

# **COVER FOR MEDICINE AND TREATMENT OF CHRONIC CONDITIONS**

DISCOVERY HEALTH MEDICAL SCHEME  
2023



## Overview

This document explains how we cover you for approved chronic medicine and treatment for your condition from the Chronic Illness Benefit (CIB).

It gives you details about:

- What is included in your benefits
- Why it is important to register for cover
- How to get the most out of your cover and avoid co-payments.

## About some of the terms we use in this document

TERMINOLOGY	DESCRIPTION
Additional Disease List (ADL)	Depending on your plan, and once approved on the Chronic Illness Benefit (CIB), you have cover for medicine for an additional list of life-threatening or degenerative conditions, as defined by us.
Chronic Disease List (CDL)	A defined list of chronic conditions we cover according to the Prescribed Minimum Benefits (PMBs).
Chronic Drug Amount (CDA)	The Chronic Drug Amount (CDA) is the monthly amount that we pay for a medicine class, subject to a member's plan type. This applies to chronic medicine that is not listed on the medicine list (formulary).
Chronic Illness Benefit (CIB)	The Chronic Illness Benefit (CIB) covers you for a defined list of chronic conditions. You need to apply to have your medicine covered for your approved chronic condition.
Co-payment	This is an amount that you need to pay towards a healthcare service. The amount can vary by the type of covered healthcare service, place of service or if the amount the service provider charges is higher than the rate we cover.
Designated service provider (DSP)	A healthcare provider (for example doctor, specialist, allied healthcare professional, pharmacist or hospital) who we have an agreement with to provide treatment or services at a contracted rate. Visit <a href="http://www.discovery.co.za">www.discovery.co.za</a> or click on Find a healthcare provider on the Discovery app to view the full list of DSPs.
Discovery Health Rate (DHR)	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
Discovery Health Rate for Medicine	This is the rate at which Discovery Health Medical Scheme will pay for medicine. It is the Single Exit Price of medicine plus the relevant dispensing fee.
Emergency medical condition	An emergency medical condition, also referred to as an emergency, is the sudden and at the time, unexpected onset of a health condition that requires immediate medical and surgical treatment. Failure to provide medical or surgical treatment for an emergency medical condition can result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part and can place the person's life in serious jeopardy.  An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.
HealthID	HealthID is an online digital platform that gives your doctor fast, up-to-date access to your health information. Once you have given consent, your doctor can use HealthID to access your medical history, make referrals to other healthcare professionals and check your relevant test results.
ICD-10 diagnosis code	A clinical code that describes diseases and signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).
Medicine class	This describes medicines that have similar chemical structures or similar therapeutic effects.

### COVER FOR MEDICINE AND TREATMENT OF CHRONIC CONDITIONS

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TERMINOLOGY	DESCRIPTION
Medicine list (formulary)	A list of medicine we cover in full for the treatment of approved chronic condition(s). This list is also known as a formulary.
Prescribed Minimum Benefits (PMBs)	<p>In terms of the Medical Schemes Act of 1998 (Act No. 131 of 1998) and its Regulations, all medical schemes have to cover the costs related to the diagnosis, treatment and care of:</p> <ul style="list-style-type: none"> <li>• An emergency medical condition</li> <li>• A defined list of 271 diagnoses</li> <li>• A defined list of 27 chronic conditions.</li> </ul> <p>To access Prescribed Minimum Benefits (PMBs), there are rules defined by the Council for Medical Schemes (CMS) that apply:</p> <ul style="list-style-type: none"> <li>• Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit (PMB) conditions.</li> <li>• The treatment needed must match the treatments in the defined benefits.</li> <li>• You must use designated service providers (DSPs) in our network. This does not apply in emergencies. However, even in these cases, where appropriate and according to the rules of the Scheme, you may be transferred to a hospital or other service providers in our network, once your condition has stabilised. If you do not use a DSP we will pay up to 80% of the Discovery Health Rate (DHR). You will be responsible for the difference between what we pay and the actual cost of your treatment.</li> </ul> <p>If your treatment doesn't meet the above criteria, we will pay according to your plan benefits.</p>
Reference Price	The Reference Price is the set monthly amount we pay for a medicine category. This applies for medicine that is not listed on the medicine list (formulary).

## The Chronic Illness Benefit (CIB)

### The Chronic Illness Benefit (CIB) covers approved treatment for a specified list of chronic conditions

The number of chronic conditions covered varies according to your plan type. All health plans cover the chronic conditions that fall under the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL). The CIB also covers a specific number of tests, procedures and consultations for both the diagnosis and the ongoing management of the CDL conditions.

### The Executive and Comprehensive plans cover additional chronic conditions

We cover additional conditions over and above those stipulated under the Chronic Disease List (CDL) on the Executive and Comprehensive plans. We pay for approved medicine for these additional chronic conditions up to a monthly amount called the Chronic Drug Amount (CDA). This benefit for cover for additional chronic conditions is not available on the Classic Smart Comprehensive Plan. Members on the Executive Plan also have exclusive access to a list of medicines that we cover in full.

### You have full cover for approved medicine on our medicine list for Chronic Disease List (CDL) conditions

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for CDL conditions up to the Discovery Health Rate (DHR) for medicine. The Scheme updates the medicine list (formulary) annually in response to product and price fluctuations in the market. Always make sure that you are using the latest document. Up to date documents and forms are always available on [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Manage your health plan > Find important documents and certificates.

### You have a monthly amount for approved medicine that is not on our medicine list

We cover approved medicine that is not on the medicine list, or a combination of medicine on and off the medicine list that are in the same medicine class, up to the Chronic Drug Amount (CDA). The CDA does not apply to the Smart and KeyCare plans. On these plans, we cover up to the monthly Reference Price for the medicine category. You may have a co-payment if you use medicine that is not on the medicine list.

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## Nominate a primary care GP

If you are approved for a chronic Prescribed Minimum Benefit (PMB) condition, you must nominate a General Practitioner (GP) in the Discovery Health GP network for your plan to be your primary care doctor for the management of your chronic conditions. Find out more about how to nominate your GP in the *Get the most of your Chronic Illness Benefit* section of this document.

## The chronic conditions that are covered on all plans

The Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions are covered on all health plans.

### Chronic Disease List (CDL) conditions covered on all plan types

<b>A</b>	Addison's disease, Asthma
<b>B</b>	Bipolar mood disorder, Bronchiectasis
<b>C</b>	Cardiac failure, Cardiomyopathy, Chronic obstructive pulmonary disease (COPD), Chronic renal disease, Coronary artery disease, Crohn's disease
<b>D</b>	Diabetes insipidus, Diabetes type 1, Diabetes type 2, Dysrhythmia
<b>E</b>	Epilepsy
<b>G</b>	Glaucoma
<b>H</b>	Haemophilia, HIV, Hyperlipidaemia, Hypertension, Hypothyroidism
<b>M</b>	Multiple sclerosis
<b>P</b>	Parkinson's disease
<b>R</b>	Rheumatoid arthritis
<b>S</b>	Schizophrenia, Systemic lupus erythematosus
<b>U</b>	Ulcerative colitis

### What we cover as Prescribed Minimum Benefits (PMBs)

The Chronic Illness Benefit (CIB) covers medicine as well as certain tests, procedures and consultations each year for the Chronic Disease List (CDL) conditions. This cover includes tests, procedures and consultations for both the diagnosis and ongoing management of each condition. The tests and consultations for the ongoing management of the condition are pro-rated based on the date of approval of your CDL condition. You can find the latest copy of the treatment baskets on [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Manage your health plan > Find important documents and certificates.

If you do not use our designated service providers or healthcare providers who we have a payment arrangement with, you may have to pay part of the treatment costs yourself.

### Funding for claims from the correct benefits

To make sure that we pay your claims from the correct benefit, we need the claims from your healthcare providers to be submitted with the relevant ICD-10 diagnosis codes. Please ask your doctor to include your ICD-10 diagnosis codes on the claims they submit and on the form that they complete, when they refer you to pathologists and radiologists for tests related to your

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approved condition. This will allow pathologists and radiologists to include the relevant ICD-10 diagnosis codes on the claims they submit to make sure that we pay your claims from the correct benefits.

### Requests for additional funding for Prescribed Minimum Benefits (PMBs)

There may be certain medicine, tests and procedures that are not included in the defined benefits for your conditions. Your doctor may request for additional funding for medicine, consultations, tests and procedures through our appeals process. We will review the individual circumstances of the case, however, it's important to note that an appeals process doesn't guarantee funding or change the way we cover PMBs.

1. Go to [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Manage your health plan > Find important documents and certificates to download the form 'Request for additional cover for Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions covered on the Chronic Illness benefit (CIB)' or call us on 0860 99 88 77 to request it.
2. Complete the form with the assistance of your healthcare professional.
3. Send the completed, signed form, along with any additional medical information, by email to [CIB\\_APP\\_FORMS@discovery.co.za](mailto:CIB_APP_FORMS@discovery.co.za).
4. If we approve the requested medicine/treatment on appeal, we will pay from risk benefits.

### Additional chronic conditions covered on the Executive and Comprehensive plans

Members on the Executive and Comprehensive plans have access to cover for medicine for additional chronic conditions listed on the Additional Disease List (ADL). This benefit is not available on the Classic Smart Comprehensive Plan.

#### Additional Disease List (ADL) conditions

<b>A</b>	Ankylosing spondylitis
<b>B</b>	Behcet's disease
<b>C</b>	Cystic fibrosis
<b>D</b>	Delusional disorder, Dermatopolymyositis
<b>G</b>	Generalised anxiety disorder
<b>H</b>	Huntington's disease
<b>I</b>	Isolated growth hormone deficiency in children younger than 18 years
<b>M</b>	Major depression, Motor neurone disease, Muscular dystrophy and other inherited myopathies, Myasthenia gravis
<b>O</b>	Obsessive compulsive disorder, Osteoporosis
<b>P</b>	Page's disease, Panic disorder, Polyarteritis nodosa, Post-traumatic stress disorder, Psoriatic arthritis, Pulmonary interstitial fibrosis
<b>S</b>	Sjögren's syndrome, Systemic sclerosis

Note: There is no medicine list (formulary) for the Additional Disease List (ADL) conditions. We pay for approved medicines for these conditions up to the monthly Chronic Drug Amount (CDA) for that medicine class.

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## Getting the most out of your Chronic Illness Benefits (CIBs)

### Get to know all about your Chronic Illness Benefits (CIBs)

Although a condition may be defined as chronic, it may not qualify for cover from the CIB. Check whether we cover your specific condition and what benefits apply. The list of conditions and the benefits available to treat the listed chronic conditions depend on your plan type.

You can view the benefits applicable to your plan type in the Benefits available for your plan type section of this document. You can also go to [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Manage your health plan > Find important documents and certificates to view more information on the CIB.

### Apply to have your condition covered

For a condition to be covered from the Chronic Illness Benefit (CIB), there are certain benefit entry criteria you need to meet. You need to apply for each chronic condition to be covered from the CIB. We will only pay for the medicine and treatment from the CIB if your condition and medicine is approved.

You or your doctor may need to provide extra information or certain test results to confirm the diagnosis of the condition you are applying for. The information we require to complete the review of your application is indicated on the CIB application form for the conditions you are applying for.

You can send the completed Chronic Illness Benefit (CIB) application form:

- By email to: [CIB\\_APP\\_FORMS@discovery.co.za](mailto:CIB_APP_FORMS@discovery.co.za)
- By post to: Discovery Health, CIB Department, PO Box 652919, Benmore, 2010.

Alternatively, your doctor can submit a CIB application through HealthID, provided that you have given consent to do so. You can give your doctor consent to access your Electronic Health Record [here](#). We do not cover experimental, unproven or unregistered treatments or practices.

### You need to let us know when your treatment plan changes

You do not have to complete a new Chronic Illness Benefit (CIB) application form when your treating doctor changes your medicine during the management of your approved chronic condition, however, you do need to let us know when your doctor makes these changes to your treatment so that we can update your authorisation. You can email the prescription for changes to your treatment plan for an approved chronic condition to [CIB\\_APP\\_FORMS@discovery.co.za](mailto:CIB_APP_FORMS@discovery.co.za). Alternatively, your doctor can submit changes to your treatment plan through HealthID, provided that you have given consent to do so. If you do not let us know about changes to your treatment plan, we may not pay your claims from the correct benefit.

Should you be diagnosed with a new chronic condition, you must complete a new Chronic Illness Benefit (CIB) application for the newly diagnosed condition.

### We will let you know if we approve your application for cover on the Chronic Illness Benefit (CIB) and what you must do next

We will send an email outlining our funding decision to the email address you provided on your application form or your doctor provided on HealthID.

Once your treatment is approved, you will immediately qualify for funding from the CIB. The medicine authorisation will remain in place until it expires, you stop claiming for the medicine or the membership is terminated. You must register for cover on the Chronic Illness Benefit (CIB)

Should you elect not to register for the CIB, the medicine and ongoing management of the condition will be paid from your available day-to-day benefits, where applicable.

### Get your chronic medicine from our designated service providers (DSPs)

If you are on the Delta Comprehensive, Priority, Saver, Smart or Core plans, you need to use a MedXpress Network Pharmacy to get your approved chronic medicine to avoid a 20% non-designated service provider (non-DSP) co-payment. Visit [www.discovery.co.za](http://www.discovery.co.za) or click on Find a provider on the Discovery app to search for a MedXpress Network Pharmacy closest to

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you. If you do not have access to a MedXpress Network Pharmacy, you can also use the MedXpress delivery service for nationwide delivery of chronic medicine.

Discovery MedXpress is a convenient medicine ordering service that provides seamless ordering of prescribed medicine via SMS, the Discovery website and the mobile app. You can get your monthly chronic medicine delivered to your door or collect your medicine in-store at a participating pharmacy at no extra cost to you. Learn more about the benefits of using MedXpress and how to order your medicine [here](#).

For more information about MedXpress, please visit [www.discovery.co.za](http://www.discovery.co.za) > Medical aid > Find or order medicine and devices.

If you are on a *KeyCare Plus* or *KeyCare Core* plan, you need to get your approved chronic medicine from your dispensing network GP or from a pharmacy in the network to avoid a 20% non-designated service provider (non-DSP) co-payment.

If you are on the *KeyCare Start* plan, you need to get your approved chronic medicine from a State facility to avoid a 20% non-DSP co-payment.

If you are on the *KeyCare Start Regional* plan, you need to get your approved chronic medicine from your regional network pharmacy to avoid a 20% non-DSP co-payment.

## **Use a GP, specialist or other healthcare provider who we have a payment arrangement with and are designated service providers (DSPs)**

If you choose to use a doctor, specialist or other healthcare provider who we do not have a payment arrangement with and who is not a DSP, we will only pay 80% of the Discovery Health Rate (DHR) on your claims. You will need to pay the balance.

Visit [www.discovery.co.za](http://www.discovery.co.za) under Medical aid > Find a healthcare provider or click on Find a provider on the Discovery app to search for doctors, other healthcare providers and pharmacies that we have payment arrangements with.

## **Nominate a GP for the management of your chronic conditions**

If you are approved for a chronic Prescribed Minimum Benefit (PMB) condition, you must nominate a General Practitioner (GP) in the Discovery Health GP network for your plan to be your primary care doctor for the management of your chronic conditions.

You can nominate your primary care doctor in three simple steps:

1. Log in to the Discovery app or [website](#)
2. Navigate to nominate your primary care doctor
3. Follow the prompts in the Care Portal and select your primary care doctor and their associated practice.

You can access your Care Portal on the Discovery app or website to update your nominated GP should you need to do so.

## **Enrolling on the Care Programmes**

### **Diabetes Care Programme**

If you are approved for either diabetes type 1 or 2 on the Chronic Illness Benefit (CIB), you can consult with a GP in the Premier Plus network to enrol you on the Diabetes Care Programme.

In addition to the standard treatment basket that you have access to from the Chronic Illness Benefit when approved for diabetes, you will also have access to an additional dietitian and one biokineticist consultation every year.

### **Cardio Care Programme**

If you are approved for hypertension, ischaemic heart disease or hyperlipidaemia on the Chronic Illness Benefit (CIB), you can consult with a GP in the Premier Plus network to enrol you on the Diabetes Care Programme.

### **Mental Health Care Programme**

You can consult with a GP in the Premier Plus network to enrol you on the Mental Health Care Programme. By enrolling in the Mental Health Care Programme, you will have access to three GP consultations and certain first line anti-depressant medicine that will be funded from the Mental Health Care Programme.

Please log onto the website [www.discovery.co.za](http://www.discovery.co.za) for more details on the care programmes.

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## Access support from online patient communities

Discovery Health has partnered with myHealthTeam, a global leader in facilitating highly effective online patient communities. This gives members living with a chronic condition access to a digital community of patients living with the same illness to help them manage their condition. Visit [www.discovery.co.za](http://www.discovery.co.za) > Medical aid > Benefits and cover > Most Queried Benefits > Extra benefits to enhance your cover for more information and to access an online community of support.

## Benefits available for your plan type

### EXECUTIVE PLAN

#### Medicine for approved Chronic Disease List (CDL) conditions

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate for Medicine at a network pharmacy, or dispensing GP.

We cover approved medicine not on the medicine list (formulary) up to a monthly Chronic Drug Amount (CDA) that has been allocated for that medicine class. We cover approved medicine on the exclusive list of medicine as described below.

#### Tests to diagnose your Chronic Disease List (CDL) condition

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit.

If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims from the available funds in your day-to-day benefits.

#### GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition

We pay for four (4) consultations a year that are related to your approved condition at a GP in the Discovery Health GP network in full up to the agreed rate. If you choose to use any other GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and is a designated service provider (DSP) in full up to the agreed rate. We pay up to a maximum of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists who we have a payment agreement with in full up to the agreed rate. We pay up to a maximum of the Discovery Health Rate (DHR) if we do not have a payment arrangement with the pathologist. You must pay any difference between what is charged and what we pay.

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate.

We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

#### Additional chronic conditions covered on the Executive Plan

You have access to cover for medicine for additional chronic conditions listed on the Additional Disease List (ADL).

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## EXECUTIVE PLAN

### Tests and consultations to diagnose your approved Additional Disease List (ADL) condition

We pay diagnostic tests like blood tests, scans, x-rays and consultations from available funds allocated to your Medical Savings Account (MSA) and the Above Threshold Benefit (ATB). We pay these claims up to a maximum of the Discovery Health Rate (DHR) or agreed rate for your health plan.

### Medicine for approved Additional Disease List (ADL) conditions

There is no medicine list (formulary) for the Additional Disease List (ADL) conditions. We pay approved medicine for these conditions up to the monthly Chronic Drug Amount (CDA) for that medicine class. We pay approved medicine on the exclusive list of medicine as described below.

### You have access to an exclusive list of medicines we cover in full

You have access to a defined list of exclusive medicines that we pay in full up to the Discovery Health Rate (DHR) for Medicine, if we have approved funding from the Chronic Illness Benefit (CIB).

MEDICINE NAME	MEDICINE STRENGTH(S)
Apidra solostar disposable pens 3ml	100 u/1 mL
Bilocor	5 mg; 10 mg
Co-migroben	80/12.5 mg; 160/12.5 mg; 160/25 mg
Co-pritor	80/12.5 mg
Co-zomevek	80/12.5 mg; 160/12.5 mg; 160/25 mg
Ecotrin	81 mg
Glucophage	500 mg; 850 mg; 1000 mg
Glucophage XR	500 mg
Humalog kwikpen 3ml	100 u/1 mL
Humalog mix 25 kwikpen 3ml	-
Humalog mix 50 kwikpen 3ml	-
Levemir flexpen prefilled 3ml	100 u/1 mL
Lilly-fluoxetine	20 mg
Migroben	80 mg; 160 mg
Prexum	4 mg
Pritor	40 mg; 80 mg
Relvar ellipta	92/22 ug; 184/22 ug
Rosvator	5 mg; 10 mg; 20 mg; 40 mg
Storwin	10 mg; 20 mg; 40 mg
Symbicord 120 dose	80/4.5 mcg
Vasovan	80 mg; 160 mg
Venlafaxine adco	37.5 mg; 75 mg; 150 mg
Venlor XR	37.5 mg; 75 mg; 150 mg

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## EXECUTIVE PLAN

Vusor	5 mg; 10 mg; 20 mg; 40 mg
Zomevek	80 mg; 160 mg
Zuvamor	10 mg; 20 mg; 40 mg

### You have access to the Specialised Medicine and Technology Benefit

You have access to the Specialised Medicine and Technology Benefit. This benefit provides cover for a defined list of high cost medicine, new technologies and procedures up to a limit of R200 000 for each person each year subject to meeting benefit entry criteria requirements. A co-payment may apply. Where the provider charges more than the Discovery Health Rate (DHR), you will have to pay the difference.

You can also go to [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Manage your health plan > Find important documents and certificates to view more information on the Specialised Medicine and Technology Benefit.

## COMPREHENSIVE SERIES

### Medicine for approved Chronic Disease List (CDL) conditions

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We cover approved medicine not on the medicine list (formulary) up to a monthly Chronic Drug Amount (CDA) that has been allocated for that medicine class.

### Tests to diagnose your Chronic Disease List (CDL) condition

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit.

If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims from the available funds in your day-to-day benefits.

### GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition

We pay for four (4) consultations a year that are related to your approved condition at a GP in the Discovery Health GP network in full up to the agreed rate. If you choose to use any other GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and is a designated service provider (DSP) in full up to the agreed rate. We pay up to a maximum of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. For the Classic Smart Comprehensive Plan, we pay up to 80% of the Discovery Health Rate (DHR) for consultations with a Specialist we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

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## COMPREHENSIVE SERIES

We pay claims for tests available in your treatment basket from pathologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate.

We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

### **Additional chronic conditions covered on Comprehensive plans**

You have cover for medicine for additional chronic conditions listed on the Additional Disease List (ADL). This benefit is not available on the Classic Smart Comprehensive Plan.

### **Medicine for approved Additional Disease List (ADL) conditions**

There is no medicine list (formulary) for the Additional Disease List (ADL) conditions. We pay approved medicine for these conditions up to the monthly Chronic Drug Amount (CDA) for that medicine class.

### **Tests and consultations to diagnose your approved Additional Disease List (ADL) condition**

We pay diagnostic tests like blood tests, scans, x-rays and consultations from available funds allocated to your Medical Savings Account (MSA) and the Above Threshold Benefit (ATB). We pay these claims up to a maximum of the Discovery Health Rate (DHR) or agreed rate for your plan.

### **MedXpress Network Pharmacies are the designated service providers (DSPs) for chronic medicine for Delta plans**

If you are on a Delta plan, you need to get your approved chronic medicine from a MedXpress Network Pharmacy to avoid a 20% co-payment. If you do not have access to a MedXpress Network Pharmacy, you can also use the MedXpress delivery service for nationwide delivery of chronic medicine.

### **You have access to the Specialised Medicine and Technology Benefit**

All plans in the Comprehensive series, except the Classic Smart Comprehensive Plan, have access to the Specialised Medicine and Technology Benefit. This benefit provides cover for a defined list of high-cost medicine, new technologies and procedures up to a limit of R200 000 for each person each year subject to meeting benefit entry criteria requirements. A co-payment may apply. Where the provider charges more than the Discovery Health Rate (DHR), you will have to pay the difference.

You can also go to [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Manage your health plan > Find important documents and certificates to view more information on the Specialised Medicine and Technology Benefit.

## PRIORITY SERIES

### **Medicine for approved Chronic Disease List (CDL) conditions**

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate (DHR) for medicine at a network pharmacy, or dispensing GP.

We cover approved medicine not on the medicine list (formulary) up to a monthly Chronic Drug Amount (CDA) that has been allocated for that medicine class.

#### COVER FOR MEDICINE AND TREATMENT OF CHRONIC CONDITIONS

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## PRIORITY SERIES

### Tests to diagnose your Chronic Disease List (CDL) condition

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit.

If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims from the available funds in your day-to-day benefits.

### GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition

We pay for four (4) consultations a year that are related to your approved condition at a GP in the Discovery Health GP network in full up to the agreed rate. If you choose to use any other GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and a designated service provider (DSP) in full up to the agreed rate. We pay up to a maximum of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate.

We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

### MedXpress Network Pharmacies are the designated service providers (DSPs) for chronic medicine

You need to get your approved chronic medicine from a MedXpress Network Pharmacy to avoid a 20% non-designated service provider (non-DSP) co-payment. If you do not have access to a MedXpress Network Pharmacy, you can also use the MedXpress delivery service for nationwide delivery of chronic medicine.

## SAVER SERIES

### Medicine for approved Chronic Disease List (CDL) conditions

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate (DHR) for medicine at a network pharmacy, or dispensing GP.

We cover approved medicine not on the medicine list (formulary) up to a monthly Chronic Drug Amount (CDA) that has been allocated for that medicine class.

### Tests to diagnose your Chronic Disease List (CDL) condition

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit.

#### COVER FOR MEDICINE AND TREATMENT OF CHRONIC CONDITIONS

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## SAVER SERIES

If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims from the available funds in your day-to-day benefits.

### **GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition**

We pay for four (4) consultations a year that are related to your approved condition at a GP in the Discovery Health GP network in full up to the agreed rate. If you choose to use any other GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and is a designated service provider (DSP) in full up to the agreed rate. We pay up to a maximum of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate.

We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

### **MedXpress Network Pharmacies are the designated service providers (DSPs) for chronic medicine**

You need to get your approved chronic medicine from a MedXpress Network Pharmacy to avoid a 20% non-designated service provider (non-DSP) co-payment. If you do not have access to a MedXpress Network Pharmacy, you can also use the MedXpress delivery service for nationwide delivery of chronic medicine.

## SMART SERIES

### **Medicine for approved Chronic Disease List (CDL) conditions**

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate for Medicine. This applies if you get your approved medicine at a MedXpress Network Pharmacy.

For medicine not on our list we will fund up to the Reference Price for the specific medicine category.

### **Tests to diagnose your Chronic Disease List (CDL) condition**

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit.

If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims in line with your day-to-day benefits.

### **GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition**

We pay for four (4) consultations a year that are related to your approved condition at a GP in the Smart GP network in full up to the agreed rate. If you choose to use any other GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

#### COVER FOR MEDICINE AND TREATMENT OF CHRONIC CONDITIONS

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## SMART SERIES

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and is a designated service provider (DSP) in full up to the agreed rate. We pay up to a maximum of 80% of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate.

We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

### **MedXpress Network Pharmacies are the designated service providers (DSPs) for chronic medicine**

You need to get your approved chronic medicine from a MedXpress Network Pharmacy to avoid a 20% co-payment. If you do not have access to a MedXpress Network Pharmacy, you can also use the MedXpress delivery service for nationwide delivery of chronic medicine.

## CORE SERIES

### **Medicine for approved Chronic Disease List (CDL) conditions**

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate (DHR) for medicine at a network pharmacy.

We cover approved medicine not on the medicine list (formulary) up to a monthly Chronic Drug Amount (CDA) that has been allocated for that medicine class.

### **Tests to diagnose your Chronic Disease List (CDL) condition**

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit.

If the diagnosis is not for a Chronic Disease List (CDL) condition you will have to pay these claims.

### **GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition**

We pay for four (4) consultations a year that are related to your approved condition at a GP in the Discovery Health GP network in full up to the agreed rate. If you choose to use any other GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and is a designated service provider (DSP) up to the agreed rate. We pay up to a maximum of 80% of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

#### COVER FOR MEDICINE AND TREATMENT OF CHRONIC CONDITIONS

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## CORE SERIES

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate.

We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

### **MedXpress Network Pharmacies are the designated service providers (DSPs) for chronic medicine**

You need to get your approved chronic medicine from a MedXpress Network Pharmacy to avoid a 20% non-designated service provider (non-DSP) co-payment. If you do not have access to a MedXpress Network Pharmacy, you can also use the MedXpress delivery service for nationwide delivery of chronic medicine.

## KEYCARE SERIES

### **Medicine for approved Chronic Disease List (CDL) conditions**

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate (DHR) for medicine at a network pharmacy.

For medicine not on our list we will fund up to the Reference Price for the specific medicine category.

### **Tests to diagnose your Chronic Disease List (CDL) condition**

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit.

If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims in line with your day-to-day benefits.

### **GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition**

We pay for four (4) consultations a year that are related to your approved condition at a GP in the KeyCare GP network in full up to the agreed rate. If you choose to use any other GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

For the *KeyCare Start* and *KeyCare Start Regional* plans, we pay for four (4) consultations a year that are related to your approved condition at your GP in the KeyCare Start or KeyCare Start Regional GP network in full up to the agreed rate. If you choose to use any other GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in the treatment baskets. We will pay for the consultation with a specialist who we have a payment arrangement with and is a designated service provider (DSP) up to the agreed rate. We will pay up to a maximum of 80% of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

For the *KeyCare Start* and *KeyCare Start Regional* plans, we will pay for the consultation with your KeyCare Start or KeyCare Start Regional network specialist in full up to the agreed rate. We pay up to 80% of the Discovery Health Rate (DHR) for consultations with any other specialists. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

#### COVER FOR MEDICINE AND TREATMENT OF CHRONIC CONDITIONS

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## KEYCARE SERIES

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate.

We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

### **Designated service provider (DSP) for chronic medicine**

To avoid a 20% co-payment, members on the *KeyCare Plus* and *KeyCare Core* plans must get their approved chronic medicine from a KeyCare network pharmacy or dispensing GP.

To avoid a 20% co-payment, members on the *KeyCare Start* Plan must get their approved chronic medicine from a State facility.

To avoid a 20% co-payment, members on the *KeyCare Start Regional* Plan must get their approved chronic medicine from their regional network pharmacy.

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#### COVER FOR MEDICINE AND TREATMENT OF CHRONIC CONDITIONS

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## Contact us

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

Go to [www.discovery.co.za](http://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 our website at [www.discovery.co.za](http://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 our website at [www.discovery.co.za](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto: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](mailto:complaints@medicalschemes.co.za) | 0861 123 267 | [www.medicalschemes.co.za](http://www.medicalschemes.co.za).

COVER FOR MEDICINE AND TREATMENT OF CHRONIC CONDITIONS

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