

# **ASSISTED REPRODUCTIVE THERAPY BENEFIT**

DISCOVERY HEALTH MEDICAL SCHEME  
2025





## Overview

The Assisted Reproductive Therapy Benefit is available on the Executive and Comprehensive plans only. This document explains how the benefit works, how we cover treatment from the Assisted Reproductive Therapy Benefit and the process you need to follow to activate the benefit.

Infertility is a disease of the reproductive system defined by the failure to achieve a clinical pregnancy after 12 months or more of regular unprotected sexual intercourse. Infertility may result from a variety of factors that prevent pregnancy. Female infertility factors may involve problems with ovulation, the reproductive organs, or hormones. Male infertility factors may involve abnormal sperm production or function, problems with sexual function or lifestyle factors such as alcohol, cigarette smoking or medication. Fortunately, there are many safe and effective treatment options that can improve your chances of getting pregnant. Some of these treatments include lifestyle changes, medicine, surgery or assisted reproductive therapy.

## About some of the terms we use in this document

TERMINOLOGY	DESCRIPTION
Assisted Reproductive Therapy (ART)	ART is a range of medical procedures and infertility treatments to assist with conception. This includes in vitro fertilisation (IVF), frozen embryo transfer (FET), intracytoplasmic sperm injection (ICSI) and intrauterine insemination (IUI).
Comprehensive cover	This cover exceeds the essential healthcare services and Prescribed Minimum Benefits that are prescribed by the Medical Schemes Act 131 of 1998. Comprehensive cover offers you extra cover and benefits to complement your basic cover. It gives you the flexibility to choose your healthcare options and service providers. Whether you choose full cover or options outside of full cover, we give you the freedom to decide what suits your needs. Our cover is in line with, or goes beyond, defined clinical best practices. This ensures that you receive treatment that is expected for your condition and that is clinically appropriate. We may review these principles from time to time to stay current with changes in the healthcare landscape. While comprehensive, your cover remains subject to the Scheme's treatment guidelines, protocols and designated service providers. We still prioritise managed care to make sure you get the best outcomes for your health.
Co-payment	This is an amount that you have to pay towards a healthcare service. The amount can vary, depending on the type of healthcare service, the place of service and whether the amount that the service provider charges is higher than the rate that we cover. If the co-payment amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service.
Cryopreservation	This is a process where very low temperatures are used to preserve cells and tissue. In assisted reproductive therapy, this involves preserving sperm or eggs to save them for future use.
Day-to-day benefits	The day-to-day benefits are the available money allocated to the Medical Savings Account, cover from the limited Above Threshold Benefit or defined benefits for day-to-day healthcare services.
Designated service provider (DSP)	This refers to a healthcare professional or provider (for example, a doctor, specialist, allied healthcare professional, pharmacy or hospital) who/that has agreed to provide Discovery Health Medical Scheme members with treatment or services at a contracted rate. To view the full list of designated service providers, visit <a href="http://www.discovery.co.za">www.discovery.co.za</a> or click on 'Find a healthcare provider' on the Discovery Health app.
Discovery Health Rate (DHR)	This is the rate that we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
Egg donation	This is a process where a fertile person donates an egg to another person to help them to conceive. The procedure involves a doctor removing an egg or eggs from the donor, fertilising them in a laboratory, and then transferring the embryos (fertilised eggs) into the recipient's uterus.
Egg donor matching fee	A fee billed by a SASREG accredited facility related to the medical screening and assessment of a selected egg donor as part of an egg donated IVF cycle.
Frozen embryo transfer (FET)	A process where a frozen embryo from a previous fresh IVF cycle is thawed and transferred back into a woman's uterus. This means you won't have to undergo another cycle of hormone stimulation and egg collection.



TERMINOLOGY	DESCRIPTION
Intracytoplasmic sperm injection (ICSI)	A process where an individual sperm cell is introduced into an egg cell.
Infertility	Not being able to get pregnant after at least 12 months of regular unprotected sexual intercourse
Intrauterine insemination (IUI)	The process of injecting sperm directly into a woman's cervix or uterus.
In vitro fertilisation (IVF)	The process of combining an egg and sperm outside of a woman's body. Once the egg is fertilised, the embryo is put back into the woman's uterus to result in pregnancy.
Medical Savings Account (MSA)	You have access to a Medical Savings Account (MSA) at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution. We pay your day-to-day medical expenses from the money allocated in your MSA. These day-to-day expenses are for general practitioner (GP) and specialist consultations, acute medicine, and radiology and pathology services, among others. You can choose to have your claims paid from the MSA, either at the Discovery Health Rate or at cost. If you have unused money in the account, this will carry over to the next year. If you leave the Scheme or change your plan during the year and have used more of the MSA money than what you have contributed, you will need to pay the difference to us.
Prescribed Minimum Benefits (PMBs)	<p>In terms of the Medical Schemes Act 131 of 1998 and its Regulations, all medical schemes have to cover the cost related to the diagnosis, treatment and care of:</p> <ul style="list-style-type: none"> <li>• An emergency medical condition</li> <li>• A defined list of 271 diagnoses</li> <li>• A defined list of 27 chronic conditions.</li> </ul> <p>The Council for Medical Schemes has set the following rules for how to access Prescribed Minimum Benefits:</p> <ul style="list-style-type: none"> <li>• Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.</li> <li>• The treatment that you need must be provided for in the defined benefits.</li> <li>• You must use designated service providers in our network. This does not apply in emergencies. Where appropriate and in line with 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 designated service provider, 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.</li> </ul> <p>If your treatment doesn't meet the above criteria, we will pay according to your plan benefits.</p>

## The Assisted Reproductive Therapy Benefit at a glance

The Assisted Reproductive Therapy Benefit gives members on the Executive and Comprehensive plans access to specific assisted reproductive therapy (ART) treatment.

The Assisted Reproductive Therapy Benefit provides cover for a defined list of female infertility procedures and treatments up to a Rand limit of R135,000 for each person, each year, subject to specific rules. Cover is up to 75% of the Discovery Health Rate (DHR) when you use an accredited facility in our network.

### Treatment covered from the Assisted Reproductive Therapy (ART) Benefit

Once activated, the benefit covers a comprehensive basket of care which includes consultations, ultrasounds, a defined list of pathology, egg retrieval, embryo transfer and freezing, admission costs and lab fees, medicine, and embryo and sperm storage relating to the approved assisted reproductive therapy procedures. Any costs incurred for procedures not currently listed under this benefit will not be covered by the Scheme.

Members registered on the Oncology Programme who meet the Scheme's clinical entry criteria, have access to cryopreservation and egg and sperm storage of up to five years. If you are not registered on the Oncology Programme or do not meet the criteria,



you will be responsible for all costs related to egg or sperm cryopreservation (freezing) as these are not covered from the Assisted Reproductive Therapy Benefit.

Cover is up to 75% of the agreed Discovery Health Rate up to a limit of R135,000 per year. You will have to pay a co-payment of 25% of the costs for assisted reproductive therapy, any amount in excess of the Discovery Health Rate, and any other costs not covered by the benefit. We pay up to two cycles of assisted reproductive therapy (ART), including egg donated cycles, if you are 25 to 39 years old, per year. We pay for one cycle from the age of 40 up to and including 42 years of age, per year.

If you are 43 years of age up to and including 50 years of age, we will cover one egg donated IVF cycle per year, including the egg donor matching fee. The cost associated with egg donor agencies is not covered under the benefit and may result in a higher co-payment.

This benefit is available in the network of Southern African Society of Reproductive Medicine and Gynaecological Endoscopy (SASREG) accredited facilities and is subject to clinical criteria, protocols and treatment guidelines.

Any additional treatment needed before, during or after the therapy, or once the benefit limit has been reached, will be funded from your available day-to-day benefits or Prescribed Minimum Benefits (PMBs), where applicable and in accordance with your chosen health plan. You can use the Benefit and limit tracker to track your benefit usage to-date. Go to [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Benefits and cover > Benefit and limit tracker to view the usage of your limits to-date.

### Cover for medicine from the Assisted Reproductive Therapy (ART) Benefit

The accredited network facility that you choose will typically dispense and bill for the medicine that you need as part of your treatment. Where the facility is unable to dispense medicine related to your treatment, your treating provider can give you a script. You will need to let us know if this happens so we can authorise your medicine for collection from a pharmacy.

In instances wherein your treating provider gives you a script, and before you get your medicine, please email your script to [ARTscripts@discovery.co.za](mailto:ARTscripts@discovery.co.za). To ensure payment from the appropriate benefit, you or your provider need to include a script indicator to confirm that the medicine relates to your treatment for Assisted Reproductive Therapy (ART) and the specific ART treatment you are undergoing. Please include this indicator on the script, confirming that it is ART related and include the description of your treatment on the script for example IVF, FET or IUI. This can be handwritten on the script.

Once you have emailed your script to [ARTscripts@discovery.co.za](mailto:ARTscripts@discovery.co.za), we will review the medicine and give our authorisation decision within 24 hours. You can then collect your medicine from your chosen participating pharmacy.

Where approved as part of your treatment, we will pay for the medicine at 75% of the Discovery Health Rate (DHR), subject to the overall Discovery Health Rate for medicine associated with your treatment and the annual Assisted Reproductive Therapy Benefit limit.

### The cover provided through Prescribed Minimum Benefits (PMBs)

Although Assisted Reproductive Therapy is not part of the Prescribed Minimum Benefits (PMB), infertility is classified as a PMB condition by the Council for Medical Schemes (CMS). This means that all schemes must provide funding for the diagnosis, treatment and care of infertility, subject to a defined basket of care, regardless of a member's chosen plan type.

Currently the defined basket of care under the Prescribed Minimum Benefit includes cover for the following:

- Blood tests (day3 FSH/LH, Oestradiol, Thyroid function, prolactin, rubella, HIV, VDRL, Chlamydia, D21 progesterone)
- Counselling and advice on sexual behaviour, temperature charts etc.
- Hysterosalpingogram
- Hysteroscopy
- Laparoscopy
- Ovulation defects and deficiencies
- Semen analysis
- Surgery (uterus and tubal)
- Treatment of local infections



We will continue to fund these procedures from the Prescribed Minimum Benefits (PMBs), subject to registration and approval. We will register your Prescribed Minimum Benefit (PMB) basket of care for infertility once you activate your Assisted Reproductive Therapy Benefit. Semen analysis for male partners also qualifies for cover under the Prescribed Minimum Benefits. You can email the detail of your male partner to [PMB\\_APP\\_FORMS@discovery.co.za](mailto:PMB_APP_FORMS@discovery.co.za) and we will activate the benefit on your behalf.

Please provide your membership number, and that of your partner, if you are not on the same Discovery Health Medical Scheme policy. We will communicate the outcome of this application by email, within 2 to 3 working days thereafter. For more information on your cover under Prescribed Minimum Benefits (PMBs) please visit our website [www.discovery.co.za](http://www.discovery.co.za) and click on Medical Aid > Find documents and certificates.

### Blood tests done as part of your assisted reproductive therapy

In preparation to undergo any assisted reproductive therapy, your healthcare professional may perform certain tests. The following pathology tests will be paid from the Assisted Reproductive Therapy (ART) Benefit. Your treating healthcare professional at a SASREG accredited facility must refer you for these tests. Certain limits may apply.

We will pay these claims at a maximum of 75% of the Discovery Health Rate from the ART Benefit, subject to the overall R135,000 annual limit. You will be responsible for the balance and any claims where the frequency or annual benefit limit has been reached.

DESCRIPTION	PROCEDURE CODE	LIMIT
Hepatitis: Per antigen or antibody	4531 or 54531	2 per year
Grouping: A, B and O antigens	3764 or 53764	1 per year
Grouping: Rh antigen	3765 or 53765	1 per year
17-OH progesterone	4520 or 54520	1 per year
DHEA sulphate	4500 or 54500	1 per year
Testosterone	4501 or 54501	1 per year
Anti-mullerian hormone	4467 or 54467 or 4490 or 54490 or 4494 or 54494	1 per year (Only available to members 35 years and above)

### Cover from the Assisted Reproductive Therapy Benefit is subject to entry criteria and treatment guidelines

To access this benefit, you must meet the following benefit entry requirements which were developed in consultation with the South African Society of Reproductive Medicine and Gynaecological Endoscopy (SASREG):

- You are on the Executive Plan or Comprehensive plans
- You are female, aged 25 to 50-years, depending on the treatment:
  - Members aged 25 to 39 have access to two cycles of ART. This can either be in-vitro fertilisation (IVF) or egg donated IVF cycles.
  - Members aged 40 to 42 have access to one cycle of ART. This can either be in-vitro fertilisation (IVF) or an egg donated IVF cycle.
  - Female members aged 43 to 50 years only have access to one egg donated IVF cycle.
  - Cryopreservation is available to male members post puberty and female members post puberty until the age of 42, subject to registration on the Oncology Programme. Members not registered on the Oncology Programme do not have access to egg or sperm cryopreservation (freezing) and will need to cover all costs related to this treatment.
- You will be undergoing treatment at one of the Southern African Society of Reproductive Medicine and Gynaecological Endoscopy (SASREG) accredited facilities
- If you no longer meet the age requirements, you will be able to finish any active cycle
- Cover will stop immediately should you change your plan from a Comprehensive or the Executive Plan to a lower plan at any time.



The treatment guidelines have been agreed in consultation with the Southern African Society of Reproductive Medicine and Gynaecological Endoscopy (SASREG) and are based on clinical best practice. Please refer to the [SASREG website here](#) for more information.

The criteria and treatment guidelines must be met at all times for you to enjoy cover under this benefit.

### How to activate the Assisted Reproductive Therapy Benefit

If you meet the benefit and clinical entry criteria, you can activate the Assisted Reproductive Therapy (ART) Benefit on [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Benefits and cover > Most queried benefits. If you are not able to activate the benefit online, you can call us on 0860 99 88 77 and speak to one of our consultants. We will prompt you to confirm the facility which you have chosen in order to send them confirmation of your benefit activation. If you have not chosen a facility yet, you can always contact us at a later stage to update this.

### Choose a network provider

You need to make use of one of the following Southern African Society of Reproductive Medicine and Gynaecological Endoscopy (SASREG) accredited network facilities for your treatment to be covered. Remember to activate your benefit before your first consultation.

CLINIC NAME	ADDRESS	CONTACT NUMBER
Aevitas Fertility Clinic	Life Vincent Pallotti Hospital, Alexandra Road, Cape Town	021 531 6999
BioART Fertility Centre	99 Oxford Road, Saxonwold	011 484 5119 011 484 5168
Cape Fertility Clinic	209 Library Square, 1 Wilderness Road, Claremont	021 674 2088
C.A.R.E. Clinic	21 Jan Hofmeyer Road, Westville	031 267 7920
Durban Fertility Clinic	107 JB Marks Road, St Augustine's Hospital, Suite 203, Caritas Wing, Level 1, Durban	031 201 2790
FEMBRYO Fertility and Gynaecology Clinic	St Georges Medical Suites, 40 Park Drive, Central, Port Elizabeth	041 373 0771
Femicare Fertility Center	Netcare Femina Hospital, 460 Belvedere Street, Arcadia, Pretoria	012 326 8213 012 304 1726
Genesis Reproductive Centre	Suite G15, Kloof Mediclinic, 511 Jochemus Street, Erasmuskloof, Pretoria	012 367 4378
HART Fertility Clinic	Suite 1102, 11 <sup>th</sup> floor, Netcare Christiaan Barnard Hospital, D.F. Malan Street, Cape Town	021 286 2294
Life Art Fertility Centre	Brenthurst Clinic, Upper level, West Wing, 4 Parklane Street, Parktown	011 642 0535 011 642 0593
Medfem Clinic	Cnr Peter place and Nursery Lane, Bryanston, Sandton	011 463 2244
Natal Fertility Clinic	2 <sup>nd</sup> Floor, Ingenuity House, 325 Umhlanga Rocks Drive, Umhlanga	031 830 3030 031 830 2900
Panorama Fertility Centre	2 <sup>nd</sup> Floor, Panorama Healthcare Centre, 60 Hennie Winterbach Street, Panorama, Cape Town	021 930 5045
Pretoria Fertility Clinic	Medical Suite M19, Pretoria East Hospital, Cnr Garsfontein and Netcare Drive, Moreleta Park	012 998 8854 012 998 8855



CLINIC NAME	ADDRESS	CONTACT NUMBER
Reproductive Medicine Unit, Groote Schuur Hospital and University of Cape Town	Andrology laboratory, Groote Schuur Hospital, Maternity Centre building, Anzio Road, Observatory	021 404 6028
Ruach Fertility and Gynaecology	Suite 51 First Floor, Preller Square, Graaf Reinet St, Dan Pienaar, Bloemfontein, 9301	051 101 2606
Sandton Fertility Centre	Centre of Advanced Medicine, South Campus, 2nd floor, 13 Scott Street, Waverley	011 883 1776
Steve Biko Academic Hospital Reproductive & Endocrine Unit	Level 8, Steve Biko Road, Pretoria	012 354 2061
Tygerberg Fertility Clinic	Francie van Zijl Drive, Parow, Western Cape	021 938 5487
Vitalab Centre for Assisted Conception – Gauteng	Inner Circle, 159 Rivonia Road, Morningside, Johannesburg	011 911 4700
Vitalab Centre for Assisted Conception – KwaZulu Natal	2 Torsvale Office Park, Torsvale crescent, Umhlanga Ridge, Umhlanga	031 880 1700
Wijnland Fertility	9 Oewerpark, Rokewood Avenue, Die Boord, Stellenbosch	021 882 9666
Wilgers Infertility Clinic	Wilgers Hospital, Denneboom Road, Die Wilgers, Pretoria	012 807 8398



## Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

### How to contact us

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

Go to [www.discovery.co.za](http://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.

### What to do if you have a complaint

#### 01 | 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](http://www.discovery.co.za). We would also love to hear from you if we have exceeded your expectations.

#### 02 | 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](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto:principalofficer@discovery.co.za).

#### 03 | 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](#).

#### 04 | 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](mailto:complaints@medicalschemes.co.za) | 0861 123 267 | [www.medicalschemes.co.za](http://www.medicalschemes.co.za).

### Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on [www.discovery.co.za](http://www.discovery.co.za) > Medical aid > About Discovery Health Medical Scheme.