

2020

DISCOVERY HEALTH MEDICAL SCHEME

# EXTERNAL MEDICAL ITEMS BENEFIT

## Overview

This document tells you more about how the External Medical Items (EMI) Benefit works and how to apply for additional cover if you have a severe, complex condition that requires additional External Medical Items.

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

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Above Threshold Benefit (ATB)	<p>Available on the Executive, Comprehensive and Priority plans</p> <p>Once the day-to-day claims you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit (ATB), at the Discovery Health Rate (DHR) or a portion of it. The Executive and Comprehensive plans have an unlimited ATB, and the Priority plans have a limited ATB.</p>
Annual Threshold	<p>Available on the Executive, Comprehensive and Priority plans</p> <p>We set the Annual Threshold amount at the beginning of each year. The number and type of dependants (spouse, adult or child) on your plan will determine the amount.</p> <p>The Annual Threshold is an amount that your claims need to add up to before we pay your day-to-day claims from the Above Threshold Benefit.</p>
Discovery Health Rate	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
External Medical Item (EMI)	An External Medical Item (EMI) acts as a substitute or assists parts of the body that are missing or non-functional. Use of these items is usually recommended by a variety of medical professionals such as medical doctors, physiotherapists, occupational therapist, prosthetist and orthotists as well as other allied healthcare professionals.

## The External Medical Items (EMI) Benefit at a glance

We pay for external medical items from your Medical Savings Account (MSA) and Above Threshold Benefit (ATB) subject to your available funds and subject to the overall annual External Medical Items (EMI) limit, which depends on your health plan.

The *Classic Smart Comprehensive Plan* does not have a Medical Savings Account and so there is no benefit for external medical items until you reach the Annual Threshold. After this, we pay claims from the Above Threshold Benefit, up to the overall annual EMI limit.

### We pay for external medical items up to an annual limit on the Executive, Comprehensive and Priority Plans

External medical items are funded at 100% of the Discovery Health Rate up to an overall annual limit, which varies according to plan type. Please refer to benefits available on the [Benefits available for your plan](#) section to see the limits applicable to your health plan.

### External medical items with a frequency limit

Certain categories of external medical items have a frequency limit:

Product category	Frequency limit
Wheelchairs, scooters and other specialised appliances for members with physical disability	One every (3) years

Product category	Frequency limit
Crutches	Two individual crutches or one pair per year
Hoist	One every 2 years
Commode	One per year
Walkers	One every three (3) years
CPAP's (Continuous Positive Airway Pressure) APAP's (Automatic Positive Airway Pressure) VPAP's (Variable Positive Airway Pressure)	One every three (3) years
Nebulisers	One per year
Portable oxygen concentrator	One every three (3) years
Insulin pump (entry level and sensor augmented pumps)	One every four (4) years
Breast pump	One per year
Blood pressure monitors	One per year
Glucometers	One per year
Apnoea and movement monitors	One per year

### Preferred suppliers for external medical items

The table below contains a list of preferred suppliers for **selected** external medical items.

**Please note:**

- This list is subject to change. An updated version of this document is available on our website at all times. Should you be required to contact one of the below-mentioned service providers, please confirm that the relevant service provider is still a preferred supplier for Discovery Health Medical Scheme.
- Not all products supplied by these suppliers are preferred items. Please contact us for the specific list of preferred products. Claims for non-preferred products, purchased from a preferred or non-preferred provider will be paid up to the applicable reference price.

Preferred items	Network providers	Network provider contact details
<b>Mobility and specialised appliances:</b> <ul style="list-style-type: none"> <li>▪ Standard wheelchair</li> <li>▪ Lightweight wheelchair</li> <li>▪ Motorised wheelchair</li> <li>▪ Specialised appliances such as customised wheelchairs</li> <li>▪ Activity chairs</li> <li>▪ Gait trainers</li> <li>▪ Buggy's</li> <li>▪ Standing frames</li> <li>▪ Scooters</li> <li>▪ Walkers</li> </ul>	CE Mobility (Practice number: 0063762)	086 023 6624
	Chairman Industries (Practice number: 0063762)	011 624 122/3/4
	MedOp (Practice number: 0057940)	011 827 5893
<b>Breathing devices:</b> <ul style="list-style-type: none"> <li>▪ CPAP machines</li> <li>▪ APAP machines</li> <li>▪ VPAP/BI Level machines</li> </ul>	Ecomed (Practice number: 062510)	011 955 5710
	VitalAire (Practice number: 0064459)	086 111 4578
	SSEM Mthembu (Practice number: 0065862)	011 430 7000
	Afrox	011 490 0435

Preferred items	Network providers	Network provider contact details
	Mysleep	087 944 7133
	<b>Breathing devices through Resmed distributors:</b>	
	Sleep Easy Equipment – Johannesburg	011 465 7351/6939
	Sleepnet – Cape Town, Durban and part of Johannesburg	021 551 0325
	Resqbreeze – Johannesburg	083 510 5179
	Netcocare – Cape Town	0861 275 337
	Fountains Circle Medical – Pretoria	012 362 4142/6009
	CPAP Essentials Pretoria	012 346 0309
	Garden Route Sleep Lab – Mossel bay	083 262 2307
	Jan Le Roux Pieterse – Bloemfontein	083 324 9151
	SK & A Medical – Mpumalanga	084 707 0008
	The CPAP Shop	012 346 0309
	Maries CPAP Solutions Pietermaritzburg	033 394 6456
	Medisleep solutions Bloemfontein	082 572 9899
Portable oxygen concentrator	Ecomed	011 955 5710
	VitalAire	086 111 4578
	SSEM Mthembu	011 430 7000
	Afrox	011 490 0435
	Oxygen and General	011 234 7373
Purchase insulin pumps	Roche Diabetes Car	086 069 7867
	Medtronic	012 426 4000
	Ethitech	087 551 1685/ 021 855 0307
Rental Continuous Glucose Monitoring Systems( Insulin pumps)	Vitalaire	086 111 4578 <a href="http://www.vitalaire.co.za">www.vitalaire.co.za</a>

## External Medical Items Extender Benefit

If you are on an *Executive or Comprehensive Plan* you can apply for additional cover from the External Medical Items (EMI) Extender Benefit. The EMI Extender benefit gives members with specific, severe, complex medical conditions extended cover for clinically appropriate and cost effective external medical items as determined by Discovery Health Medical Scheme, subject to the Scheme's guidelines and managed care criteria.

The External Medical Items (EMI) Extender Benefit is only available after you reach your overall annual External Medical items (EMI) benefit limit and you apply for cover.

The application form must be completed by your treating healthcare professional e.g. physician or neurologist and must be accompanied by a physical assessment performed by an occupational therapist or physiotherapist. We also need a quotation of the required external medical item.

*We will consider applications for extended cover for the below conditions and products categories. All cases will be reviewed on individual merit and on a case-by-case basis, with the severity of the condition and disability taken into account:*

**Conditions:**

- Hemiplegia or Paraplegia
- Quadriplegia or Tetraplegia
- Cerebral Palsy
- Motor Neuron Disease
- Parkinson's disease (and other movement disorders of the basal ganglia)
- Connective tissue disorder
- Severe injuries resulting in severe disability
- Spinal-muscular atrophy

**Product categories covered:**

- Wheelchairs
  - Standard wheelchairs
  - Lightweight wheelchairs
  - Motorized wheelchairs
  - Specialised appliances
- Wheelchair accessories eg: cushions, arm rests, foot rests, side panels etc.
- Hoists
- Posture support appliances i.e. Standing frames
- Scooters

**Preferred Suppliers**

- CE Mobility - 086 023 6624
- Chairman Industries - 011 624 122/3/4
- MedOp - 011 827 5893

**How we pay accounts from the EMI Extender Benefit**

When your application is approved for the EMI Extender Benefit we will fund your claims up to the Discovery Health Rate for approved items. If your healthcare provider charges more than the Discovery Health Rate, you will need to pay the difference.

**How to apply for the EMI Extender Benefit?**

You can complete the *External Medical Items Extender Benefit application form* available at [www.discovery.co.za](http://www.discovery.co.za) under Medical aid > Find a document. The completed application form can be sent to us by:

- Email: [Clinicalhelp@discovery.co.za](mailto:Clinicalhelp@discovery.co.za)
- Fax: 011 539 2709
- Post: Discovery Health, PO Box 784262, Sandton, 2146.

For more information on the External Medical Items Extender Benefit, please visit [www.discovery.co.za](http://www.discovery.co.za)

**Benefits available for your plan type**

<b>EXECUTIVE PLAN</b>
<p>External Medical Items are covered from available funds allocated to your Medical Savings Account and the Above Threshold Benefit, subject to the limit of R58 800 per family per year. These are not separate benefits. Limits apply to claims paid from your Medical Savings Account, paid by you and paid from the Above Threshold Benefit.</p> <p>You will have to pay claims for external medical items if the funds allocated to your Medical Savings Account are used up before you reach the Threshold.</p>

The EMI Extender Benefit is paid from the Hospital benefit and is available after the annual EMI benefit limit has been reached and you have applied for cover.

#### COMPREHENSIVE SERIES

On the *Classic Comprehensive, Classic Smart Comprehensive and Classic Delta Comprehensive plans* external medical items are covered from the available funds allocated to your Medical Savings Account and the Above Threshold Benefit, subject to the limit of R58 800 per family per year.

On the *Classic Smart Comprehensive Plan* you have cover for external medical items once you reach the Annual Threshold. You will have to pay claims for external medical items if the funds allocated to your Medical Savings Account are used up before you reach the Annual Threshold.

The External Medical Items (EMI) Extender Benefit is paid from the Hospital benefit and is available after the annual External Medical items (EMI) Benefit limit had been reached and you have applied for cover.

On the *Essential Comprehensive and Essential Delta Comprehensive plans*, external medical items are covered from available funds allocated to your Medical Savings Account and Above Threshold Benefit, subject to the limit of R39 400 per family per year.

You will have to pay claims for external medical items if the funds allocated to your Medical Savings Account are used up before you reach the Annual Threshold. The External Medical Items (EMI) Extender Benefit is paid from the Hospital benefit and is available after the annual External Medical items (EMI) Benefit limit had been reached and you have applied for cover.

#### PRIORITY SERIES

On the *Classic plan*, external medical items are covered from the available funds in your Medical Savings Account and Above Threshold Benefit, subject to the limit of R39 400 per family per year and subject to the limited Above Threshold Benefit.

On the *Essential plan*, External Medical Items are covered from available funds in your Medical Savings Account and Above Threshold Benefit, subject to the limit of R26 450 and subject to the subject to the limited Above Threshold Benefit.

#### SAVER SERIES

External Medical Items are covered from the available funds allocated to your Medical Savings Account.

#### SMART SERIES

Not covered on these plans.

#### CORE SERIES

Not covered on these plans.

#### KEYCARE SERIES

Not covered on these plans.

## Contact us

Tel (Members): 0860 99 88 77, Tel (Health partner): 0860 44 55 66, PO Box 784262, Sandton, 2146, [www.discovery.co.za](http://www.discovery.co.za),  
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](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 [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.com](mailto:complaints@medicalschemes.com)  
0861 123 267 | [www.medicalschemes.com](http://www.medicalschemes.com)