

SPORTS INJURY BENEFIT ON THE CLASSIC SMART PLAN

DISCOVERY HEALTH MEDICAL SCHEME
2025



Overview

Discovery Health Medical Scheme is committed to providing access to quality and cost-effective private healthcare for you. Included on the Classic Smart Plan, you have a sports-related injury benefit. This benefit gives you access to a defined set of essential healthcare services related to sports injuries.

A sports-related injury is defined as any injury incurred as a result of a sporting or exercise activity which includes professional and social sporting events. This is a brief overview of what the benefit offers.

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
Artificial Intelligence (AI)	This is the ability of a digital computer or computer-controlled robot to perform tasks commonly associated with human minds.
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.
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. The level of day-to-day benefits depends on the plan you choose.
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 www.discovery.co.za 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.
HealthID	HealthID is an online digital platform that gives your doctor fast, up-to-date access to your health information. Once you have given consent, your doctor can use HealthID to access your medical history, make referrals to other healthcare professionals and check your relevant test results.
ICD-10 code	A clinical code that describes diseases, signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).

Who qualifies for the benefit?

If you are on the Classic Smart Plan, you have cover for sports-related injuries from your defined day-to-day benefits, once activated and referred by your Smart Network GP. Your treating doctor must activate this benefit using HealthID.

What is the benefit?

Upon activating the benefit, you will have access to the following healthcare services:

- Unlimited basic black and white x-rays
- Two specialist consultations per person per year when referred by a Smart Network GP



- Four consultations per person per year to a physiotherapist, biokineticist or chiropractor when referred by a Smart Network GP. Alternatively you can also choose four virtual physical therapy sessions. To access Virtual Physical Therapy, you can follow the link on your approval letter once your Smart Network GP has activated the Sports Injury Benefit.

More on Virtual Physical Therapy

Virtual Physical Therapy is an evidence-based physical rehabilitation programme, done online via video and supported by Artificial Intelligence (AI) technology, which conveniently extends the connection between patients and allied healthcare professionals into the comfort of the patient's home. This platform is available on the Discovery Health app via the "My health" tab. You can access personalised and evidence-based virtual physical therapy, prescribed by an appropriate healthcare professional. For more information on Virtual Physical Therapy you can click [here](#).

How we cover these healthcare services

You have cover for basic black and white x-rays up to 100% of the Discovery Health Rate (DHR), subject to a co-payment of R125 per x-ray. You will have to pay a co-payment of R125 per visit to your specialist and/or an allied healthcare professional. If your specialist and/or allied healthcare professional charges more than the Discovery Health Rate (DHR), you will have to pay the difference. Allied healthcare professional, in this context, refers to a physiotherapist, biokineticist or chiropractor.

Important information

- This benefit is only for sports-related injuries
- You must visit your Smart Network GP to activate the Sports Injury Benefit
- Once the benefit is activated, payment will be made from this benefit if the cause code and ICD-10 (diagnosis) code on the claim reflects a sports-related injury.

The benefit will remain open for six months from activation. Your Smart Network GP will be able to extend the activation period or re-activate the benefit once it has expired for you to have access to the remaining services in this benefit for the benefit year, if needed.



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 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. 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 or by emailing 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 | 0861 123 267 | 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 > Medical aid > About Discovery Health Medical Scheme.