

2020

DISCOVERY HEALTH MEDICAL SCHEME

WORLD HEALTH
ORGANIZATION (WHO) GLOBAL
OUTBREAK BENEFIT

Overview

Discovery Health Medical Scheme prides itself on providing funding for world-class, comprehensive medical care. We want to make sure that our members always have access to timely, optimal patient care in any medical situation.

From time to time, there are viruses or diseases that affect world health. These outbreaks are closely monitored by the World Health Organization (WHO) and are, depending on the severity, declared as epidemics that place the global population's health at risk.

We recognise the importance of being prepared for these public health emergencies. Through careful benefit design and in an attempt to contain and mitigate the spread of such outbreak diseases, we will now give all our members access to essential healthcare services. The outbreak is actively monitored by a dedicated team within Discovery Health that closely assesses the evolution and progression of such outbreaks. Having a timely and effective response to global pandemics help to improve the health outcomes for our members.

This document explains the cover and support we provide to you when faced with a WHO-recognised epidemic.

WHO Global Outbreak Benefit

The WHO Global Outbreak Benefit is available to all members of Discovery Health Medical Scheme during a declared outbreak period for confirmed cases of recognised outbreak diseases.

This benefit ensures members have access to the out-of-hospital management and appropriate supportive treatment as long as they meet the Scheme's clinical protocols and entry criteria.

The WHO Global Outbreak Benefit provides cover for a defined basket of healthcare services related to:

- Coronavirus 2019 (2019-nCoV), now called severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), and coronavirus disease 2019 (COVID-19).

Understanding COVID-19

In January 2020, the World Health Organization declared COVID-19 a global population health threat. With many countries around the world confirming an outbreak, Discovery Health Medical Scheme is taking proactive steps to respond effectively to COVID-19 infections in South Africa.

COVID-19 is a disease caused by a type of coronavirus. The vast majority of people who contract COVID-19 experience only mild symptoms, potentially including fever, a cough and shortness of breath. In a small percentage of people it may result in severe disease and even death.

Detailed information about the prevention and transmission of COVID-19 is available on www.discovery.co.za/corporate/coronavirus-covid19-disease.

How you are covered from the WHO Global Outbreak Benefit

The WHO Global Outbreak Benefit is available for the WHO-recognised outbreak period. Outside the outbreak period, or for unconfirmed cases your chosen health plan's benefits apply.

This benefit, available on all plans, is covered by the Scheme for confirmed cases of outbreak diseases and does not affect your day-to-day benefits, where applicable. Cover includes access to a defined basket of care that includes the diagnostic test, a consultation and defined supportive treatment and medicine.

In-hospital treatment related to COVID-19 for approved admissions is covered from the Hospital Benefit based on a member's chosen health plan.

All healthcare services covered by the WHO Global Outbreak Benefit is available for COVID-19 cases confirmed by a test, and subject to meeting the Scheme's clinical criteria.

Any recommended treatment and healthcare services that are not part of the recommended basket of care are funded according to the benefits and cover available on a member's chosen health plan.

If you have an emergency, call Discovery 911 on 0860 999 911. You can request ambulance services or go straight to hospital. Treatment that you may need will either be covered as part of the Prescribed Minimum Benefits or as part of the appropriate medical scheme benefits, depending on your health plan.

You can refer to the website at www.discovery.co.za/corporate/coronavirus-covid19-disease to find out more about COVID-19, its prevention and treatment.

Contact us

Telephone (members): 0860 99 88 77, telephone (health partner): 0860 44 55 66
PO Box 784262, Sandton 2146, www.discovery.co.za, 1 Discovery Place, Sandton 2196

Complaints process

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 feedback:

1 | STEP 1 – TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

2 | STEP 2 – TO CONTACT THE PRINCIPAL OFFICER:

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. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

3 | STEP 3 – TO LODGE A DISPUTE:

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 of the Scheme's dispute process on the website.

4 | STEP 4 – TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.com 0861 123 267 | www.medicalschemes.com