



 **Discovery**
Health Medical Scheme

Allied and Therapeutic Benefit

2012



Allied and Therapeutic Benefit

The Allied and Therapeutic Benefit applies to Executive, Comprehensive and Priority Plans.

Overview

This document tells you more about how the Allied and Therapeutic Benefit works. We have redesigned the allied and therapeutic health benefits on the Executive, Comprehensive and Priority Plans to:

- 1) Enhance cover for nursing and psychiatry treatment
- 2) Offer more flexible cover across different medical disciplines
- 3) Continue to provide unlimited cover for a defined list of conditions

Understanding some of the terms we use in this document

There are a number of other terms we refer to in the document that you may not be familiar with. We give you the meaning of these terms.

Terminology	Description
Allied and therapeutic healthcare professional	An allied and therapeutic healthcare professional is a registered medical professional other than a doctor or dentist who provides supportive and/ or rehabilitative services which are aimed at improving the physical, psychological, emotional, and social well being of members.
Discovery Health Rate	This is the rate that Discovery Health sets for paying claims from healthcare professionals and other services.
Above Threshold Benefit	The Above Threshold Benefit gives you further day-to-day cover when your Medical Savings Account runs out and when your day-to-day claims add up to a set rand amount.

The Allied and Therapeutic Benefit, at a glance

We cover allied and therapeutic healthcare services up to an annual limit on Executive, Comprehensive and Priority Plans

Out-of-hospital allied and therapeutic healthcare services are covered up to an overall annual limit, which varies according to family size and plan type.

Cover from the Allied and Therapeutic Benefit includes services from the following allied healthcare professionals:

- Art therapists
- Biokineticists
- Chiropractors
- Counsellors
- Dieticians
- Hearing aid acousticians
- Homeopaths
- Occupational therapists
- Physiotherapists
- Podiatrists
- Psychologists (clinical, counselling, educational and industrial)
- Psychometrists
- Registered nurses
- Social workers
- Speech and audiology therapists

We have removed the limits for mental health and home nursing

In 2012, home nursing and mental healthcare services will no longer have separate benefit limits. Claims from registered nurses, psychologists (clinical, counselling, educational and industrial), psychometrists, social workers and counsellors will be covered from the Allied and Therapeutic Benefit.

Extending your cover for allied healthcare services

On the Executive and Comprehensive Plans the Allied and Therapeutic Extender Benefit gives those members who qualify for the benefit unlimited cover for a list of allied and therapeutic healthcare services. Claims for these services do not count towards the annual Allied and Therapeutic Benefit limit for the family.

This benefit has been introduced to cater for members with severe, complex conditions who require short or long-term assistance from certain allied and therapeutic healthcare professionals. This unlimited cover is for a defined list of conditions such as quadriplegia and cerebral palsy and cover depends on the member's condition and the criteria for it.

Benefits available on the different plan types

Executive Plan

We pay for allied and therapeutic healthcare professionals from the available funds in your Medical Savings Account or from the Above Threshold Benefit once your claims add up to the Annual Threshold. The annual limits are:

Single member	R12 500
With one dependant	R15 000
With two dependants	R17 500
With three or more dependants	R21 000

If you join the medical scheme after January, you won't get the full limit because it is calculated by counting the remaining months in the year.

We will pay claims for allied and therapeutic healthcare professionals up to 100% of the Discovery Health Rate. If your healthcare provider charges higher than this rate, you will need to pay the balance yourself.

Executive Plan members have access to unlimited cover for certain allied and therapeutic services

The Allied and Therapeutic Extender Benefit provides cover for members with severe, complex conditions, who need short- or long-term care from certain allied and therapeutic healthcare professionals. The unlimited cover depends on the member's condition and the criteria for it.

The Allied and Therapeutic Extender Benefit only covers certain allied and therapeutic healthcare professionals including biokineticists, hearing aid acousticians, physiotherapists, psychologists (clinical, counselling, educational and industrial), occupational therapists and speech and audiology therapists.

For more information on the Allied and Therapeutic Extender Benefit please refer to the document specifically regarding this benefit.

Comprehensive Series

We pay for allied and therapeutic healthcare professionals from the available funds in your Medical Savings Account or from the Above Threshold Benefit once your claims add up to the Annual Threshold. The annual limits are:

	Classic	Essential
Single member	R10 000	R6 000
With one dependant	R13 500	R8 500
With two dependants	R16 500	R11 000
With three or more dependants	R19 000	R13 000

If you join the medical scheme after January, you won't get the full limit because it is calculated by counting the remaining months in the year.

We will pay claims for allied and therapeutic healthcare professionals at the Discovery Health Rate, or cost if you chose this option, from your Medical Savings Account. These will add up to, and pay out from your Above Threshold Benefit at 100% of the Discovery Health Rate once you reach your Annual Threshold. If you have run out of funds in your Medical Savings Account and have not yet reached your Annual Threshold (Self-payment Gap), you will need to pay these accounts.

If your healthcare provider charges higher than this rate, you will need to pay the balance yourself.

Comprehensive Plan members have access to unlimited cover for certain allied and therapeutic services

The Allied and Therapeutic Extender Benefit provides cover for members with severe, complex conditions, who need short- or long-term care from certain allied and therapeutic healthcare professionals. The unlimited cover depends on the member's condition and the criteria for it.

The Allied and Therapeutic Extender Benefit only covers certain allied and therapeutic healthcare professionals including biokineticists, hearing aid acousticians, physiotherapists, psychologists (clinical, counselling, educational and industrial), occupational therapists and speech and audiology therapists.

For more information on the Allied and Therapeutic Extender Benefit please refer to the document specifically regarding this benefit.

Priority Series

We pay for allied and therapeutic healthcare professionals from the available funds in your Medical Savings Account or from the Above Threshold Benefit once your claims add up to the Annual Threshold. The annual limits are:

	Classic	Essential
Single member	R6 000	R4 000
With one dependant	R8 500	R6 000
With two dependants	R11 0 00	R7 500
With three or more dependants	R13 000	R9 000

If you join the medical scheme after January, you won't get the full limit because it is calculated by counting the remaining months in the year.

We will pay claims for allied and therapeutic healthcare professionals at the Discovery Health Rate or cost if you chose this option, from your Medical Savings Account. These will add up to, and pay out from your Above Threshold Benefit at 100% of the Discovery Health Rate once you reach your Annual Threshold. If you have run out of funds in your Medical Savings Account and have not yet reached your Annual Threshold (Self-payment Gap), you will need to pay these accounts.

If your healthcare provider charges higher than this rate, you will need to pay the balance yourself.

Saver Series

Claims for allied and therapeutic healthcare professionals are paid from the available funds in the Medical Savings Account. Once you run out of funds you will need to pay these costs from your pocket.

Core Series

You are responsible for paying out-of-hospital claims for allied and therapeutic healthcare professionals.

KeyCare Series

We do not cover allied and therapeutic healthcare professionals, including physiotherapists, psychologists, homeopaths, chiropractors, speech therapists or audiologists. You are responsible for paying out-of-hospital claims for allied healthcare professionals.