

KEYCARE PLUS CASUALTY BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME
2023





Overview

Discovery Health Medical Scheme provides access to world-class, comprehensive medical care. Included on the KeyCare Plus Plan, you have access to a casualty benefit in addition to the Prescribed Minimum Benefit (PMB) cover for emergencies. This benefit guide explains your cover for casualty visits on the KeyCare Plus Plan. This benefit is not available on the KeyCare Core, KeyCare Start or KeyCare Start Regional Plans.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Discovery Health Rate (DHR)	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
Emergency medical condition	<p>An emergency medical condition, also referred to as an emergency, is the sudden and at the time, unexpected onset of a health condition that requires immediate medical and surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy.</p> <p>An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.</p>
Find a healthcare provider	Find a healthcare provider is a medical and provider search tool which is available on the Discovery app and website www.discovery.co.za .
Prescribed Minimum Benefits	<p>In terms of the Medical Schemes Act of 1998 (Act No. 131 of 1998) and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of:</p> <ul style="list-style-type: none"> • An emergency medical condition • A defined list of 271 diagnoses • A defined list of 27 chronic conditions. <p>To access Prescribed Minimum Benefits (PMBs), there are rules defined by the Council for Medical Schemes (CMS) that apply:</p> <ul style="list-style-type: none"> • Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit (PMB) conditions • The treatment needed must match the treatments in the defined benefits • You must use designated service providers (DSPs) in our network. This does not apply in 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 you do not use a DSP we will pay up to 80% of the Discovery Health Rate (DHR). You will be responsible for the difference between what we pay and the actual cost of your treatment. <p>If your treatment doesn't meet the above criteria, we will pay according to your plan benefits.</p>

How you are covered from the KeyCare Plus Casualty Benefit

If you are on the KeyCare Plus Plan, you have cover for one casualty visit a year at a casualty unit in the KeyCare Hospital Network. The casualty unit must contact us to get casualty authorisation to make sure we pay your claims correctly. You are limited to one casualty visit for each person on the plan a year. You have to pay an upfront amount of R450 to the casualty unit for each person needing care for an event. We pay the rest of the casualty unit's account from your Hospital Benefit, up to a maximum of 100% of the Discovery Health Rate (DHR).

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Discovery Health Medical Scheme, registration number 1125, is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. Find a healthcare provider and the Discovery app are brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.



Should you need hospital admission once authorisation for the KeyCare Casualty Benefit has been obtained, there will be continuation of care but a hospital authorisation should still be obtained. If you need to see a specialist while in the casualty unit, we pay the specialist claims from your available Specialist Benefit.

What is covered on the benefit?

The Casualty Benefit covers:

- The GP consultation at the Discovery Health Rate (DHR)
- Certain blood tests and basic x-rays
- Material used for your casualty treatment
- Specialist claims paid from the Specialist Benefit up to the yearly Specialist Benefit limit.

If you are on a KeyCare Start or KeyCare Start Regional Plan, you do not have access to the Casualty Benefit unless it is an emergency. You can go to your chosen KeyCare Start GP, KeyCare Start Regional GP or network GP that offers after-hours care within the regional network.

The Casualty Benefit is not available on the KeyCare Core Plan unless it is an emergency.

You can refer to the website at www.discovery.co.za to find out more about how you are covered during an emergency event or you can refer to your health plan guide under Medical Aid > Manage your health plan > Find important documents and certificates.

How to find a KeyCare network hospital

Use the Find a healthcare provider tool on www.discovery.co.za under Medical Aid > Find a doctor or click on Find a healthcare provider using your Discovery app to find a hospital in the network in your area that offers full cover.

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Contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 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.co.za | 0861 123 267 | www.medicalschemes.co.za.

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