

# WELLTH fund

*All new and existing members of Discovery Health Medical Scheme get a special, once-off benefit called the WELLTH Fund. This benefit pays up to R10,000 for extra healthcare services for you and your family.*

*You activate the WELLTH Fund by doing a Health Check, encouraging you and your family to better understand your individual health status and needs.*

# What does the WELLTH Fund cover?

The WELLTH Fund covers a comprehensive list of healthcare services to help you take specific action according to your individual healthcare needs. The WELLTH Fund complements and is offered in addition to your screening and prevention benefits. The WELLTH Fund is available once per lifetime for all members and dependants who have completed their Health Checks.

You can use your WELLTH Fund for appropriate healthcare services, and you have cover up to your WELLTH Fund limit. Cover is subject to the Scheme's clinical entry criteria, and treatment guidelines and protocols.

## For how long is the WELLTH Fund valid?

The WELLTH Fund is a once-off benefit available for two years.

The date on which your WELLTH Fund expires depends on when your membership on the Scheme started.

- If your membership started **before** January 2023, your Fund will expire on 31 December 2024.
- If your membership started **after** January 2023, your Fund will expire on 31 December of the year after you joined the Scheme.

## How is the WELLTH Fund unlocked?

All you need to do to unlock the WELLTH Fund is to complete a Health Check. Remember, a Health Check is always covered in full for every member on your health plan, as long as you use a provider in the Discovery Wellness Network.

Every member on your health plan above the age of two years needs to complete a Health Check.

Adults must complete an in-person Health Check.

Children two to eighteen years can complete either a Kids Health Check or an online Kids Health Review to unlock the WELLTH Fund.

The Kids Health Review is an online assessment that must be completed by the principal member on the policy for children younger than eighteen.

## What is a Health Check

Types of health checks:

- Screening for children includes growth assessment tests such as height, weight, head circumference, and health and milestone tracking.
- Screening for adults includes blood glucose, blood pressure, cholesterol, body mass index (BMI) and HIV screenings (optional).
- Screening for seniors (members who are 65 years old or older) it includes the tests for adults as well as a group of age-appropriate screening tests such as hearing and visual screenings, and a fall-risk assessment.

## How we calculate the amount for your family's WELLTH Fund

The benefit is available once in each member's lifetime. Qualifying healthcare services are covered up to a maximum of the Discovery Health Rate (DHR), subject to the overall benefit limit. Your WELLTH Fund allocation depends on the size and makeup of your family on your membership:

Per adult dependant

**R2,500**

Per child dependant

**R1,250**

*two to eighteen years*

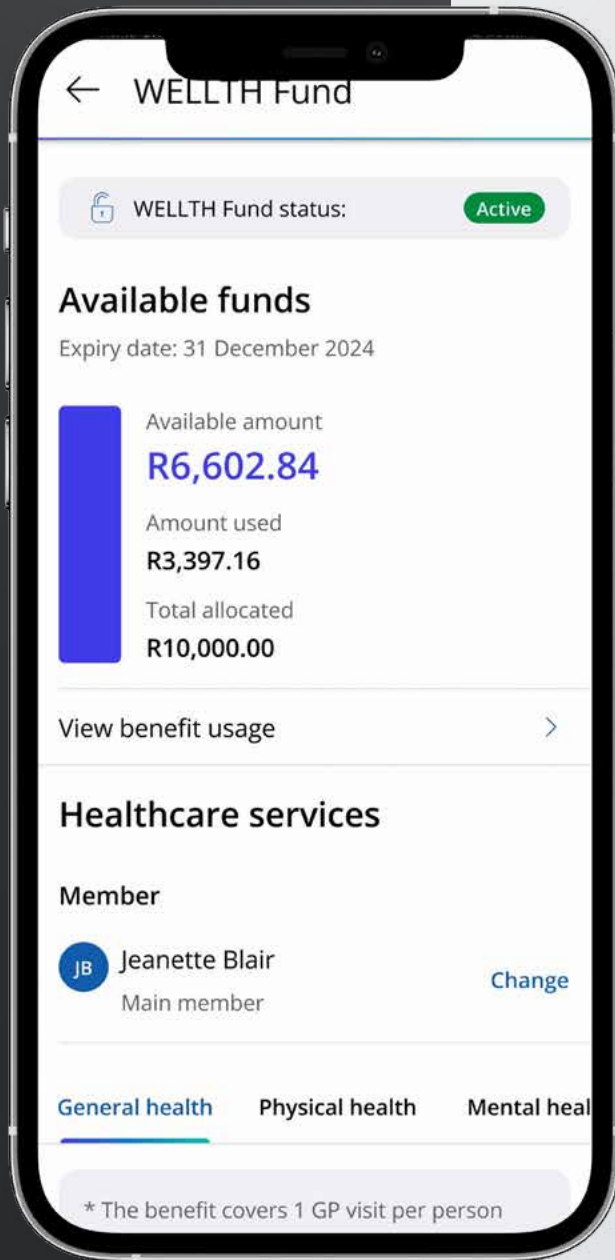
Up to a maximum of

**R10,000**

*per family*

The WELLTH Fund is available to all registered beneficiaries on the membership. It does not cover screening and prevention healthcare services already covered by other defined benefits.





# How the WELLTH Fund works

STEP

**01** You and the dependants on your health plan must first complete a Health Check to unlock the WELLTH Fund

You and your family can complete a Health Check at a provider near you:

- 01** Wellness network

Choose from hundreds of GPs and pharmacies in the Discovery Health Wellness Network.
- 02** Discovery Store

Visit a Discovery Store near you.
- 03** Discovery Corporate Wellness Day

Your employer group may offer Health Checks at your place of employment.

You unlock the WELLTH Fund when **all the members (main member and dependants) on your membership** completed an **age-appropriate health check**, includes all children who are over the age of two.

We pay your health checks from the Screening and Prevention Benefit up to 100% of the Scheme Rate. A yearly limit per person applies.

- 04** Kids Health Review

For children two to eighteen years, the principal member on the policy can complete an online Kids Health Review as an alternative to a Health Check.

STEP

02

Check which procedures the WELLTH Fund covers

The WELLTH Fund covers memberships where the main member and all dependants have fully completed their health checks. The WELLTH Fund then pays for:

- Certain screening tests that can detect early warning signs of serious illnesses (see table).
- Medical monitoring devices for certain health measurements.

The below qualifying healthcare services are covered up to a maximum of the Discovery Health Rate, subject to the overall benefit limit:

HEALTHCARE SERVICE	COVER
General health	<ul style="list-style-type: none"> <li>■ Check-up at a general practitioner (GP)</li> <li>■ Dental check-up</li> <li>■ Eye check-up</li> <li>■ Hearing check-up</li> <li>■ Skin cancer screening</li> <li>■ Heart consultation</li> <li>■ Lung cancer screening for long-term smokers</li> <li>■ Medical devices used to monitor blood pressure, blood sugar, cholesterol, and respiratory. The devices must have a registered NAPPI code and be purchased from a registered healthcare provider with a valid practice number (such as a pharmacy dispensary or doctor).</li> </ul>
Physical health	<ul style="list-style-type: none"> <li>■ Diet, nutrition and weight management at a dietitian</li> <li>■ Physical movement and mobility management at a chiropractor, biokineticist or physiotherapist.</li> <li>■ Fitness Assessment or high-performance fitness assessment in our Wellness Network</li> <li>■ Foot health at a podiatrist</li> </ul>
Mental health check-up	You have access to a mental wellness check-up to support mental wellbeing at a psychologist, nurse, social worker, registered counsellor, or psychiatrist.
Women’s and men’s health	You have access to a range of women’s and men’s healthcare services. These include gynaecological and prostate consultations with your doctor and a bone density check.
Children’s health	You have access to a children’s wellness visit, which includes growth and developmental milestones assessments with an occupational therapist, speech therapist, or physiotherapist.



# How tests are **covered**

This benefit is available once per beneficiary, per lifetime. We pay the above healthcare services from the WELLTH Fund **up to the Scheme Rate and up to your WELLTH Fund limit**. Some of these tests and treatments have a rand value limit depending on the number of active dependants you have on your membership.

Once you have reached your allocated rand value limit for the tests, we'll pay any extra screening and preventive tests and treatments from your available day-to-day benefits, where applicable. The Scheme's clinical entry criteria, treatment guidelines and protocols apply.


The normal claims process applies. We'll automatically pay this from your WELLTH Fund.

## **Learn more about the WELLTH Fund**

Please scan the QR code or visit our website [www.discovery.co.za](http://www.discovery.co.za) to learn more.







Download the Discovery app

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