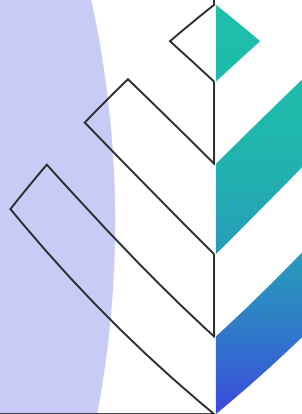


Emergency Cover

2027 EMPLOYEE BROCHURE

Care when
you need
it most.



Contents

Discovery Emergency Cover that gives you and your family peace of mind when the unexpected happens. If you experience a medical emergency, you can access quality private ambulance, casualty and emergency in-hospital care when you need it most. With cover of up to R1,000,000 per event, Discovery Emergency Cover helps protect you from the significant and unforeseen costs of emergency medical treatment.

**EMERGENCY COVER
BENEFITS**



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Discovery Emergency Cover

Discovery Emergency Cover provides private emergency treatment, with three flexible plans to choose from. This can be an add on to Flexicare, which covers day-to-day healthcare.

This extensive emergency cover pairs perfectly with the comprehensive primary healthcare benefits accessed through Flexicare. You can choose cover of up to R400,000 or R1 million per event, unlimited per year, giving you protection against unexpected emergency medical costs.

EMERGENCY CORE from R240

Trauma and Accident Benefit

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.

EMERGENCY PLUS from R345

Casualty Benefit

Cover for stabilisation and treatment in casualty for all medical emergencies, including hospital admissions for confirmed heart attacks or strokes.

Trauma and Accident Benefit

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.

EMERGENCY MAX from R485

Major Medical Protection Benefit

Cover for 9 expensive and frequently experienced medical emergency conditions.

Casualty Benefit

Cover for stabilisation and treatment in casualty for all medical emergencies, including hospital admissions for confirmed heart attacks or strokes.

Trauma and Accident Benefit

Private emergency healthcare services, including treatment in casualty and hospital admission, for a broad range of traumatic events.



DISCOVERY EMERGENCY COVER

R400,000 or R1,000,000 cover options



FLEXICARE CORE OR FLEXICARE PLUS

Emergency Cover

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Discovery Emergency Cover benefits

An overview of benefits offered across the Discovery Emergency Cover plan range

	EMERGENCY CORE	EMERGENCY PLUS	EMERGENCY MAX
Emergency Cover package detail	Cover for emergency healthcare services, including casualty and in-hospital treatment, and post admission wound care, where applicable, for a broad range of accidental and traumatic events.	Cover for accidents and trauma, the stabilisation and treatment of any emergency condition in a casualty facility, and post admission wound care, where applicable, including admission and treatment for heart attacks and strokes.	Cover for accidents and trauma, the stabilisation and treatment of any emergency condition in a casualty facility and post admission wound care, where applicable, and the admission and treatment of a defined list of emergency conditions including heart attacks and strokes.
Conditions covered	Cover for casualty and in-hospital treatment for the following accidental and traumatic events: - 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 car accident or an injury at work.	- Cover for the in-hospital treatment of defined accidental and traumatic events. - Cover for any medical emergency condition in a casualty facility, including hospital admission for the treatment of heart attacks and strokes - R200 co-payment when using network facility - R250 co-payment when using a non-network facility <i>This co-payment will be refunded if the patient is diagnosed with a heart attack or stroke</i>	- Cover for the in-hospital treatment of defined accidental and traumatic events. - Cover for any medical emergency condition in a casualty facility, including hospital admission for the treatment of heart attacks and strokes. - R200 co-payment when using network facility - R250 co-payment when using a non-network facility <i>This co-payment will be refunded if the patient is diagnosed with a heart attack or stroke</i> - Admission and treatment for the following additional emergency conditions: - Acute appendicitis, acute asthma, ectopic pregnancy, acute inflammation of gall bladder, fit or seizure, acute pneumonia, kidney stones, acute renal failure, pulmonary embolism.
Differentiating benefits	Discovery Emergency Core provides affordable cover for the unforeseen costs of private ambulance transport and emergency medical treatment for trauma and accidents.	Discovery Emergency Plus ensures access to quality healthcare at a private casualty facility for swift evaluation and assistance. You have cover for emergency transport and treatment for defined trauma conditions, including admission for heart attacks and strokes.	Discovery Emergency Max provides ultimate peace of mind for a defined list of trauma conditions, assessment and stabilisation in casualty as well as in-hospital cover for 9 of the most likely high-cost emergency admissions facing the workforce.
Cover limits	Unlimited events covered at R400,000 or R1,000,000 per event depending on the chosen limit on your plan.	Unlimited events covered at R400,000 or R1,000,000 per event depending on the chosen limit on your plan.	Unlimited events covered at R400,000 or R1,000,000 per event depending on the chosen limit on your plan, a sublimit of R400,000 will apply to the nine defined conditions.
Pre and post emergency event support	 Ambulance services  Counselling sessions	 External medical items  Take-home medicine	 Voucher for groceries or personal care items

How your benefits work



Cover for emergency events

You and your registered dependants can get private emergency healthcare services for a broad range of emergency medical events at any private hospital through the Emergency Benefit.

We offer cover for medical treatment for specific events up to a set limit. You can choose a limit of either R400,000 or R1,000,000 for each hospital admission due to an emergency.

In an emergency, healthcare professionals will decide on the most appropriate treatment for your condition. If you experience a life-threatening emergency, you will be taken to the nearest suitable hospital or emergency facility. For other covered events, you may be directed to an accredited healthcare professional for the care you need.

Following a covered traumatic event, approved telephonic counselling sessions are available to help support your emotional wellbeing.



To-take-out medicine

Approved medicine prescribed after casualty or hospital treatment is covered as part of your overall event limit. Medicine can either be collected from a pharmacy or billed as part of your hospital account.



Ambulance services

If you or a registered dependant on your policy experiences a covered traumatic event, we'll help get you to the most clinically appropriate hospital or healthcare facility through our private ambulance service.

In the case of a medical emergency, you have access to ambulance services through our preferred ambulance partner Netcare 911.

You can call Netcare 911 on **0860 999 911** for assistance.

Contact **0860 22 22 71** for preauthorisation for medical services covered on the Emergency Benefit.



Stabilisation and treatment when admitted to hospital

You and your registered dependants have cover for emergency stabilisation and approved hospital treatment, up to your selected event limit. Approved claims are paid directly to healthcare providers, so you can focus on your recovery. If your event limit is reached, you may be transferred to a state facility or discharged once you are medically stable. Any costs above your chosen event limit will be for your account.



External Medical Items Benefit

Get cover for selected external medical items you may need after being discharged from hospital. Cover is available according to the approved benefit list and covered up to R5,000 per member per year.



Wound Care Benefit

Receive professional wound care support following an approved diagnosis or medical procedure.

Depending on your treatment needs, the benefit may include:

- A set number of nurse visits over a specified period
- A specialist consultation in approved cases, following a nurse's referral
- Specialist consultations that may replace some nurse visits

Nurse visits may need to be provided by an approved network nurse and will be covered up to the applicable tariff.



Underwriting

A one-month general waiting period applies to all new policies and new dependants.



Voucher for groceries or personal care items

If you're admitted to hospital for an approved event, you'll receive a R500 voucher for groceries or personal care expenses, giving you one less thing to worry about while you recover.

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Your monthly premiums

	EMERGENCY CORE		EMERGENCY PLUS		EMERGENCY MAX	
Cover limit per event	Adult	Child	Adult	Child	Adult	Child
R400,000	R106	R61	R169	R120	R229	R174
R1,000,000	R151	R100	R217	R150	R337	R234

Contact us



CALL CENTRE

0860 22 22 71



WEBSITE

www.discovery.co.za



GENERAL QUERIES

emergencycover@discovery.co.za



CLAIMS

claims@discovery.co.za



ADMINISTRATION

emergencycoveradmin@discovery.co.za



ESCALATIONS

emergencycoverescalations@discovery.co.za



COMPLIANCE

compliance@discovery.co.za



NATIONAL FINANCIAL OMBUD

info@nfosa.co.za
0860 800 900

Emergency Cover



Download the Discovery Health app



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