



**2020**  
DISCOVERY HEALTH MEDICAL SCHEME  
SCREENING AND PREVENTION  
BENEFIT

## Overview

Preventive screening is important in making sure you detect medical conditions early and to ensure the best care for you. The Screening and Prevention Benefit covers screening tests and a seasonal flu vaccination (during pregnancy, for members registered for certain chronic conditions and members older than 65 years) on all Discovery Health Medical Scheme Plans.

Having these specific tests (up to the set frequency limits, where applicable) does not affect your day-to-day benefits and you should not have any co-payments. Instances where you may have co-payments are discussed further on, in this document.

The screening tests and flu vaccinations must be referred and done by an appropriately registered healthcare professional, and network provider where applicable.

The Screening and Prevention Benefit does not cover the cost of any related consultations. Consultations are covered from the available funds in your day-to-day benefits, unless they relate to a Prescribed Minimum Benefit diagnosis.

## 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| Above Threshold Benefit (ATB)     | <p><b>Available on the Executive, Comprehensive and Priority plans</b></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 or a portion of it. The Executive and Comprehensive plans have an unlimited ATB, and the Priority plans have a limited ATB.</p>                                                                                             |
| Medical Savings Account (MSA)     | <p><b>Available on the Executive, Comprehensive, Priority and Saver plans</b></p> <p>We pay your day-to-day medical expenses such as GP and specialist consultations, acute medicine, radiology and pathology from the available funds allocated to your MSA. Any unused funds will carry over to the next year.</p>                                                                                                                                                                                    |
| Co-payment                        | <p>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, the age of the patient or if the amount the service provider charges is higher than the rate we cover. If the co-payment amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service.</p>                                                                                 |
| Day-to-day benefits               | <p>These are the available funds allocated to the Medical Savings Account (MSA) and Above Threshold Benefit (ATB). Depending on the plan you choose, you may have cover for a defined set of day-to-day benefits. The level of day-to-day benefits depends on the plan you choose.</p>                                                                                                                                                                                                                  |
| NAPPI code                        | <p>This is a unique identifier for a given medicine, surgical or consumable product.</p>                                                                                                                                                                                                                                                                                                                                                                                                                |
| ICD-10 code                       | <p>A clinical code that describes diseases, signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organisation (WHO).</p>                                                                                                                                                                                                                                                                                |
| Discovery Health Rate (DHR)       | <p>This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.</p>                                                                                                                                                                                                                                                                                                                                              |
| Prescribed Minimum Benefits (PMB) | <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 270 diagnoses</li> <li>▪ A defined list of 27 chronic conditions.</li> </ul> <p>To access Prescribed Minimum Benefits, there are rules defined by the Council for Medical Schemes (CMS) that apply:</p> |

|                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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|                             | <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 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> |
| Emergency medical condition | <p>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, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy.</p> <p>An emergency does not necessarily require a hospital admission. We may ask you for additional information to confirm the emergency.</p>                                                                                                                                                                                                                                                                                                                   |

## Tests covered by the Screening and Prevention Benefit

We pay certain screening tests from the Screening and Prevention Benefit. Consultations and related costs are paid from your available day-to-day benefits, unless they relate to a PMB diagnosis.

Once you have reached the frequency limit for the tests set out below, any additional screening and preventive tests will be paid from your available day-to-day benefits.

We will pay for these healthcare services as long as you use appropriately registered providers (with a valid Board of Health Funders (BHF) registration number), and provided that this healthcare service or product has a valid tariff code or NAPPI code, ICD-10 code and price.

| TEST      | COVER                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| Mammogram | <p>One mammogram every two years, up to a maximum of the Discovery Health Rate.</p> <p>For members that are at high risk, we provide access to yearly screening. High risk members who meet our clinical entry criteria also have access to additional tests which include:</p> <ul style="list-style-type: none"> <li>▪ A breast MRI scan</li> <li>▪ BRCA testing (once-off) for those with a genetic risk</li> </ul> <p>Members considered at high risk for breast cancer are those that have:</p> <ul style="list-style-type: none"> <li>▪ A strong family history of breast cancer this would include first degree relatives (mother, sister or daughter) and second degree relatives (aunt, uncle, nieces, nephews, grandparents, grandchildren)</li> <li>▪ A genetic predisposition to breast cancer (BRCA positive)</li> <li>▪ A personal history of breast cancer</li> <li>▪ Specific ethnicity (eg: Ashkenazi Jews of Eastern or Central European descent and Afrikaner women of Dutch descent).</li> </ul> <p>You can use the <a href="#">MyBreastCancerRisk</a> Calculator on <a href="http://www.discovery.co.za">www.discovery.co.za</a> &gt; <a href="#">Benefits and cover</a> to determine your risk. You should also capture your family history on the <a href="#">Family History Tool</a>.</p> |

| TEST                                                                               | COVER                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| Pap smear                                                                          | <p>One Pap smear every three years, up to a maximum of the Discovery Health Rate.</p> <p>Members who are at risk have access to yearly screening</p> <p>Members considered at high risk are those:</p> <ul style="list-style-type: none"> <li>▪ with abnormal Pap test results</li> <li>▪ registered on the HIV Care Programme.</li> </ul> <p>A liquid-based cytology Pap smear (code 4559) will be paid up to the Discovery Health Rate for a standard Pap smear (code 4566). You have cover for either a liquid-based cytology Pap smear or a standard Pap smear from the Screening and Prevention Benefit. If your healthcare professional performs both tests, the second test will be paid from your available day-to-day benefits, where applicable.</p>                                                                  |
| Prostate-Specific Antigen (PSA) test                                               | One per year, up to a maximum of the Discovery Health Rate.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Seasonal flu vaccine                                                               | <p>One seasonal flu vaccine each year if you are pregnant, older than 65 years or if you are registered for one of the following chronic conditions:</p> <ul style="list-style-type: none"> <li>▪ Asthma</li> <li>▪ Bronchiectasis</li> <li>▪ Cardiac failure</li> <li>▪ Cardiomyopathy</li> <li>▪ Chronic obstructive pulmonary disease (COPD)</li> <li>▪ Chronic renal disease</li> <li>▪ Coronary artery disease</li> <li>▪ Diabetes (Types 1 and 2)</li> <li>▪ HIV.</li> </ul> <p>During the 2020 flu season, cover will be extended to all healthcare professionals that are members of DHMS, given their potential exposure to COVID-19.</p> <p>Members who do not meet these criteria can still have a flu vaccination which will be covered from the available funds in your day-to-day benefits, where applicable.</p> |
| HIV blood tests such as the Rapid, ELISA and Western blot                          | Unlimited amount of HIV screening tests up to a maximum of the Discovery Health Rate.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Blood glucose, Blood pressure, Cholesterol<br>Body mass index or weight assessment | <p>You have cover of up to a maximum of the Discovery Health Rate for this group of tests</p> <p><i>You can have one test a year at a pharmacy in our Wellness Network. Any additional tests will be paid from your available day-to-day benefits.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Height, weight, head circumference, health and milestone tracking for kids         | <p>We also cover certain growth assessment tests for children up to 12 years old at any one of our wellness network pharmacies, up to the Discovery Health Rate</p> <p><i>You can have one test a year at a pharmacy in our Wellness Network. Any additional tests will be paid from your available day-to-day benefits.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Bowel screening tests                                                              | <p>We cover a bowel cancer stool screening test every two years for members between 45 and 75 years of age.</p> <p>High risk members have access to additional colonoscopy screening.</p> <p>Members considered at high risk are those with a personal or family (1<sup>st</sup> degree relative) history of:</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

|                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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|                                       | <ul style="list-style-type: none"> <li>• Colorectal cancer or advanced adenoma before the age of 60</li> <li>• Polyposis syndromes such as adenomatous polyposis, familial adenomatous polyposis, sessile serrated adenomatous polyposis</li> <li>• Hereditary nonpolyposis colorectal cancer</li> <li>• Peutz-Jegher syndrome</li> <li>• Positive bowel stool screening test.</li> </ul>                                                                                                                                                                                     |
| Screening for Seniors (over 65 years) | <p>Members aged 65 years and older have cover for a group of age appropriate screening tests at our defined wellness network pharmacies for seniors. Cover includes hearing and visual screening and a falls risk assessment.</p> <p>You can have one test a year in our Wellness network for Seniors. <i>Any additional tests will be paid from your available day-to-day benefits.</i></p> <p>You may have cover for an additional GP consultation at a Premier Plus GP, depending on your screening test results and if you meet the Scheme's clinical entry criteria.</p> |

### Important things to remember

The screening tests, screening and flu vaccinations must be referred and done by an appropriately registered healthcare professional, and at a network provider where applicable.

The Screening and Prevention Benefit does not cover the cost of any related consultations. Consultations are covered from the available funds in your day-to-day benefits, unless it relates to a PMB diagnosis.

If your healthcare provider charges more than the Discovery Health Rate, or if done at a provider who is not one of our Wellness Network providers, you have to pay the difference between what we pay and what was charged.

### What you need to do to find a provider

1. To find a pharmacy in our Wellness Network visit [www.discovery.co.za](http://www.discovery.co.za) or click on find a healthcare provider in the Discovery app.
2. Have the tests at a registered healthcare professional and make sure your pathology and radiology tests have been appropriately referred. You can visit any pathologist or radiologist to have the tests done.

## 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)