25 employees to be enrolled on PrimaryCare Essential or PrimaryCare Comprehensive.
- Employee eligibility is defined in line with the employer's recruitment criteria.

Indicative Fees

PrimaryCare starts from as little as R158 per month, and pricing is dependent on the employer's unique circumstances, including the compulsory or voluntary nature of PrimaryCare membership, and the site and demographic profile of employees.

Discovery PrimaryCare Essential

Indicative fees	Employee	Spouse	Child
Monthly fee (incl. VAT)	R158	R158	R158

Discovery PrimaryCare Comprehensive

Indicative fees	Employee	Spouse	Child
Monthly fee (incl. VAT)	R269	R269	R174

Trauma Benefit

Indicative fees	Employee	Spouse	Child
Monthly fee (incl. VAT)	R50	R50	R25

Note

Employers may choose to offer employees either PrimaryCare Essential or PrimaryCare Comprehensive.

If the employer decides to include the Trauma Benefit, this must be included for all employees on PrimaryCare.

