

2020

DISCOVERY HEALTH MEDICAL SCHEME

WORLD HEALTH
ORGANIZATION (WHO) GLOBAL
OUTBREAK BENEFIT

Overview

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 and spread, 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 support of public health initiatives aimed at containing and mitigating the spread of such outbreak diseases, our members now have access to supportive benefits during the outbreak period. 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 epidemics 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.

This benefit ensures members with a confirmed diagnosis have access to the out-of-hospital management and appropriate supportive treatment as long as they meet the Scheme's Benefit entry criteria.

The WHO Global Outbreak Benefit provides cover for a defined basket of healthcare services related to any outbreak disease.

How you are covered from the WHO Global Outbreak Benefit

When you are covered?

The WHO Global Outbreak Benefit is available for the WHO-recognised outbreak period. All healthcare services covered by this benefit are available for confirmed outbreak diseases, as confirmed by a test and subject to the Scheme's benefit entry criteria.

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.

What you are covered for?

Cover includes access to a defined basket of care that includes:

- The diagnostic tests
- Consultations (which can also include video call consultations)
- Defined supportive medicine list.

Use of the relevant networks as per chosen health plan will apply for healthcare services paid from the WHO Global Outbreak Benefit.

Any recommended treatment and healthcare services that are not included in the basket of care are covered according to the benefits available on your chosen health plan or in accordance with Prescribed Minimum Benefits where applicable .

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

Cover for COVID-19

COVID-19 is a Prescribed Minimum Benefit (PMB) condition. Cover is subject to the Scheme's treatment guidelines and clinical entry criteria and includes a defined basket of care for clinically appropriate treatment for:

- Diagnostic and follow up tests
- Consultations
- Medication
- Hospitalisation

Am I covered if I am in a waiting period?

The Scheme resolved to change its approach to underwriting for the duration of the outbreak, specifically with regards to cover for COVID-19. Members of DHMS that are diagnosed with COVID-19 after joining Discovery Health Medical Scheme will have access to cover for COVID-19, even if they are subject to a waiting period at the time of being diagnosed with COVID-19.

Members of Discovery Health Medical Scheme that are diagnosed with COVID-19 before joining DHMS will not have access to the cover, and will be subject to waiting periods to protect the Scheme and its members against anti-selection.

In-hospital treatment

In-hospital treatment related to COVID-19 for approved admissions is covered from the Hospital Benefit based on your chosen health plan and in accordance with Prescribed Minimum Benefits (PMB) where applicable.

In an emergency

If you have an emergency, call Discovery 911 on 0860 999 911. You can request ambulance services or go straight to hospital.

Contact us

Tel (Members): 0860 99 88 77, Tel (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 complaints and we encourage you to follow the process:

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