



2021

DISCOVERY HEALTH MEDICAL SCHEME
CONNECTED CARE FOR
HEALTHCARE AT HOME

Overview

Discovery Health Medical Scheme gives you access to cover for health and wellness services from the comfort of your home. Connected Care is an integrated healthcare ecosystem of benefits, services and connected digital capabilities to help you manage your health and wellness at home.

You have access to a consolidated and enhanced digital healthcare experience through Connected Care. The Discovery Connected Care platform is integrated with a range of industry-leading healthcare devices for remote diagnostics and monitoring. You have access to enhanced benefits for home-based healthcare services enabled by Connected Care, including cover for a defined list of home monitoring devices.

You can access Connected Care through the Discovery app or www.discovery.co.za. The Connected Care app is an online digital platform that connects you to healthcare professionals and online coaches through online consultations. It provides a medicine ordering service and links to remote home monitoring and point-of-care devices. You also have access to personalised condition-specific information to help you manage your health. Once you have given consent, your health record is made available to healthcare professionals to enable better quality of care wherever you are.

Connected Care enables a range of appropriate home-based healthcare services for all levels of care

Connected Care for members at home

Revamps the virtual consultation experience by bringing it closer to a face-to-face doctor visit. It achieves this by linking the latest in diagnostic point-of-care technology, e-scripting and medicine ordering, all accessible from the comfort of your home.

Connected Care for members with defined chronic conditions

Provides you with end-to-end digital chronic condition management through access to personalised coaching, consultations and remote-monitoring devices to better manage and track your chronic condition at home.

Connected care for acute care at home

Provides qualifying members with clinically appropriate and patient-centric hospital-level care in their homes as a substitute for acute hospital care.

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
Above Threshold Benefit (ATB)	Available on the Executive, Comprehensive and Priority plans Once the day-to-day claims you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit (ATB), at the Discovery Health Rate (DHR) or a portion of it. The Executive and Comprehensive plans have an unlimited Above Threshold Benefit (ATB), and the Priority plans have a limited ATB.
Annual Threshold	Available on the Executive, Comprehensive and Priority plans We set the Annual Threshold amount at the beginning of each year. The number and type of dependants (spouse, adult or child) on your plan will determine the amount. The Annual Threshold is an amount that your claims need to add up to before we pay your day-to-day claims from the Above Threshold Benefit (ATB).
Cover	Cover refers to the benefits you have access to and how we pay for these healthcare services such as consultations, medicine and hospitals, on your health plan.
Day-to-day benefits	These are the available funds allocated to the Medical Savings Account (MSA) and Above Threshold Benefit (ATB), where applicable. Depending on the plan you choose, you may have cover for a defined set of day-to-day benefits. The level of day-to-day benefits depends on the plan you choose.
Discovery Home Care	Discovery Home Care is an additional service that offers you quality home-based care in the comfort of your home for healthcare services like Intravenous infusions (IV), wound care, post-natal care and advanced illness care.

TERMINOLOGY	DESCRIPTION
Discovery MedXpress	Discovery MedXpress is a convenient and cost-effective medicine ordering service for your monthly chronic medicine, or you can choose to collect your medicine in-store at a MedXpress Network Pharmacy. Cover depends on the plan you choose.
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.
Medical Savings Account (MSA)	Available on the Executive, Comprehensive, Priority and Saver plans The Medical Savings Account (MSA) is an amount that is allocated to you 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 such as GP and specialist consultations, acute medicine, radiology and pathology from the available funds allocated to your MSA. Any unused funds will carry over to the next year. Should you leave the Scheme or change your plan partway through the year and have used more of the funds than what you have contributed, you will need to pay the difference to us.
Premier Plus GP	A Premier Plus GP is a network GP who has contracted with us to provide you with coordinated care for defined chronic conditions.

The Connected Care platform

You also have access to the Home Monitoring Device Benefit for essential home monitoring, home-based care for follow-up treatment after an admission and a Home Care Benefit for quality care in the comfort of your own home. Some of the benefits enabled through the Connected Care platform include:

- Condition specific information: Educational content specific to your condition, at your fingertips.
- Electronic prescriptions: Seamless e-scripting to give you quicker access to your medicine.
- Health monitoring devices: Access to the latest medical examination and remote monitoring and point-of-care devices to enable quality care from home
- Home nurses: Hospital-related care with home nurses to care for you at home.
- Medicine ordering: Order your medicine online.
- Online coaches: Personalised coaching to help you better manage your chronic conditions from home.

Your cover depends on your chosen health plan. It's important to refer to the section [Benefits available for your chosen plan](#) for information specific to your chosen health plan.

Advanced diagnostic care powered by TytoHome

For the first time in South Africa, you have access to a remotely guided doctor visit, by connecting the internationally acclaimed TytoHome device to your virtual consultation. Using the best and latest in medical technology, the device sends the doctor a live feed of clinical-grade images and sounds during a virtual consultation, so that your GP can accurately diagnose and prescribe treatment for common conditions, no matter where you are. Learn more about the TytoHome device on www.discovery.co.za.

24/7 availability with the Connected Care GP network

You have access to trusted medical advice and accurate clinical diagnosis from a nationwide network of experienced healthcare providers who are trained and equipped to facilitate Tyto-enabled virtual consultations. Visit www.discovery.co.za or click on Find a provider on the Discovery app to search for a doctor in the Connected Care GP Network.

Receive an accurate diagnosis, an electronic script and order your medicine

Enabled by Discovery Connected Care you can get your medicine e-scripted and ordered online.

Automatic updates to Electronic Health Record

You are able to view your key health measures and full medical history, which is updated with outcomes from your consultation, in real time. You will receive a post-consultation information dashboard including your updated electronic health record, e-script, treatment plan, sick note and relevant referral appointments.

How to download the Connected Care app

Eligible members will receive an SMS encouraging them to download the Connected Care app with a link to the Connected Care page on the Discovery app. Once you have downloaded the Connected Care app, you will be instructed on how to link your remote monitoring device to the app either digitally via the app or by a Home Care nurse, depending on which device you qualify for.

How you are covered

Connected Care for members at home

You can connect to doctors through virtual consultations like never before, from the comfort of your home. Virtual consultations, including Tyto-enabled virtual consultations, with a doctor in the Connected Care GP network are covered from your available day-to-day benefits or condition-specific benefits where applicable.

The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. Approved cover for these devices will not affect your day-to-day benefits.

Connected Care for acute care at home

Qualifying members have access to acute hospital-level care in their home instead of having to go to hospital. Members with clinically appropriate conditions such as chronic obstructive pulmonary disease, congestive cardiac failure, ischaemic heart disease, pneumonia and COVID-19 have access to enhanced home-based care instead of being admitted or once they are discharged from hospital. Where approved cover will be from your Hospital Benefit and will not affect your day-to-day benefits.

Home-based care instead of being admitted to hospital

You can receive acute inpatient treatment at home when recommended by your treating doctor. The programme is available on all plans, with a defined basket of care for clinically appropriate conditions that require treatment such as cellulitis, complicated urinary tract infection, dehydration, deep vein thrombosis and congestive cardiac failure.

Where approved by the Scheme, cover includes:

- The initial clinical assessment
- Supportive care at home that includes physical nurse visits for clinically appropriate conditions for the duration of treatment, virtual consults with your treating doctor, 24-hour virtual monitoring from a nationwide network of experienced healthcare providers who are trained and equipped to facilitate Tyto-enabled virtual consultations.
- Access to condition-specific remote-monitoring devices
- Access to any other clinically appropriate at-home treatment required, as prescribed by your treating doctor.

Home-based care if you are discharged early from hospital

The Scheme is enhancing the Discovery Home Care offering which enables members who have conditions that require therapeutic interventions covered by Discovery Home Care, to be discharged from hospital earlier (if they are deemed medically stable by their treating provider), to continue their treatment at home.

Examples of these Home Care services include doctor-initiated clinically appropriate IV infusion therapy and wound care in the comfort of their homes.

For more information on the Discovery Home Care benefit, refer to the benefit guide available on www.discovery.co.za by following Medical Aid > Manage your health plan > Find important documents and certificates.

Home-base care for members at risk of readmission after hospitalisation

The programme aims to reduce readmissions after you are discharged from hospital. The programme is available on all plans, with a defined basket of care for qualifying members for clinically appropriate conditions such as congestive heart failure.

If you meet the clinical entry criteria you have cover for bedside medicine reconciliation prior to discharge, a follow-up consultation with a GP or specialist, and a defined basket of supportive care at home that includes a face-to-face consultation and virtual consultations with a Discovery Home Care nurse.

Connected Care for members with chronic conditions

If you are registered for selected chronic conditions, we offer you a number of condition-specific care programmes. The care programmes, managed through the Premier Plus GP Network, provide you and your Premier Plus GP with benefits, care pathways and digital tools to manage your health. These care programmes are designed to achieve well-coordinated care for you, and to provide you with the information you need to manage your condition.

You and your doctor can manage your chronic condition through Connected Care. You have access to a range of digital services linked to smart remote monitoring devices and personalised coaching, for qualifying members, to help you track and manage your chronic condition from home.

Home Monitoring Device Benefit for essential home monitoring

If you meet the Scheme's clinical entry criteria, we pay up to a limit of R4 000 per person per year, at 100% of the Discovery Health Rate (DHR), for a defined list of home monitoring devices for certain conditions such as chronic obstructive pulmonary disease, congestive cardiac failure, diabetes and pneumonia. Approved cover for these devices will not affect your day-to-day benefits but certain frequency limits may apply. Depending on the condition and clinical entry criteria the range of connected devices include a biosensor patch, blood pressure monitor, glucometer, weight scale, thermometer and pulse oximeter.

Where the criteria are not met and depending on your chosen health plan, these devices will be paid from your available day-to-day benefits. We will pay up to 100% of the Discovery Health Rate (DHR) from the Medical Savings Account (MSA) and the Above Threshold Benefit (ATB), where applicable. Cover is subject to your External Medical Item limit, where applicable, and frequency limits may apply. For more information on external medical items refer to the External Medical Items guide on www.discovery.co.za under Medical Aid > Manage your health plan > Find important documents and certificates.

How to obtain your Home Monitoring device

If you meet the clinical entry criteria Discovery Health will contact you, arrange delivery of the device and explain how to track and monitor your condition on our Connected Care platform.

Point-of-Care devices (TytoHome kit)

The Scheme also covers defined point-of-care medical devices, such as the TytoHome device, for members who are COVID-19 positive and at risk, and/or young families registered on the My Pregnancy and My Baby programmes until the youngest child turns 6 years.

If you meet the clinical entry criteria, the TytoHome kit is covered up to 75% of the Discovery Health Rate (DHR). You will need to pay 25% towards the cost of this device. Your cover depends on your chosen health plan, for the benefits applicable to your chosen health plan refer to the [Benefits available for your chosen health plan](#) section of this document.

Where the criteria are not met, the kit will be paid from your available day-to-day benefits, where applicable. We will pay up to 100% of the Discovery Health Rate (DHR) from the Medical Savings Account (MSA) and up to 75% of the Discovery Health Rate (DHR) will accumulate to the Annual Threshold and pay from the Above Threshold Benefit (ATB), where applicable. Cover is subject to the External Medical Items limit, where applicable, and certain frequency limits may apply. For more information, refer to the External Medical Items guide on www.discovery.co.za by following Medical Aid > Manage your health plan > Find important documents and certificates.

How to purchase a TytoHome device

You can order a TytoHome device on www.discovery.co.za or the Discovery app, through the MedXpress medicine and device ordering service. Your device will then be delivered to your door.

Benefits available for your chosen health plan

EXECUTIVE PLAN

Connected Care for members at home

You can connect to doctors through virtual consultations like never before, from the comfort of your home. The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. Approved cover for these devices will not affect your day-to-day benefits.

Connected Care for acute care at home

For members who qualify, you have access to hospital-level care in your home instead of having to go to hospital for acute hospital care. This includes follow-up care once discharged.

Connected Care for members with chronic conditions

You and your doctor can manage your chronic condition through Connected Care, in the comfort of your home. You have access to a range of digital services linked to smart remote monitoring and point-of-care devices and personalised coaching, for qualifying members, to help you track and manage your chronic condition from home.

Home Monitoring Device Benefit for registered devices

If you meet the Scheme's clinical entry criteria, you have healthcare cover up to a limit of R4 000 per person per year, at 100% of the Discovery Health Rate (DHR), for a list of registered devices for the monitoring of defined conditions such as chronic obstructive pulmonary disease, congestive cardiac failure, diabetes and pneumonia.

Where the criteria are not met, we will pay for these devices from the available funds allocated to your Medical Savings Account (MSA) and Above Threshold Benefit (ATB) up to 100% of the Discovery Health Rate (DHR). Cover is subject to your available External Medical Items benefit and frequency limits may apply.

Point-of-care devices (TytoHome kit)

You also have cover for defined point-of-care medical devices, such as the TytoHome device, up to 75% of the Discovery Health Rate (DHR), if you meet the clinical entry criteria. You will need to pay 25% towards the cost of these devices.

Where the criteria are not met, we will pay the TytoHome device from the available funds allocated to your Medical Savings Account (MSA) at 100% of the Discovery Health Rate (DHR) and up to 75% of the Discovery Health Rate (DHR) will accumulate to the Annual Threshold and pay from the Above Threshold benefit. Cover is subject to your External Medical Items limit and frequency limits may apply.

COMPREHENSIVE SERIES

Connected Care for members at home

You can connect to doctors through virtual consultations like never before, from the comfort of your home. The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. Approved cover for these devices will not affect your day-to-day benefits.

Connected Care for acute care at home

For members who qualify, you have access to hospital-level care in your home instead of having to go to hospital for acute hospital care. This includes follow-up care once discharged.

Connected Care for members with chronic conditions

You and your doctor can manage your chronic condition through Connected Care, in the comfort of your home. You have access to a range of digital services linked to smart remote monitoring and point-of-care devices and personalised coaching, for qualifying members, to help you track and manage your chronic condition from home.

Home Monitoring Device Benefit for registered devices

If you meet the Scheme's clinical entry criteria, you have healthcare cover up to a limit of R4 000 per person per year, at 100% of the Discovery Health Rate (DHR), for a list of registered devices for the monitoring of defined conditions such as chronic obstructive pulmonary disease, congestive cardiac failure, diabetes and pneumonia.

Where the criteria are not met, we will pay for these devices from the available funds allocated to your Medical Savings Account (MSA) and Above Threshold Benefit (ATB) up to 100% of the Discovery Health Rate (DHR). Cover is subject to your available External Medical Items benefit and frequency limits may apply.

If you are on the *Classic Smart Comprehensive Plan*, you will have to pay for these claims until you reach your Annual Threshold.

Point-of-care devices (TytoHome kit)

You also have cover for defined point-of-care medical devices, such as the TytoHome device, up to 75% of the Discovery Health Rate (DHR), if you meet the clinical entry criteria. You will need to pay 25% towards the cost of these devices.

Where the criteria are not met, we will pay the TytoHome device from the available funds allocated to your Medical Savings Account (MSA) at 100% of the Discovery Health Rate (DHR) and up to 75% of the Discovery Health Rate (DHR) will accumulate to the Annual Threshold and pay from the Above Threshold Benefit. Cover is subject to your External Medical Items limit and frequency limits may apply.

If you are on the *Classic Smart Comprehensive Plan*, you will have to pay for these claims until you reach your Annual Threshold.

PRIORITY SERIES

Connected Care for members at home

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Connected Care for acute care at home

For members who qualify, you have access to hospital-level care in your home instead of having to go to hospital for acute hospital care. This includes follow-up care once discharged.

Connected Care for members with chronic conditions

You and your doctor can manage your chronic condition through Connected Care, in the comfort of your home. You have access to a range of digital services linked to smart remote monitoring and point-of-care devices and personalised coaching, for qualifying members, to help you track and manage your chronic condition from home.

Home Monitoring Device Benefit for registered devices

If you meet the Scheme's clinical entry criteria, you have healthcare cover up to a limit of R4 000 per person per year, at 100% of the Discovery Health Rate (DHR), for a list of devices for the monitoring of defined conditions such as chronic obstructive pulmonary disease, congestive cardiac failure, diabetes and pneumonia.

Where the criteria are not met, we will pay for these devices from the available funds allocated to your Medical Savings Account (MSA) and limited Above Threshold Benefit (ATB) up to 100% of the Discovery Health Rate (DHR). Cover is subject to your External Medical Items limit and frequency limits may apply. We pay these claims up to the Above Threshold Benefit (ATB) limit or the benefit limit, whichever you reach first.

Point-of-care devices (TytoHome kit)

You also have cover for defined point-of-care medical devices, such as the TytoHome device, up to 75% of the Discovery Health Rate (DHR), if you meet the clinical entry criteria. You will need to pay 25% towards the cost of these devices.

Where the criteria are not met, we will pay the TytoHome device from the available funds allocated to your Medical Savings Account (MSA) at 100% of the Discovery Health Rate (DHR) and up to 75% of the Discovery Health Rate (DHR) will accumulate to the Annual Threshold and pay from the Above Threshold Benefit. Cover is subject to your External Medical Items and Above Threshold Benefit limit, whichever you reach first.

SAVER SERIES

Connected Care for members at home

You can connect to doctors through virtual consultations like never before, from the comfort of your home. The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. Approved cover for these devices will not affect your day-to-day benefits.

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For members who qualify, you have access to hospital-level care in your home instead of having to go to hospital for acute hospital care. This includes follow-up care once discharged.

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You and your doctor can manage your chronic condition through Connected Care, in the comfort of your home. You have access to a range of digital services linked to smart remote monitoring and point-of-care devices and personalised coaching, for qualifying members, to help you track and manage your chronic condition from home.

Home Monitoring Device Benefit for registered devices

If you meet the Scheme's clinical entry criteria, you have healthcare cover up to a limit of R4 000 per person per year, at 100% of the Discovery Health Rate (DHR), for a list of devices for the monitoring of defined conditions such as chronic obstructive pulmonary disease, congestive cardiac failure, diabetes and pneumonia.

Where the criteria are not met, we will pay for these devices from the available funds allocated to your Medical Savings Account (MSA) up to 100% of the Discovery Health Rate (DHR).

Point-of-care devices (TytoHome kit)

You also have cover for defined point-of-care medical devices, such as the TytoHome device, up to 75% of the Discovery Health Rate (DHR), if you meet the clinical entry criteria. You will need to pay 25% towards the cost of these devices.

Where the criteria are not met, we will pay the TytoHome device from the available funds allocated to your Medical Savings Account (MSA) at 100% of the Discovery Health Rate (DHR).

SMART SERIES

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Where the criteria are not met, you will have to pay for this device.

CORE SERIES

Connected Care for members at home

You can connect to doctors through virtual consultations like never before, from the comfort of your home. The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. You will not have to pay for approved devices.

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Where the criteria are not met, you will have to pay for these devices.

Point-of-care devices (TytoHome kit)

This benefit is not available on your plan. You will have to pay for this device.

KEYCARE SERIES

Connected Care for members at home

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Where the criteria are not met, you will have to pay for these devices.

Point-of-care devices (TytoHome kit)

This benefit is not available on your plan. You will have to pay for this device.

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