

Primary Care 2021

for Business Employees

World Health Organization (WHO) Global Outbreak Benefit

WHO Global Outbreak Benefit

The WHO Global Outbreak Benefit is available to all members of Discovery Primary Care from the start of an outbreak until the WHO says that the outbreak has ended.

This benefit makes sure members have cover for disease management and treatment if they don't need to go to hospital as long as they meet Discovery Primary Care's conditions for cover (clinical protocols and entry criteria). The treatment is supportive, in other words, it treats the symptoms of the disease. The WHO Global Outbreak Benefit provides cover for a defined basket of healthcare services related to severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), and coronavirus disease 2019 (COVID-19).

Benefits available to you and dependants on your membership

What we pay for

All Discovery Primary Care members have access to the new WHO Global Outbreak Benefit. This benefit gives you more cover if a test shows you have COVID-19.

If a test shows you have COVID-19 and you visit a Discovery Primary Care provider, we pay for:

- The test that shows you have COVID-19 (diagnostic testing)
- A test to see if you have flu (diagnostic testing for influenza)
- Basic chest X-rays
- Visits to healthcare professionals like GPs
- Treatment for your symptoms and medicine, as long as they are on the Primary Care medicine list
- Personal protection items.

Important information about the benefit:

- The benefit starts for members if a test shows the member has COVID-19
- Members and their dependants must use the existing Discovery Primary Care network of healthcare providers applicable to the benefit pathway the member is on
- We only cover this benefit during the COVID-19 outbreak.

What we do not pay for

The benefit does not cover in-hospital treatment. The current Trauma Benefit does not pay for hospital treatment for COVID-19.

If you need to be treated in a hospital for COVID-19, please go to a state facility. If you go to a private hospital, you will have to pay for the hospital stay and treatment yourself.

Accessing your benefits

Getting started

1 | Step 1 – Monitor how you are feeling and if you have the following symptoms:

- Fever
- Cough
- Not being able to smell or taste
- Shortness of breath or difficulty breathing

2 | Step 2 – Contact the NICD:

If you suspect that you have been exposed to the COVID-19 virus or have symptoms, you can contact the National Institute for Communicable Diseases helpline on 0800 02 99 99, they will arrange for the test, or you can access Discovery's online doctor consultation.

3 | Step 2 –Your doctor will refer you:

Your Healthcare professional will refer you for tests to confirm if you have COVID-19. If you do not use NICD to assist with the testing and the test shows that you do not have COVID-19, you will need to pay for the test. If you suspect you have COVID-19, go to www.discovery.co.za to access a risk assessment and

free access to a virtual GP consult and referral for testing. If you would rather speak to your allocated GP, it is advised that you call your Primary Care network GP rather than visiting the practice.

4 | Step 4 –The WHO Benefit will be made available:

If you are confirmed as having COVID-19, the WHO global benefit will be made available to you.

To find a Discovery Primary Care network provider, visit <https://www.discovery.co.za/corporate/discovery-primary-care-find-a-network-provider>

COVID-19 online doctor consultations available to all South Africans

To assist the country's healthcare system in managing the challenges presented by COVID-19, South Africa in partnership with Vodacom provides a free Online Doctor Consultation platform for the benefit of all South Africans. The online doctor consultations platform gives everyone access to reliable information, risk screening and, when necessary, free online medical consultations with a doctor.

How the virtual healthcare platform works

1. Go to: <https://www.discovery.co.za/corporate/coronavirus-covid19-disease>
2. Click on the 'Free COVID-19 online doctor consultation for all South Africans' banner
3. Follow the short registration process
4. Answer the risk assessment questions about your symptoms
5. If you are at high risk you will be directed to choose a doctor you know or a doctor in a dedicated COVID-19 care team who is available
6. Choose an available doctor for immediate assistance or book a time that is available in your doctor's calendar
7. Look out for the reminder before your consultation

After your consultation:

- If the doctor recommends testing, the completed pathology form will be sent by SMS or email. The same process will apply to medicine scripts.
- Remember, tests are covered on confirmed cases. Testing and collecting of medicine will be facilitated by the relevant essential healthcare service providers you need to visit. For medicine and testing on Discovery Primary Care remember to make use of a Primary Care network provider and that medicine cover is as per the defined medicine list.

The doctor will receive test results electronically and can schedule follow-up appointments to discuss results and the next steps.

Waiting periods

Members and dependants who test positive with COVID-19, will have waiting period reduced from 3 months to 1 month only for COVID-19 related claims. This means COVID-19 related claims will be covered from month 2 of the member's waiting period.

Important to note:

The general waiting period will still apply for all other claims related to conditions not covered in this benefit and for any member on the policy who are not diagnosed with COVID-19.

Visit the [COVID-19 hub](#) for more information and support during this pandemic.