



2020



DISCOVERY PRIMARY CARE FOR BUSINESS EMPLOYEES

KEY FEATURES

There are no exclusions or waiting periods and pricing is flexible based on your specific business context

● From R186 per month, you can cover your business employees

01 ACCESS TO PRIVATE PRIMARY HEALTHCARE
through the extensive, country-wide Discovery Primary Care network

02 ACCESS TO EMERGENCY MEDICAL SERVICES
and trauma counselling

03 TREATMENT FOR CHRONIC CONDITIONS
and access to HIV management

04 COVER FOR SPECIALIST CONSULTATIONS
when referred by a Primary Care GP

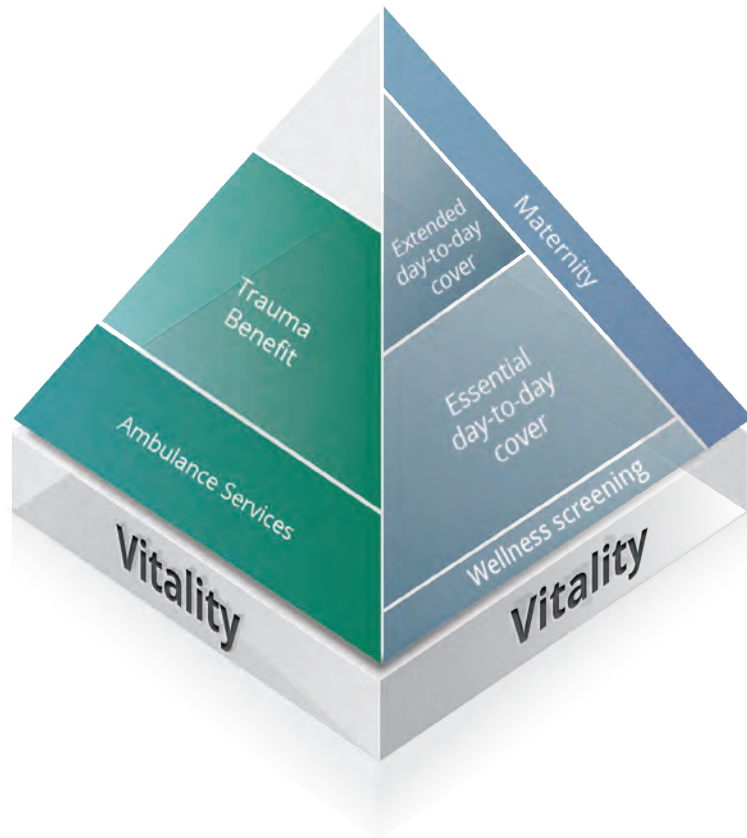
05 WELLNESS PROGRAMMES AND SCREENING
to assess health and reward healthy living



DISCOVERY PRIMARY CARE

ADVANCED AND ACTIVATE OPTIONS

You can choose between Discovery Primary Care Advanced or Discovery Primary Care Activate.
The cover business employees receive depends on the option you choose.



OPTIONAL TRAUMA BENEFIT

Access to emergency private healthcare services, including Netcare 911 ambulance services

ESSENTIAL DAY-TO-DAY COVER

Essential cover for day-to-day primary healthcare services

EXTENDED DAY-TO-DAY COVER

Extended cover for specialist visits, chronic medicine, basic blood tests and X-rays

VITALITY

Access to Vitality which rewards healthy living

MATERNITY

Maternity cover for employees throughout their pregnancy

WELLNESS SCREENING

Access to a holistic set of wellness screenings

FIND A NETWORK PROVIDER
on www.discovery.co.za

PRIMARY CARE ADVANCED				PRIMARY CARE ACTIVATE	
		(WITHOUT NURSE REFERRAL)	(WITH NURSE REFERRAL)	(WITHOUT NURSE REFERRAL)	(WITH NURSE REFERRAL)
Essential day-to-day benefits	GP visits	Unlimited network GP visits	Unlimited network GP visits if referred by a nurse Two network GP visits each year without being referred by a nurse	Unlimited network GP visits	Unlimited network GP visits if referred by a nurse Two network GP visits each year without being referred by a nurse
	Nurse visits	Unlimited nurse visits at a preferred provider		Unlimited nurse visits at a preferred provider	
	Medical procedures in GP rooms	Cover for a defined list of medical procedures that can be performed in a network GP's rooms		Cover for a defined list of medical procedures that can be performed in a network GP's rooms	
	Day-to-day prescription medicine	Cover for medicine on the defined medicine list		Cover for medicine on the defined medicine list	
	HIV management	Access to HIV treatment, counselling and education. Cover for antiretroviral medication, multivitamins and supportive medicine, blood tests and X-rays as well as post-exposure prophylaxis medication. All HIV-related queries or cases are treated with complete confidentiality		Access to HIV treatment, counselling and education. Cover for antiretroviral medication, multivitamins and supportive medicine, blood tests and X-rays as well as post-exposure prophylaxis medication. All HIV-related queries or cases are treated with complete confidentiality	
	Optometry	Cover for one eye test in the optometry network and one pair of glasses or contact lenses every 24 months		Cover for one eye test in the optometry network and one pair of glasses or contact lenses every 24 months	
	Dentistry	Cover for dentist visits, fillings and tooth removals at a dentist in the network		Cover for dentist visits, fillings and tooth removals at a dentist in the network	
	Flu vaccine	Access to an annual flu vaccine at a network pharmacy		Access to an annual flu vaccine at a network pharmacy	
	Ambulance services	Access to Netcare 911 ambulance services		If the Trauma Benefit is selected, access to Netcare 911 ambulance services	
Extended day-to-day benefits	Specialist benefit	Specialist cover up to R2 000 per employee and R4 000 per family; subject to two visits per person per year. A network GP must refer you to a specialist and you need a reference number from us before your consultation with the specialist. The reference number is valid for 30 days		Not applicable	
	Chronic medicine	Cover for chronic medicine on the defined medicine list for 27 chronic conditions. This medicine must be prescribed by a network GP and dispensed by a network pharmacy		Not applicable	
	Pathology and radiology	Cover for basic pathology (blood tests) through Ampath, Lancet or PathCare and basic radiology (black-and-white X-rays) in the radiology network, when employees are referred by a network GP		Not applicable	
	Maternity	Maternity cover includes: <ul style="list-style-type: none"> ▪ Unlimited network GP visits. If you select Primary Care Advanced with nurse referral, your employee needs to be referred to a network GP by a nurse ▪ Unlimited day-to-day prescription medicine based on the defined medicine list ▪ Essential blood tests ▪ Two ultrasound scans (in the first and third trimester) at a network provider 		Not applicable	
Wellness programmes and screenings		Access to the Discovery Wellness Experience, followed by a one-on-one session with a Wellness Specialist and access to Vitality which rewards healthy living			
Funeral cover		Up to R5 000 funeral cover for all employees and qualifying dependants who are covered by Discovery Primary Care. This benefit is a value-added offering which the administrator provides at no additional cost			
Optional Trauma Benefit		Access to emergency private healthcare services for a defined range of traumatic events at any private hospital. Two cover limits of either R300 000 or R1 million are available. Employees get access to two post-traumatic event counselling sessions			



Optional Trauma Benefit



We cover treatment for the following trauma conditions:

- Burns
- Head injuries, chest injuries or severe fractures as a result of a fall
- Loss of an arm, hand, leg or foot
- Near drowning
- Poisoning or a serious allergic reaction that may cause death
- Injuries resulting from a crime, sexual assault, a fall, a car accident or an injury at work.

The Trauma Benefit is optional. If you activate this benefit, it will be added to all your business employees on Discovery Primary Care. You must select a cover limit of either R300 000 or R1 million. The Trauma Benefit applies to business employees and their registered dependants.



TRAUMA EVENT COVER

To provide access to emergency private healthcare services for a broad range of traumatic events at any private hospital, you can enhance cover for your business employees and their dependants through the Trauma Benefit.

Employees are covered for medical treatment relating to these events up to a defined limit. You can choose a limit of either R300 000 or R1 million per admission.

In the case of a traumatic event, the emergency services will determine the most clinically appropriate course of action. For life-threatening emergencies, employees will be taken to the nearest hospital or casualty facility. For all other traumatic events, one of our preferred providers will be prioritised.

Following the event, Discovery Primary Care will reach out to your business employee and their family and offer two counselling sessions, either face-to-face or telephonically, with a trained trauma or support counsellor.



MEDICAL EVACUATION

If your business employees experience a traumatic event, they have cover for medical evacuation services to the most clinically appropriate hospital facility.



CASUALTY TREATMENT

At the hospital, your business employees have access to medical treatment in the casualty unit for the trauma conditions we cover as part of the Trauma Benefit.



STABILISATION AND TREATMENT WHEN ADMITTED TO HOSPITAL

Your business employees also have cover for in-patient hospital stabilisation and treatment. Depending on the option you choose, they are covered up to R300 000 or R1 million per admission for hospital and related accounts.

The accounts will be settled directly with the service provider. If treatment costs more, the employee will need to pay for amounts over their limit. If the employee is stabilised or admitted to hospital and the hospital and related accounts accumulate to their limit, they will be transferred to a state facility or discharged if stabilised.



Wellness and rewards

DISCOVERY WELLNESS EXPERIENCE

When you choose to provide Discovery Primary Care to your business employees, they also have access to the Discovery Wellness Experience, which provides a holistic set of wellness screenings including BMI, blood pressure, cholesterol, blood glucose and HIV testing. These also include a lifestyle and wellness assessment, followed by a one-on-one session with a Wellness Specialist.

You need to have a minimum of 30 employees per employer site for a Discovery Wellness Experience, which is available once a year. Visit www.discovery.co.za to book a Wellness Experience.

VITALITY

Your business employees have access to Vitality which encourages and rewards them for living healthier.

Funeral Cover

FUNERAL COVER

Discovery Health provides your business employees with funeral cover at no extra cost. Underwritten by Discovery Life, this funeral cover provides up to R5 000 for the employee, up to three spouses, and five children under 21 years of age.

We only cover employees and dependants who are younger than 70 years. The dependants must be active on Discovery Primary Care.

FUNERAL COVER	
CATEGORY	COVER
Employee	R5 000
Spouse	R5 000
Child aged 21 and above*	R5 000
Child aged from 15 to 20 years	R5 000
Child aged from 5 to 14 years	R2 500
Newborn to child aged 4 years	R1 500
Stillborn	R625

* Child dependants over the age of 21 do not have access to funeral cover unless they are full-time students under the age of 24 or incapacitated and unable to maintain themselves due to such disability. Benefit terms and conditions apply.

IMPORTANT INFORMATION

EXTENDING COVER TO DEPENDANTS

- Your business employees can add their spouse(s) and dependants to Discovery Primary Care.
- When applying, your business employee will need to provide the names and ID numbers of the dependants to be added to the policy.
- If dependants are not added to the policy at the same time as the employee they need to join within 90 days, after that, a three-month general waiting period will be applied. This means that a dependant cannot claim for any healthcare services for three months from the day they join Discovery Primary Care.
- If the dependant joins within 90 days of your employer group cover start date, this waiting period is not applied.
- Newborns may join free of underwriting if they are added to the policy within 90 days from birth.
- Business employees or dependants that have a voluntary break in cover of more than 30 days will have a three-month general waiting period when rejoining.
- There is no limit to the number of children that will be allowed on the policy. Each child will be charged for separately and is eligible to remain on Discovery Primary Care if financially dependent on the employee. Child dependants that turn 21 will be charged adult rates from the month after their birthday.

ELIGIBILITY

You need a minimum of 10 employees to be eligible for Discovery Primary Care. Employee eligibility is defined in line with your recruitment criteria. You also have the option to determine the compulsory or voluntary nature of Discovery Primary Care membership. Employees and their dependants cannot be members of a medical scheme and have a Primary Care product at the same time.

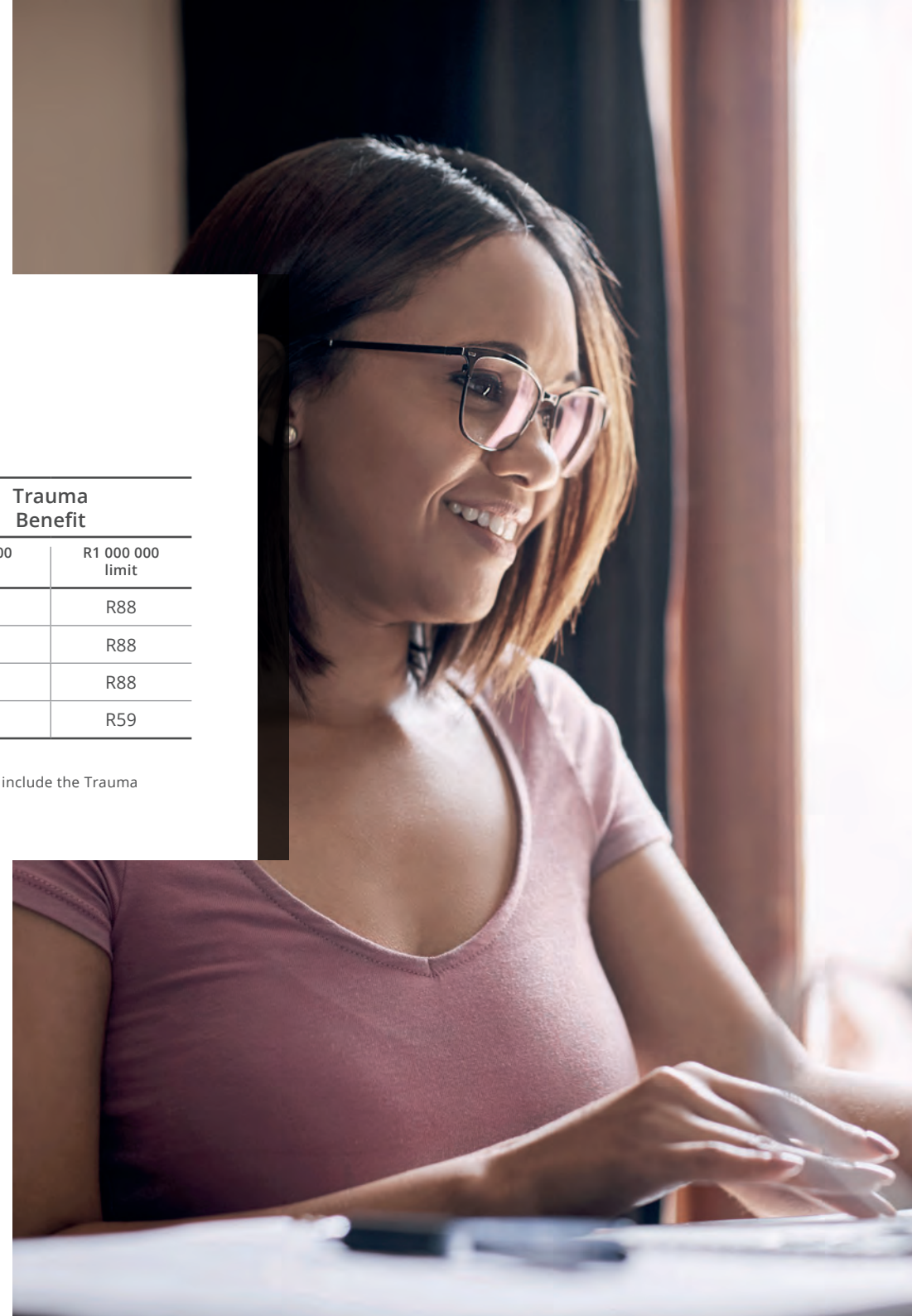


PRICING

Indicative monthly fees, including VAT

	Primary Care Activate		Primary Care Advanced		Trauma Benefit	
	With nurse referral	Without nurse referral	With nurse referral	Without nurse referral	R300 000 limit	R1 000 000 limit
Employee	R186	R250	R269	R316	R63	R88
Spouse	R186	R250	R269	R316	R63	R88
Adult	R186	R250	R269	R316	R63	R88
Child	R186	R250	R173	R204	R36	R59

You can enhance cover on Discovery Primary Care Advanced or Activate through the Trauma Benefit. If you decide to include the Trauma Benefit, this must be included for all employees on Discovery Primary Care.



On-site occupational health services

We can provide a comprehensive range of workplace health and wellness services at an additional cost. Contact us for a quote.

Discovery Primary Care is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership.

Discovery Primary Care is offered by Discovery Life Limited, registration number 1966/003901/06, a registered long-term insurer and an authorised financial services and registered credit provider NCR Reg No. NCRCP 355555. Discovery Vitality (Proprietary) Limited, registration number: 1999/007736/07 is an authorised financial services provider. Product rules, terms and conditions apply.

Discovery Primary Care is administered by Discovery Health (Proprietary) Limited, registration number 1997/013480/07, an authorised financial services provider.