



Discovery Health Care Services: Health Coaching Terms & Conditions

Discovery Health is a managed healthcare organisation, accredited by the Council of Medical Schemes. Discovery Health has appointed Discovery Health Care Services (Pty) Ltd (DHCS) to offer health coaching for the benefit of qualifying Members, as DHCS has the necessary resources, expertise and technology to provide these services. Health Coaching is one of several business units which fall under the DHCS banner.

Discovery Health Care Services (Pty) Ltd appoints qualified Health Coaches, who maintain ethics and standards of behaviour in line with the UK and International Health Coaching Association (UKIHCA), to offer a comprehensive range of Health Care Coaching Programmes to several schemes administered by Discovery Health.

What is Health Coaching?

Health Coaching is a human-led, digitally supported member journey. It aims to improve your health status through supported behavioural change and self-management, using benefit navigation, disease education and management, and advice on physical activity and other lifestyle changes, such as diet and nutrition.

This person-centred partnership uses dynamic processes to help you transform your health and improve your life. As part of your 1, 6 or 12-month Health Coaching programme, you will have virtual sessions with your health coach every month or as agreed with your coach during your first session. You can communicate with your health coach on email or WhatsApp between sessions. Having access to health coaching gives you personalised support in making lasting positive change.

Health Coaching programmes that are funded by Schemes administered by Discovery Health (Pty) Ltd have certain qualifying criteria to manage risk. However, our Health Coaching services tailor coaching programmes and requests based on a Scheme member/client or employer's needs.

How is Health Coaching covered?

Discovery Health Care Services (Pty) Ltd (DHCS), a wholly owned subsidiary of Discovery Health (Pty) Ltd, is the provider of your health coaching services. "DHCS" will reflect on your member statement. Your claim will be paid in full by your medical scheme from your available risk benefit and it will not affect your day-to-day savings.

The following applies to all Health Coaching Programmes, except the Disease Prevention Programme:

- The claim for the full Health Coaching Programme is charged upfront upon enrolment.





The following applies to the Disease Prevention Programme only:

- There will be a claim for the first enrolment and for each extra consultation over the 12-month period.

Claims reversals will not be allowed for members who choose to opt out of a Health Coaching Programme after they have enrolled.

Additional Terms and Conditions

Additional Terms and Conditions for all Health Coaching Programmes

- Any individuals enrolled in a Health Coaching programme must have an active membership with a qualifying medical scheme. If your medical aid membership ends, your participation in the Discovery Health Coaching Services program will automatically end.
- You as a Member are responsible for creating and implementing your own physical, mental and emotional wellbeing decisions, choices, actions and results. You agree that the Health Coach, Scheme or medical aid is not and will not be liable for any actions or for any direct or indirect result of any service provided by a Health Coach.
- You as a Member must take full responsibility for your life and wellbeing, including decisions made during and after this programme.
- You as a Member understand that health coaching is not therapy and does not substitute for therapy if needed, and does not prevent, cure or treat any mental disorder or medical disease.
- The Health Coaches' working hours are between 8:30 and 17:00 from Monday to Friday. They are not available after hours, on weekends or on public holidays unless you and your Health Coach have a special arrangement.

Additional Terms and Conditions for the Disease Prevention Programme only

Your Health Coach or Premier Plus GP may end your participation in the Disease Prevention Programme in the following instances:

- When your health risk and status has improved to a point where you will no longer benefit from taking part in the programme
- If you are diagnosed and registered for a chronic condition that forms part of Prescribed Minimum Benefit (PMB) (You will then receive continued cover under PMB.)
- If you do not take part in the programme or do not visit your Premier Plus GP in the first three months of joining the Disease Prevention Programme

Discovery Health Care Services disclaimer

Discovery Health Care Services (Pty) Ltd (DHCS) provides Health Coaching for the benefit of Members and has the necessary resources, expertise and technology to provide Health Coaching services.

Indemnity and limitation of liability

By signing this document, you agree not to hold Discovery Health, Discovery Group, Discovery Health Care Services, including participating Schemes administered by Discovery Health, or any healthcare professional liable for any claims, lawsuits and legal proceedings which relate to:

- Any loss suffered, damage incurred, injury or death that may result from taking part in this Programme
- Any harm, injury, life-threatening medical condition or death that you may suffer because of your actions or omission of necessary information about your current health status.





Protection of your Personal Information

Discovery Health Care Services values the information that you choose to give us. We will take reasonable steps to protect your Personal Information from loss, misuse or unauthorised alteration. The information that Discovery Health Care Services has about Discovery clients is stored in databases that have built-in safeguards to make sure the information is kept private and confidential.

Third-party consent and protection of Personal Information

By accepting these terms, joining this programme or engaging with Discovery Health Care Services, you are entrusting us with your Personal Information. We are committed to protecting your right to privacy and keeping your information safe.

Discovery Health Care Services may enter into arrangements with its partners and other third-party suppliers for them to provide services to you. Those arrangements may require us to disclose your personal information to them, whether in person or through an application, including the Discovery app. You consent to Discovery Health Care Services disclosing your personal information to those partners and third parties for this purpose and you also consent to receiving data about yourself from them. If at any time, after you have given Discovery Health Care Services your consent, you no longer wish to have your personal information disclosed to these partners or third parties, you may withdraw your consent by sending an email to DHCS_Coaches@discovery.co.za.

Your privacy is important to us. We will not sell, rent or give your Personal Information to unauthorised third parties for their independent use, without your consent.

For more information on the processing of your Personal Information, read our [Privacy Statement](#).

Programme Indemnity Enhancement

It is important to understand that your Discovery Health Coach is not acting as a doctor or other medical professional. Their role is not to give healthcare or medical services or to diagnose, treat or cure any disease or condition. Any advice or information that a Health Coach shares with you is not meant to replace the advice you get from a healthcare professional.

Connecting with the Health Coaching team

Once you are successfully enrolled in one of the Health Coaching programmes with Discovery Health Care Services, your personal health coach will contact you within 7 working days to schedule your first session.

For more information, please contact us on the Discovery Health app, send us a WhatsApp on 011 292 8791 or email us at DHCS_coaches@discovery.co.za. We are available from Monday to Friday, between 8:30 and 17:00.

Complaints process

Discovery Health Care Services is committed to giving you the highest standard of service. Your feedback is important to us. The following channels are available for your complaints. We encourage you to follow the process:

- For Health Coaching service complaints, email us at dhcshealthcoaches_escalations@discovery.co.za.
- Any complaints relating to your Policy will be handled by the Administrator of Discovery Health. The complaints department can be contacted on 0860 99 88 77 (Members) or 0860 44 55 66 (Health partners). Complaints can also be posted to PO Box 784262, Sandton, 2146 or delivered to 1 Discovery Place, Sandton, 2196.

