



Get the most out of Discovery Health's Chronic Illness Benefit

Discovery Health offers extensive and flexible cover for approved chronic medicine. All plans cover the 26 conditions as set out in the Prescribed Minimum Benefits. The Executive and Comprehensive Series cover an additional set of conditions.

We cover approved medicine on our list in full

We cover your approved medicine in full if it is on our list of approved medicines. The list includes an extensive range of high-quality medicines for all conditions on our list to ensure our members always have an option of full cover. We pay for these medicines in full at any pharmacy within our network, offering all our members protection against the risk of co-payments.



You have the option to use medicine that is not on our list

We do not limit cover exclusively to medicines on our approved medicine list and you have the flexibility of choosing to use a medicine that is not on the list. In these cases, we cover it up to a fixed monthly rand amount for medicines in a particular category. This set amount is called the Chronic Drug Amount.

Additional cover on the Executive and Comprehensive Series

On our Executive and Comprehensive Series, you have access to cover for defined additional chronic conditions listed on the Additional Disease List. There is no medicine list for these conditions and we pay for your medicine up to the Chronic Drug Amount for its particular category.

You may experience a co-payment if:

- Your medicine is not on our medicine list and your medicine costs more than the Chronic Drug Amount
- Your medicine costs more than the Chronic Drug Amount for Additional Disease List conditions
- You get your medicine from a pharmacy that charges a higher dispensing fee than the agreed Discovery Health Rate.

Overleaf – Frequently asked questions

Frequently asked questions

How can I ensure that I am covered in full?

- Use a medicine on our list or that is priced below the Chronic Drug Amount. If your medicine is not on our list or if it costs more than the Chronic Drug Amount, you can speak to your healthcare professional or pharmacist to find out if there is a suitable alternative medicine.
- Use a pharmacy that has agreed to charge the Discovery Health Medicine Rate. You can ask your pharmacist if they do or use our Medical and Provider Search tool on www.discovery.co.za/maps to find out if a pharmacy has agreed to charge the Discovery Health Medicine Rate.

What would cause me to have a co-payment or increase in co-payment?

- As we negotiate favourable medicine prices for our members and as new medicines and more generic medicines become available, the prices of medicines continually change. We update our medicine list and our Chronic Drug Amounts in line with these changes. As a result, you may experience a different level of co-payment than what you are used to.
- The medicine list and Chronic Drug Amounts were introduced in 2007. At the time we did not apply these benefit rule changes to the members already approved for medicines on the benefit but have subsequently migrated all members to the same benefits. You may experience a co-payment if you were previously exempt from the application of the chronic benefit rules. To ensure that you are covered in full and to minimise any co-payments, see question 1 above.

What if I need medicine that is not covered by the medicine list or Chronic Drug Amount?

- If for clinical reasons you are only able to take a specific medicine that is not on our medicine list and it costs more than the Chronic Drug Amount, you can apply for a clinical exception. Each of these cases is considered by a clinical panel, in consultation with external advisers, based on the clinical merits of the request. To apply for an exception you can download the form at www.discovery.co.za/cib and ask your healthcare professional to complete the form.

Where can I get more information?

More information is available on our website at www.discovery.co.za/cib or you can call us on 0860 99 88 77.