



## Discovery Primary Care Employer Guide

# Introduction

Discovery Health recognises the need for employers to provide quality and affordable healthcare to their employees and their families. Over many years, Discovery Health has developed the most sophisticated healthcare provider networks and administrative capabilities in the South African healthcare market. Discovery Health has used these networks and capabilities to create Primary Care, a unique employer-funded primary healthcare service model.

## Activating Employees

To activate new employees and dependants you need to send us the relevant information on the *Primary Care Bulk Import templates*, available on the employer zone. The completed template/s should be sent to [groupapplication@discovery.co.za](mailto:groupapplication@discovery.co.za)

Templates available on the employer zone to activate employees and dependants:

- *Primary Care Bulk Import template* to add employees only, or employees and their dependants at the same time.
  - When activating employees and their dependants at the same time, the critical information required for us to obtain the employees dependants ID numbers is the employees ID number.
- *Primary Care addition of dependant Bulk Import template or the addition of dependant application form* can be used to add dependants to an already active Primary Care policy.
  - The critical field when using either the *Bulk Upload template or addition of dependant form* is the Primary Care policy number of the employee.

The following information is needed to complete the templates:

- Employer number
- Employer branch code
- Employee number
- Policy number (only applies to the *Primary Care addition of dependant Bulk Import template*)
- Dependant role
- Date of birth
- ID number
- Passport number (where no ID provided)
- Country of issue
- Language
- Sex
- Title
- First name/s
- Surname
- Work address (only applies to the *Primary Care Bulk Import template*)
- Cellphone number
- Date when cover starts
- Plan option (only applies to the *Primary Care Bulk Import template*)
- Vitality option (only applies to the *Primary Care Bulk Import template*)

## Important information when activating an employee

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- The turnaround time to import the data is a maximum of five days. To avoid delays, it is important that the HR representative or financial adviser check the employee data to make sure the information has been completed correctly before sending to Discovery Health for uploading. We will contact the HR representative or financial adviser who submitted the application for any further information we might need.
- The cut-off date for bulk upload requests is the 10<sup>th</sup> of every month for policies to be activated by the 1<sup>st</sup> of the following month. If the correct data is not received by the 10<sup>th</sup> of the month, employees will not have cover on the 1<sup>st</sup> of the next. This may also result in incorrect payroll deductions, impact employers billing and employees not having access to benefits i.e double deductions if activation not concluded before employers billing date.
- The only time you can choose both Primary Care Essential and Comprehensive options is if you clearly define which employees qualify for Primary Care Essential and which qualify for Primary Care Comprehensive. For example, employees earning R3 000 – R6 000 a month qualify for Primary Care Essential and employees earning R6 001 – R8 000 qualify for Primary Care Comprehensive.
- Once the policies are active:
  - Your employees will receive an SMS to confirm their cover;
    - Reliant on correct employees cell numbers being provided
  - You will receive an activation email and client list;
  - Your employees' welcome packs, including their personalised cards will be delivered to you.
- If the employee is already a member of a scheme administered by Discovery Health, we automatically remove them from the Primary Care template. You will be invoiced for the service we provide according to the contract. We will send you a list of employees covered on Discovery Health each month.
- You can contact us on 0860 444 779 or e-mail [groupapplication@discovery.co.za](mailto:groupapplication@discovery.co.za) to find out about the progress of your application.

# Dependants

Once an employee's policy is active on Primary Care, they may decide later to add more dependants to their membership. This could be due any reasons such as marriage or the birth of a child. According to the rules of Primary Care, a person who reaches the age of 21 years is no longer eligible to be a dependant and is removed from the policy. Children under the age of 21 and spouses are covered on Primary Care.

## Classification of dependants – spouse, adult and child

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### Spouse dependant

- Legally married to the main member;
- Living with the main member and is considered a common-law spouse;
- Same-sex spouses, fiancés and spouses through customary marriages or religious marriages.

### Adult dependant

- Adult dependants are dependants over the age of 21 years and are not covered on Primary Care.

### Child dependant

- Up to the age of 21 years and depends financially on the main member;
- A natural child, stepchild, adopted child or foster child of the main member.

### Newborn

- A newborn baby younger than 90 days.

# Underwriting

There is no underwriting on Primary Care, except for dependants. Dependants have a six-month waiting period if they are not added to the policy at the same time as when the employee joins. A six-month general waiting period means a dependant cannot claim for any healthcare services for six-months from the day they joined Primary Care.

An underwriting concession period of two months from the employer's activation date is allowed to activate dependants without the waiting period being applied.

New-borns are free from underwriting if they added to the policy within 90 days from birth.

# Maintenance

Please send all financial and non-financial changes, i.e. plan changes, surname changes, contact detail changes and withdrawals, to [primarycareadmin@discovery.co.za](mailto:primarycareadmin@discovery.co.za). Changes will be actioned from the 1<sup>st</sup> of the following month. We are unable to make backdated changes.

We need the following information to action changes:

- The employees name and policy number (the nine-digit number), preferably in the subject line
- Employer and branch number, if applicable
- Date on which the change must happen.

## Option changes

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Employees can change their Primary Care option during the year-end process. The change will be effective from 1 January of the following year.

## Continuing membership

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Employees on Primary Care cannot continue their membership when they leave their employer. If they move to another employer who has Primary Care, the employer will have to apply for cover again.

## Withdrawals

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To terminate cover for employees or dependants, the employer contact must send the following information to [primarycareadmin@discovery.co.za](mailto:primarycareadmin@discovery.co.za) to action the withdrawal request:

- Reason for withdrawal
- Date on which membership will end.

## Vitality

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Members have access to Vitality and Vitality Move programmes. Vitality Move is a programme that rewards members for taking steps towards a healthy lifestyle. The employee's uptake of the Vitality option must be indicated on the PrimaryCare Bulk Upload template. For Vitality uptake on active polices, you need to send requests [primarycareadmin@discovery.co.za](mailto:primarycareadmin@discovery.co.za). Employees cannot pay for and activate Vitality themselves, you will be billed for Vitality.

## Trauma Benefit

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Activation of the Trauma Benefit as a new employer on Primary Care will be indicated in the Primary Care Memorandum of Agreement. If you are an active Primary Care employer and are interested in activating the Trauma Benefit, request must be sent to [GroupApplication@discovery.co.za](mailto:GroupApplication@discovery.co.za). Employees cannot pay for and activate the Trauma Benefit themselves, you will be billed for the Trauma Benefit.

## Contact details changes

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The following contact people on our database will be allowed to access the employer's details on the website:

- Executive's;
- Primary payroll administrator;
- Secondary payroll administrator;
- Employer financial administrator.

## Billing

### Important payment information

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#### Bank Accounts

To ensure we allocate and reconcile accurately it is importance that you make the payment into the correct account.

Primary Care banking details for manual payment of contributions

**Account name:** Discovery Health PrimaryCare Bank Account

**Bank name:** First National Bank

**Branch number:** 255005

**Account number:** 62501286547

**Account type:** Cheque

Vitality banking details for manual payment of contributions

**Account name:** Discovery Health (Pty) Ltd

**Bank name:** First National Bank

**Branch number:** 255005

**Account number:** 62029166825

**Account type:** Cheque

#### Payment dates

Payments are required to Primary Care no later than three days after the due date which is the 1<sup>st</sup> of every month. If we have not received payment by the 3<sup>rd</sup> of each month, the billing specialist will contact the payroll representative to find out why payment was delayed. If we do not receive payment by the 5<sup>th</sup>, we will suspend the company's Primary Care cover until we receive payment. We will contact the payroll representative and financial adviser before we suspend the policy.

## Reference numbers

Please always use the 18-digit reference number, which appears on the billing statement, when paying. Without this reference number we cannot assign the funds to your account, which could lead to suspension of cover. Also send proof of payment to the billing specialist.

## Reconciliations

All reconciliations must be sent to the administration team electronically on the same day payment is made. The reconciliation must balance back to the payment. We will point out any differences we come across after we have reconciled the payment. We will also send an eligibility report showing all child dependants turning 21, as these dependants will be withdrawn as of the end of the month in which they turn 21. This will be sent to the employer two months before the change to allow for payroll updates.

## Client list

The client list is a list of all employees, contribution amount and the number of dependants on their policy. We will send you updated lists, so you may update your records. Please provide us with feedback on the client lists that you receive if not correct, so we can ensure our records are correct before we create your final billing statement.

## Billing Statement

Your billing statement will be created monthly and be sent to you. This will advise you of the amount/s due to for payment and is available on our website [www.discovery.co.za](http://www.discovery.co.za)

Contact your allocated billing specialist for all billing related queries such as payment queries, reconciliation queries, billing statement and client list inquiries.

## Tax Certificates

Primary Care is a healthcare product offered by Discovery Health and is not a registered medical scheme. Members do not qualify for a Medical Scheme Fees Tax Credit (MTC). A MTC is allowed for medical scheme contributions, and applies to fees paid by a taxpayer to a registered medical scheme (or similar registered scheme outside South Africa) for that taxpayer and his or her dependants. Therefore, no tax certificates will be issued to members.

## Fringe Benefit

The provision of Primary Care services and the monthly fee charged per employee to the employer represents a fringe benefit in the hands of the employee if the employer partly or fully subsidises the benefit as per current income tax legislation. This fringe benefit must reflect on the payslip of the employee.

## Tax Considerations

Primary Care premium includes VAT.

## IRP5 Considerations

The appropriate source code can be found in the *SARS guide for Codes applicable to Employees Tax Certificates* which is published annually by SARS. i.e the 2018 source code for example is 3813.

# Claims

Primary Care is built in such a way that the employee should not have to pay for contracted services provided by a healthcare provider in our networks. Primary Care will directly pay healthcare providers who are part of our approved networks.

**Important:** If an employee would like to confirm which healthcare providers form part of the Primary Care network or experience any issues at healthcare providers in our networks, they can contact the Primary Care call centre on 0860 444 779 for immediate assistance.

## Claims payment

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If the healthcare provider has already sent us the claim, your employee does not have to send us another copy.

If an employee paid for the services provided, they can submit their claims to Primary Care in any of these easy ways:

- Email the claim to [claims@discovery.co.za](mailto:claims@discovery.co.za)
- Post the claim to Primary Care Claims, PO Box 784262, Sandton 2146
- Dropping it off in any blue Discovery Health claim box.

**Note:** Ensure the image is clear before submitting.



# Corporate Services

Corporate Services is a team that is focused on providing face-to-face support for employer groups. A Corporate Health Manager (CHM) is assigned to a financial adviser house or financial adviser who gives dedicated service to their employer groups that have a minimum of 35 Primary Care and or Discovery Health Medical Scheme lives.

The key focus of a Corporate Health Manager is face-to-face interaction with Discovery Health's financial advisers and employer contacts. The aim is to build strong relationships and to have effective partnerships supporting Discovery Health. A Corporate Health Manager provides various services as listed below.

## **1 | Financial adviser service strategy**

The Corporate Health Manager has meetings with the financial adviser or financial adviser house four times a year and shares Discovery Health's service updates, along with any relevant industry updates. The Corporate Health Manager to provide support to the financial adviser.

## **2 | Support Discovery initiatives for health and wellness**

The Corporate Health Manager can show employers how to use Discovery Health's initiatives for wellness, for example Employer Wellness Days and HIV Counselling and Testing (HCT) events.

## **3 | Target information sharing**

The Corporate Health Manager can provide information on trends and share information reports about employer groups.

## **4 | Provide report data**

The Corporate Health Manager creates reports for employer groups. These reports give the health data of specific employer groups and allow employer groups to target health and wellness initiatives in their companies.

## **5 | Year-end revision**

The Corporate Health Manager provides supporting documents, training presentations and year-end revision details to help financial advisers and employer groups with changes for the following year. The Corporate Health Manager provides service support during this time to make sure of a smooth year-end revision. They keep the financial advisers and employer groups informed of processes, changes and deadlines for submitting member plan changes.

## **6 | Employee training**

The Corporate Health Manager can train employer groups when needed. Minimum attendance requirements apply.

# How to contact us

## Chronic Illness Benefit

Telephone: 0860 444 779

Email: [primarycare@discovery.co.za](mailto:primarycare@discovery.co.za)

## Claims

Telephone: 0860 444 779

Email: [primarycare@discovery.co.za](mailto:primarycare@discovery.co.za)

## Complaints

Email: [Primarycareescalations@discovery.co.za](mailto:Primarycareescalations@discovery.co.za)

If you still have concerns, you can contact Discovery's Chief Compliance Officer:

Telephone: 011 529 1321

Email: [compliance@discovery.co.za](mailto:compliance@discovery.co.za)

## Emergency Services

Members on Primary Care Comprehensive and or members with the Trauma Benefit activated can call the Primary Care call centre on 0860 444 779. If the call is made after hours, the call will be diverted to our Trauma Benefit partner, Netcare 911.

## Finding a healthcare provider

To find out which providers form part of the Primary Care network, you can contact our Primary Care call centre on 0860 444 779. Employers can refer to the MaPS tool on the Employer Zone, on [www.discovery.co.za](http://www.discovery.co.za) to locate healthcare providers in our networks.

## General Enquiries

Telephone: 0860 444 779

Email: [primarycare@discovery.co.za](mailto:primarycare@discovery.co.za)

## HIV

Email [chronicqueries@discovery.co.za](mailto:chronicqueries@discovery.co.za)

## Hospital Preauthorisation

Telephone: 0860 444 779

## Website support

For all internet-related questions such as registration problems, security, compatibility issues, login problems, a forgotten password, trouble with navigating the site, call 0860 100 696 or 083 123 0696. These numbers are available weekdays from 7:00 to 22:00, and on Saturdays, Sundays and public holidays from 8:00 to 17:00.