



2021

DISCOVERY HEALTH MEDICAL SCHEME

COVID RECOVERY GUIDE

Overview

The content in this guide is suitable for use by anyone diagnosed with COVID-19. Family members supporting persons diagnosed with COVID-19 during the acute stage of illness can reference this guide during recovery of COVID-19, as a supportive reference to help manage persisting symptoms of COVID-19.

This guide aims to provide guidance and support for the home management of common COVID-19 related symptoms. It also provides information relating to available medical scheme benefits for out-of-hospital COVID-19 management during the acute phase of illness and during recovery, which may require supportive management of persisting COVID-19 symptoms. This guide does not replace professional guidance and support from your healthcare professional.

COVID-19 epidemiology and transmission

COVID-19 is a disease caused by the Severe Acute Respiratory Syndrome Coronavirus -2 (SARSCoV-2) virus and was first isolated in January 2020. The disease is spread from person-to person via respiratory droplets and smaller aerosols generated when an infected person coughs, sneezes, speaks, sings or breathes. These droplets or aerosols containing the virus can infect a person if they are breathed in or if they come directly into contact with a person's eyes, nose, or mouth. The aerosols remain suspended in the air or travel over one metre in distance which increases the spread of infection in poorly ventilated and/or crowded indoor settings. People may also become infected by touching surfaces that have been contaminated by the virus and then touching their eyes, nose or mouth without cleaning their hands. Infected people appear to be most infectious just before they develop symptoms, generally two days before they develop symptoms, and earlier in their illness. The median incubation period (time between exposure and onset of symptoms) for COVID-19 is thought to be four to five days, although it can extend to between two to 14 days.

Clinical presentation

Common presenting signs and symptoms of COVID-19 include the following and vary from person to person:

- Fever or chills
- Cough
- Shortness of breath or difficulty breathing
- Fatigue
- Muscle or body aches
- Headache
- New loss of taste or smell
- Sore throat
- Congestion or runny nose
- Nausea or vomiting
- Diarrhoea

Symptoms may differ with severity of disease. For example, shortness of breath is more commonly reported among people who are hospitalised with COVID-19 than among people with milder disease (non-hospitalised patients). Fatigue, headache, and muscle aches are among the most commonly reported symptoms in people who are not hospitalised, and sore throat, nasal congestion and runny nose (rhinorrhoea) may also be prominent symptoms.

Illness severity can range from mild to critical:

- Mild to moderate – mild symptoms, mild pneumonia, occurs in approximately 80% of cases
- Severe - difficulty breathing, requiring oxygen, generally results in an hospital admission
- Critical - requiring intensive care.

The average time it takes from the onset of illness to experiencing shortness of breath is around five to eight days; with the average time from onset of illness to acute respiratory distress syndrome (ARDS) around eight to 12 days; and nine to 12 days to admission to intensive care.

When to seek emergency medical care

Mild to moderate COVID-19 (which occurs in about 80% of cases) may not initially require hospitalisation, and most patients will be able to manage their illness at home. It is recommended that individuals considered to be at high risk for severe illness are monitored closely for worsening of symptoms and for oxygen levels to be measured regularly using a pulse oximeter device. Patients managed at home need to be able to contact their doctor or nearest healthcare facility immediately in case of any symptom worsening.

These are emergency warning signs for COVID-19. If someone is showing any of these signs, they should seek emergency medical care immediately:

- Trouble breathing which appears to be worsening
- Persistent pain or any new pain or pressure in the chest
- New confusion
- Inability to wake or stay awake
- Pale, gray, or blue-coloured skin, lips, or nail beds, depending on skin tone.

Recovering from acute COVID-19 illness

Most people with COVID-19 recover within weeks of illness while 10-30% of people have reported symptoms that persist after four weeks of illness.

Long COVID

'Long COVID' is the term commonly used to describe signs and symptoms that continue or develop after acute COVID-19 illness. It includes both ongoing symptomatic COVID-19 (from four to 12 weeks) and post COVID-19 syndrome (12 weeks or more). Some symptoms may only start for the first time three to four weeks after the acute COVID-19 infection.

Common symptoms of long COVID include:

- Fatigue
- Persistent loss of smell and taste
- Shortness of breath
- Joint or muscle pains
- Persistent cough
- Headaches
- Difficulty thinking or concentrating (sometimes referred to as "brain fog")

Other symptoms that have been reported include chest or stomach pain, fast-beating or pounding heart (also known as heart palpitations), pins-and-needles, diarrhoea, sleep problems, fever, dizziness on standing (light-headedness), body rash, mood changes, changes in menstrual cycles.

Psychological symptoms and syndromes that may follow COVID-19 infection, include depression, anxiety and posttraumatic stress disorder.

Diagnosing long COVID

As yet, there is no established routine testing protocol for patients suspected of having long COVID. A documented history of acute COVID-19 or a positive antibody test may help to make the long COVID diagnosis.

Management of long COVID

As symptoms vary from person to person, an individualised approach to long COVID management is recommended with special consideration taken into account for any underlying medical conditions. For more severe symptoms where healthcare professional management is required, a multidisciplinary team of healthcare professionals is recommended to address symptoms. The team may include medical doctors, physiotherapists, occupational therapists, psychologists and other allied healthcare professionals. This guide will help to support home management of some of the common long COVID symptoms.

Managing breathlessness

Some level of breathlessness may occur after acute COVID-19. Severe breathlessness is rare in patients who were not hospitalised. Breathlessness can improve with breathing exercises. A pulse oximeter device can be extremely useful for assessing and monitoring respiratory symptoms after COVID-19.

What is breathlessness?

Breathlessness is the feeling of being out of breath as your lungs work harder to draw in sufficient oxygen. It can be a distressing symptom that can lead to anxiety for patients, families and carers.

Methods to ease your breathlessness

Sit upright in a comfortable armchair with both arms supported on the sides of the chair or cushions. Let your shoulders drop and relax. Rest the soles of your feet on the floor. Sit on a chair and lean forward slightly. Rest both arms on a table or your knees to support you. Carry out breathing exercises in this position. Practice breathing control - breathe in gently via your nose for a count of 3 then breathe out via your nose for a count of 4 if you can. Try to make breaths slower each time. You may find it easier to close your eyes while doing this to allow you to focus on your breathing.

Lie on your side propped up with pillows under your head and upper body. Tuck the top pillow into your neck to support your head. Rest your top arm on a pillow placed in front of your chest and your top leg on another. Practice breathing control and diaphragmatic (belly) breathing in this position.

Abdominal and belly breathing can assist with breathlessness. Rest your hand on your stomach and breathe in gently through your nose to feel your belly rise. Then breathe out slowly through your mouth. Breathe in for a count of 3 then breathe out till all the air is expelled; do not force the air out but let lungs empty as much as you can. You may find it helpful to purse your lips while you breathe out slowly. It may help you to imagine you are making a candle flame flicker, without blowing it out fully. When you are comfortable with the belly breathing, try to **slow down the speed of your breathing**. When you slow down, your breathing becomes deeper and more efficient. Imagine air filling your belly like a balloon. You can practice this technique regularly so that it becomes easier when you feel breathless.

Once you have found a comfortable position, search your surroundings for a rectangle so you can '**breathe a rectangle**'. This might be a window, a door, picture, or even a book or television screen. Follow the sides of the rectangle with your eyes as you breathe, breathing in on the short sides and out on the long sides. Gradually slow the speed that your eyes move round the rectangle, pausing at the corners to help slow your breathing.

Cooling the face, especially around the nose, can help reduce how breathless you feel. Try wiping a cool wet cloth on your nose and upper cheeks of your face. The use of fans is not recommended due to the risk of the fan further spreading infection.

Tips for living with breathlessness at home

When walking:

- Move at a comfortable pace, and breathe steadily
- Avoid holding your breath, or trying to move or turn too fast
- Pace your breathing to your steps; breathe in for one step, breathe out for the next two steps
- Use walking aids if they help you
- Stop and rest whenever you need to.

When climbing steps or stairs:

- Use the handrail when climbing stairs and take the steps slowly. Try resting for at least five seconds every few steps.
- For routine activities during the day:
 - Keep things you use often, close to you
 - Have a charged phone close to your bed or armchair
 - Plan ahead with your chores or daily activities, such as bathing or housework. Pace your activities
 - Spread your activity throughout the day; don't attempt to do too many activities one after the other, give yourself enough rest time in between
 - Have everything you need before you start an activity
 - Rest between activities or when your breathing begins to feel uncomfortable.

When feeling anxious:

- Remember that this is a worrying time with a lot of uncertainty, so it is natural to feel unsettled.
- There are many ways to deal with anxious feelings. These include mindfulness, listening to relaxing music, doing gentle activity such as gardening, yoga, singing or reading a book
- Breathing control is helpful.

When eating and drinking:

- Eat small meals often, rather than infrequent, large ones
- Eat smaller mouthfuls
- Avoid foods that are difficult to chew; add sauces where possible
- Drink small amounts regularly throughout the day, particularly water, to avoid becoming dehydrated.

Managing your cough

A dry, persistent cough is one of the most commonly reported symptoms for long COVID. In some cases, the cough may produce phlegm.

Strategies to manage a dry cough include:

- Staying well hydrated. Take small sips of water, one after the other, avoid taking large sips
- Steam inhalation – pour hot water into a bowl and put your head over the bowl. If comfortable, cover your head and bowl with a towel
- Drink a warm drink such as hot water with fresh lemon and honey, this can help to soothe the throat
- If you do not have water at hand, but need to cough, try swallowing repeatedly. This can work in a similar way to sipping water
- Blowing out gently.

Strategies to manage a cough that is producing phlegm

- Keep well hydrated
- Steam inhalation
- Try lying on either side as this can help to drain the phlegm
- Try 'huffing': exhale through an open mouth, similar to when misting up your glasses. Don't force the air out too much as it may tighten your chest
- Practice three to four sets of breathing control followed by two 'huffs'. Repeat this cycle a few times to move the secretions up from your lungs to enable you to cough them out. Your breathlessness may be worse if you retain respiratory secretions
- If you have a productive cough it may assist to lie on your sides and also on your stomach but lying flat may not be possible if you are breathless
- Try moving around; this will help to move the phlegm so that you can cough it out
- Gentle arm exercises with deep breathing may assist in moving the secretions up the bronchial tree.

If your cough is not improving, contact your doctor.

Positions to help keep your chest clear

- Sit comfortably in an upright position. If you are breathless, you may be unable to tolerate these 'head down' positions so you may lie on your side or lie on your side with pillows propped underneath you to raise your side position.
- Lie on your side with two or three pillows positioned under your hips
- Alter your position frequently - use both sides and stomach if you can.

Do not assume any of the above positions if you:

- Have nausea or acid reflux and you are not on medication
- Become significantly breathless
- Have blood in your phlegm
- Have a recent chest, spine or rib injury
- Feel tight and wheezy in your chest.

Important to note:

- Do not use these positions immediately after a meal
- Stop if you have any side effects or your symptoms worsen.

Managing Fatigue

Some degree of fatigue or weakness is quite common after a viral infection. This is known as post viral fatigue. Often it is short-lived and people return to normal after a few weeks, but for some a full return to health can take months rather than weeks.

The initial phase

If you have or have had COVID-19 it is likely that you will experience fatigue as a symptom. This is the body's normal response to dealing with an infection. For most people the infection and initial fatigue will be a mild to moderate with recovery occurring over a week or two.

During this initial phase it is important to:

- **Sleep** – you may find that you need to sleep much more. This is normal during an infection so sleep as much as you feel you need.
- **Rest** – this allows your body to focus on dealing with the infection. In this situation, rest means periods of time during the day doing very little, physically or mentally. Even low-level activity such as watching television or reading may need to be paced or minimised, depending on your level of illness.
- **Eat and hydrate** – eat and drink in small amounts and often if you can, increase your fluid intake if your appetite is low. Sip water regularly throughout the day.
- **Move** – if you feel well enough, move at regular intervals throughout the day to keep your body moving and circulation active. This could be simple stretches either in your bed or chair if you are unable to walk around.
- **Pause your work/education** - allow yourself to fully recover from the initial infection before returning to your previous activity levels.

The recovery phase

As you start to feel better, it is often tempting to return to previous levels of work, leisure and social activities. However, if fatigue and other symptoms are continuing it is important to do this slowly and gently.

In practice this involves:

- **Activity Management** – start with some light activity or tasks followed by longer periods of rest.
- **Setting the limits** – once you've worked out what is a suitable level and duration to do an activity, try to set the limit before you start something and do not exceed this.
- **Routine** – try to resume a pattern of sleep, mealtimes and activity. Avoid doing too much on a good day, that then might worsen the fatigue and other symptoms. Having a basic routine, that has some flexibility, can be helpful for when you are ready to start increasing your activity. A regular routine can also help you sleep better.
- **Rest** – your body will continue to need rest to help with healing and recovery. You may find that you do not need to rest for long periods like you did initially, but regular short rests throughout the day will continue to be helpful. Take as much rest as you need.
- **Relaxation/meditation** – adding in approaches such as mindfulness, meditation, relaxation and breathing techniques can help to support restorative rest. Make time to unwind. If you feel able to, try to do some activities you enjoy.
- **Sleep** – establishing a routine for sleep is really important and sleeping for longer can often be necessary for ongoing healing following an acute infection. You may find in this phase a short day-time nap, 30 – 45 minutes, not too late in the afternoon, is helpful.
- **Diet** – maintaining a healthy diet with regular fluid intake will help to improve your energy levels. Eat healthy, well-balanced meal. If possible avoid caffeine and alcohol as much as you can. Caffeine can cause symptoms such as heart palpitations, headache, sleep issues or dehydration, which could affect your COVID-19 symptom management. Alcohol interferes with the body's immune response and can also cause dehydration.
- **Mental wellbeing** – looking after your emotional health is another important factor in managing fatigue. Stress and anxiety can be draining on your energy levels. Enjoyable activities can have a positive effect on both well-being and energy levels so build these into your activity plan. This can be something small, such as chatting to a friend or watching your favourite TV show.

- **Work/education** - avoid going back too soon to work once the initial viral symptoms of fever or cough have subsided. Give yourself time to recover. You may find a phased or gradual return helpful, for example, starting with just mornings every other day and slowly building up over the next few weeks.
- **Exercise** – depending on the stage of your recovery, some exercise may be helpful. This might be some gentle stretches or yoga or a short walk. For people who usually do a lot of exercise, it is important to only do a small fraction of what you would normally do and at a gentle pace. Resume slowly and gradually increase over time as your health improves.

Fatigue can have multiple causes. Contact your doctor if your symptoms of fatigue persist and may be caused by factors outside of COVID-19.

The sportsperson returning to exercise

- **After recovery from mild illness:** spend one week engaging in low level stretching and strengthening before starting with targeted aerobic (cardiovascular) sessions.
- **Very mild symptoms:** limit activity to slow walking or a gentle equivalent (swimming, cycling). Increase rest periods if symptoms worsen. Avoid high-intensity training.
- **Persistent symptoms (such as fatigue, cough, breathlessness, fever):** limit activity to 60% of maximum heart rate until two to three weeks after symptoms resolve. Then follow a paced return over four weeks as too much too soon is harmful. Do not 'push through' any fatigue
- **If you were treated with oxygen during your acute illness,** you will need a lung assessment conducted by a healthcare professional before resuming exercise.
- **If your heart was affected during your COVID-19 illness (myocarditis)** you should only resume high-intensity physical activity after a period of rest and will need your heart function to be evaluated by a healthcare professional before resuming exercise
- **Monitor heart rate whilst exercising.**

Loss of smell

If you experience loss of your sense of smell that persists, it may be improved with smell training. Smell training involves repeated sniffing of four different odours for 20 seconds each, at least twice a day for up to three months or longer. Individuals can choose four items to smell from the following common items: lemon, rose, cloves, nutmeg, mint, ground coffee, vanilla and eucalyptus.

Mental health and wellbeing

The experience of having COVID-19 can be very frightening. It is understandable that your experience can have an emotional impact on your wellbeing. Whether you have had mild or more severe symptoms, you may experience these symptoms:

- Feeling anxious when breathless
- Anxiety about the health of family and loved ones or concern about your loved ones falling ill
- Feeling low in mood
- Poor sleep quality.

If you were treated in hospital, you may also experience:

- Unpleasant images from your stay, that might seem to come on suddenly
- Nightmares
- Feelings of panic with any reminders of your hospital stay.

Relaxation

Relaxation is an important part of energy conservation. It can also help you to manage your anxiety, improve the quality of your life and reduce pain and discomfort. Below are two relaxation techniques you can use to manage anxiety and help you to relax.

1. Grounding technique for when you feel anxious

Take a few slow gentle breaths and ask yourself:

- What are five things I can see?
- What are four things I can feel?
- What are three things I can hear?

- What are two things that I can smell?
- What is one thing I can taste?

Think of these answers to yourself slowly, one sense at a time spending at least 10 seconds focusing on each sense.

2. Picture yourself somewhere calm

- Think of somewhere relaxing and peaceful. It could be a memory of somewhere you have been or a made up place.
- Close your eyes, and think about the details of this place.
- What does it look like?
- What colours and shapes can you see?
- Can you hear any sounds?
- Is it warm or cool?
- What does the ground feel like?

Spend some time imagining each of these.

In some instances where symptoms are severe or not improving, stress reduction techniques, peer support, and referral to a psychologist or psychiatrist may be required.

Brain Fog

What is COVID-19 brain fog?

Brain fog refers to problems with thinking, memory and concentration or a general feeling of loss of mental sharpness. Some people who have recovered from COVID-19 infection may experience brain fog.

Tips to manage brain fog:

- **Perform aerobic exercise.** You may need to start slowly, aiming for the recommended 30 minutes a day, five days a week.
- **Stick to a healthy diet** including fruits and vegetables, nuts and beans, and whole grains as these have been shown to support optimal thinking, memory and brain health.
- **Avoid alcohol and drugs.** Give your brain the best chance to heal by avoiding substances which can negatively affect it.
- **Sleep well.** Sleep is a time when the brain and body can rest and work toward healing. Make sure you give your body the sleep it needs.
- **Participate in social activities.** We are social beings. Not only do social activities benefit our mood, but they help our thinking and memory as well.
- **Pursue other beneficial activities,** including engaging in new and exciting, cognitively stimulating activities such as listening to music; practicing mindfulness; and keeping a positive mental attitude.

Other symptoms not covered in this guide

You may experience other symptoms that are not covered in this guide. Please consult with your healthcare professional for assistance and guidance on how to safely manage those symptoms at home.

Treatment and prevention

The best way to prevent post-COVID conditions is by getting vaccinated against COVID-19 as soon as you can. There is no specific medicine approved for treatment of long COVID. Ongoing studies are under way to test various medicine for the prevention and treatment of long COVID.

Your cover for COVID-19

The WHO Global Outbreak Benefit

The WHO Global Outbreak Benefit is available to all members of Discovery Health Medical Scheme during a declared outbreak period. The benefit provides cover for:

- The COVID-19 vaccine and the administration thereof
- A defined basket of care for out-of-hospital healthcare services, related to the outbreak disease9. This includes screening consultations, COVID-19 testing, a defined basket of pathology and radiology tests for COVID-19 positive members, as well as management and appropriate supportive treatment for members who meet the Scheme's benefit entry criteria.

For more information, refer to www.discovery.co.za under Medical Aid > Benefits and cover > COVID-19 Benefits.

Long COVID Recovery Programme

The WHO Global Outbreak Benefit gives members with long COVID cover for:

- A defined number of face-to-face and/or online consultations
- A defined basket-of-care of relevant pathology and radiology tests and
- Appropriate supportive treatment for symptoms and rehabilitation, where necessary and subject to clinical benefit entry criteria

This programme is designed with varying baskets of care according to clinical need of the member. It is based on severity of the acute illness and is offered in addition to the benefits for treatment of acute COVID-19. You can view more information in the [Prescribed Minimum Benefits Basket of Care for WHO Global Outbreak Benefit](#) on www.discovery.co.za under Medical Aid > Manage your health plan > Find important documents and certificates.

You can access the Long COVID Recovery Programme four weeks after acute COVID-19 illness. Your doctor must complete and submit a claim with the appropriate long COVID ICD-10 code.

How to activate the Long COVID Recovery Programme

We will activate the programme on your behalf by identifying qualifying COVID-19 claims and we will let you know that we have activated your Long COVID Recovery Programme. You can also apply for the programme by completing the [Application for out-of-hospital treatment of a Prescribed Minimum Benefit \(PMB\) condition](#) form with the appropriate long COVID ICD-10 code.

For more information, refer to your Benefits and cover for COVID-19 on www.discovery.co.za under Medical Aid > Benefits and cover > COVID-19 Benefits.

Chronic Illness Benefit

Members with a Prescribed Minimum Benefit (PMB) condition listed on the Council for Medical Schemes' Chronic Disease List (CDL) need to register for the condition to be covered as PMB.

Please visit www.discovery.co.za under Medical Aid > Benefits and cover > Most Queried Benefits > Chronic Illness Benefit.

To apply for the benefit, you must send your completed [Chronic Illness Benefit \(CIB\) application form](#) to CIB_APP_FORMS@discovery.co.za.

Additional benefits and support for mental wellbeing

If you are diagnosed with a mental health condition listed under Prescribed Minimum Benefits (PMBs), you can find the PMB application form on the website here www.discovery.co.za > Manage your health plan > Find important documents and certificates.

Discovery Health Medical Scheme offers you access to the Mental Health Care Programme for enhanced benefits and care for your mental health. Please visit www.discovery.co.za > Medical aid > Benefits and cover > Most Queried Benefits > Mental Health Care for more information about your benefits and cover for mental health. Visit our dedicated [Mental Health Information hub](#) for additional information and support.

Sources

1. <https://www.cdc.gov/coronavirus/2019-ncov/hcp/clinical-guidance-management-patients.html>
2. <https://www.nicd.ac.za/diseases-a-z-index/disease-index-covid-19/covid-19-guidelines/clinical-management-of-suspected-or-confirmed-covid-19-disease/>
3. <https://www.nicd.ac.za/diseases-a-z-index/disease-index-covid-19/long-covid/>
4. https://www.cdc.gov/coronavirus/2019-ncov/long-term-effects/index.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Flong-term-effects.html
5. <https://www.nhsinform.scot/illnesses-and-conditions/infections-and-poisoning/coronavirus-covid-19/coronavirus-covid-19-longer-term-effects-long-covid>
6. <https://www.cdc.gov/coronavirus/2019-ncov/hcp/clinical-care/post-covid-conditions.html>
7. Greenhalgh T, Knight M, A'Court et al. Management of post-acute covid-19 in primary care. : BMJ 2020;370:m3026 <http://dx.doi.org/10.1136/bmj.m3026>
8. <https://www.oxfordhealth.nhs.uk/wp-content/uploads/sites/16/2020/09/OH-090.20-Post-COVID-Leaflet.pdf>
9. <https://europeanlung.org/en/information-hub/factsheets/managing-breathlessness-at-home-during-the-covid-19-pandemic/>
10. <https://www.hct.nhs.uk/media/4113/covid-19-patient-information-pack-for-patients-with-symptoms-october-2020.pdf>
11. Whitcroft KL, Hummel T. Olfactory Dysfunction in COVID-19: Diagnosis and Management. JAMA. 2020;323(24):2512–2514. doi:10.1001/jama.2020.8391
12. health.harvard.edu/blog/what-is-covid-19-brain-fog-and-how-can-you-clear-it-2021030822076

Contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

Complaints process

Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints and we encourage you to follow the process:

1 | STEP 1 – TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

2 | STEP 2 – TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

3 | STEP 3 – TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the website.

4 | STEP 4 – TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.co.za 0861 123 267 | www.medicalschemes.co.za