

# Primary Care 2021

*for Business Employees*



# WHY PRIMARY CARE FROM DISCOVERY?

Employees aspire to have access to good quality, affordable healthcare. However, medical scheme membership remains unaffordable for many individuals. Healthy employees positively impact productivity and overall wellbeing.

## PRIMARY HEALTHCARE FOR BUSINESS EMPLOYEES

With more than 25 years' experience, Discovery is a trusted healthcare partner in the South African and international healthcare environments. Over this time, we have developed industry-leading expertise in quality, affordable healthcare solutions. Our extensive healthcare provider networks include GPs, nurses, pharmacies, dentists and optometrists across the country and are supported by cutting-edge, real-time payment models with seamless claims processing.

Discovery Primary Care is offered by Discovery Life and administered by Discovery Health. It was introduced to provide quality, affordable access to primary healthcare for employees who are unable to access medical scheme benefits.

Discovery Primary Care leverages all the combined expertise of Discovery Health and Discovery Life to provide a truly innovative, integrated healthcare product to complement the existing healthcare solutions available to employees.

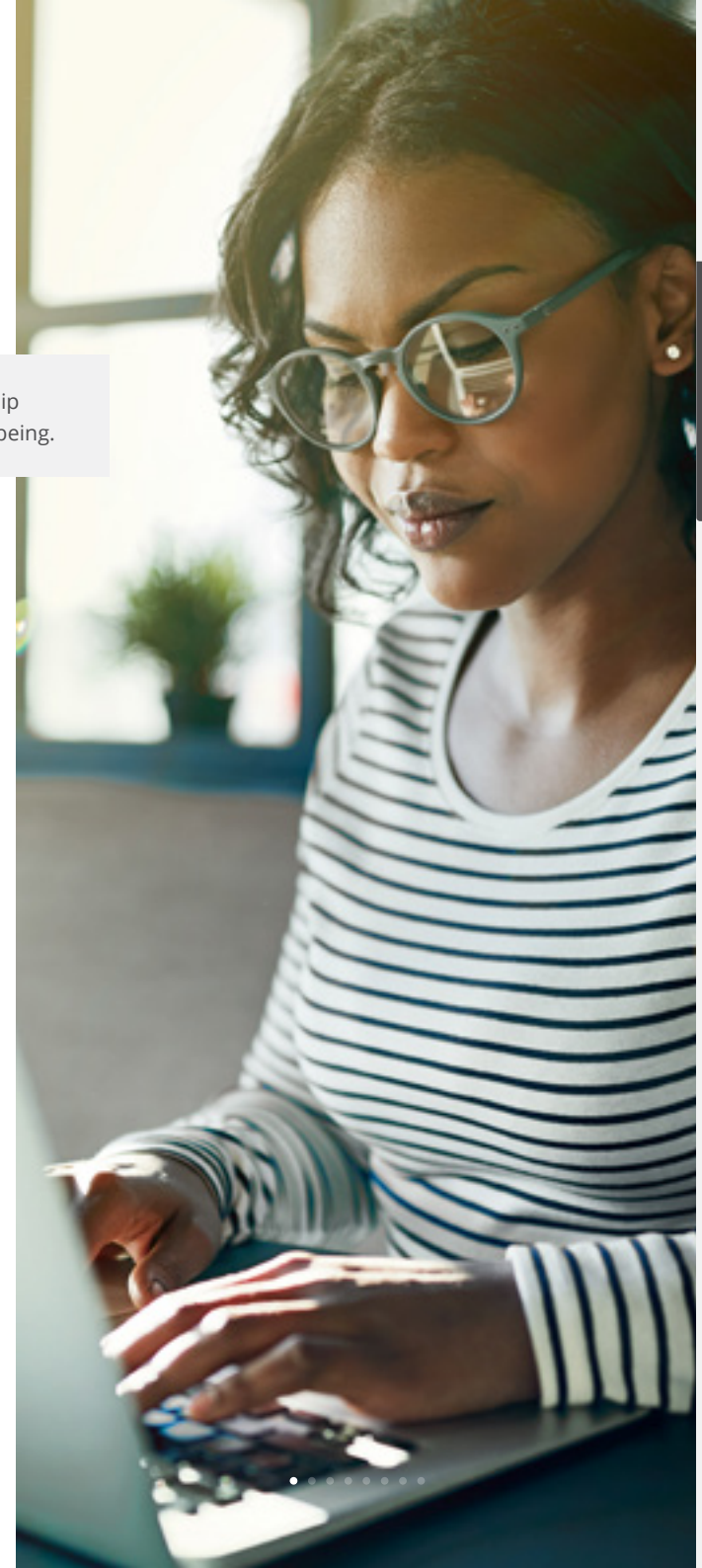
## CHOOSE BETWEEN TWO BENEFIT OPTIONS

Based on affordability and the healthcare needs of your business employees, you can choose to offer them Discovery Primary Care Activate or Discovery Primary Care Advanced.

Discovery Primary Care Activate offers business employees essential day-to-day benefits and Discovery Primary Care Advanced provides extended day-to-day benefits. Wellness screening and funeral cover is included on both options. You also have the option to enhance cover for your employees through the Trauma Benefit and Vitality.

## ADDITIONAL ON-SITE SERVICES

In addition to Discovery Primary Care, Discovery Health is also able to provide a comprehensive range of workplace health and wellness services at an additional cost so that you can provide a fully integrated holistic healthcare solution for your employees.



# KEY FEATURES

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

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**

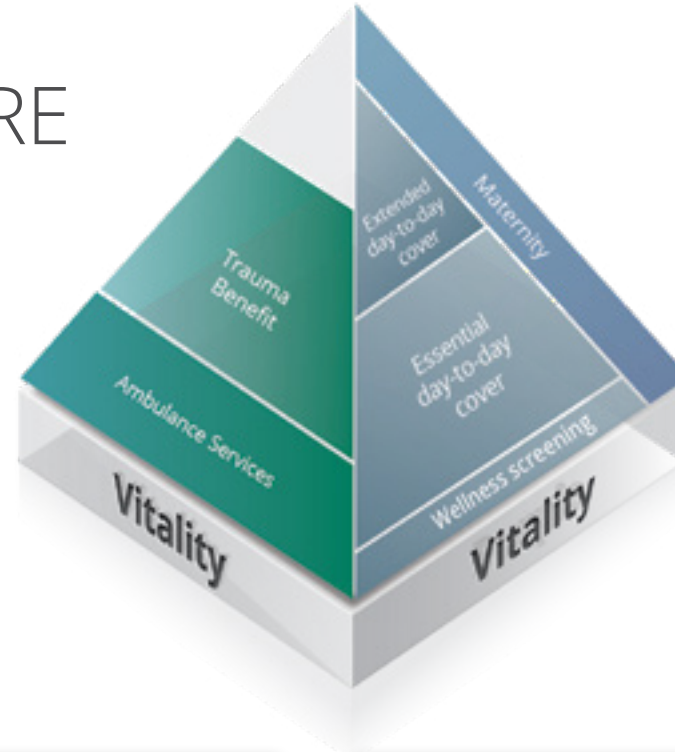
to assess health and reward healthy living

**From R193 per month**, you can cover your business employees



# 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

### EXTENDED DAY-TO-DAY COVER

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

### ESSENTIAL DAY-TO-DAY COVER

Essential cover for day-to-day primary healthcare services

### 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](http://www.discovery.co.za)

# BENEFITS ON PRIMARY CARE

*Click below to view more information  
on each benefit.*

**ESSENTIAL DAY-TO-DAY BENEFITS**

**EXTENDED DAY-TO-DAY BENEFITS**

**WELLNESS AND REWARDS**

**FUNERAL COVER**

**OPTIONAL TRAUMA BENEFIT**



# 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](http://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	R193	R260	R279	R328	R65	R91
Spouse	R193	R260	R279	R328	R65	R91
Adult	R193	R260	R279	R328	R65	R91
Child	R193	R260	R180	R212	R37	R61

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.

 [www.discovery.co.za](http://www.discovery.co.za)

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 licensed insurer and an authorised financial services and registered credit provider NCR Reg No. NCRCP 355555. 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.