

CONNECTED CARE FOR HEALTHCARE AT HOME

DISCOVERY HEALTH MEDICAL SCHEME
2022





Overview

Discovery Health Medical Scheme covers you for health and wellness services in the comfort of your home if it is safe to do so. Connected Care is an integrated healthcare ecosystem of benefits, services and connected digital capabilities to help you manage your health and wellness at home.

You have access to a combined and improved digital healthcare experience through Connected Care. We integrated the Discovery Connected Care platform with a range of industry-leading healthcare devices for remote diagnostics and monitoring. You have improved benefits for home-based healthcare services enabled by Connected Care, including cover for a defined list of home monitoring devices.

The Connected Care platform is an online digital platform that connects you to healthcare professionals (doctors) and online coaches through online consultations. It offers a medicine ordering service and links to remote home monitoring and point-of-care devices. You also have access to personalised, condition-specific information to help you manage your health. Once you have given consent, we make your health record available to healthcare professionals to enable better quality of care wherever you are. You can access Connected Care through the Discovery app or www.discovery.co.za.

Connected Care enables a range of suitable, home-based healthcare services for all levels of care

Connected Care for members at home

Improves online consultations by bringing it closer to a face-to-face doctor visit. It achieves this by linking the latest in diagnostic point-of-care technology, e-scripting and medicine ordering that are all accessible from the comfort of your home.

Connected Care for members with defined chronic conditions

Gives you end-to-end digital management of your chronic condition through access to personalised coaching, consultations and remote-monitoring devices to better manage and track your chronic condition at home.

Hospital at Home

Gives qualifying members clinically suitable and patient-centric hospital-level care in their homes as a substitute for acute hospital care.

About some of the terms we use in this document

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

TERMINOLOGY	DESCRIPTION
Above Threshold Benefit (ATB)	Available on the Executive, Comprehensive and Priority plans. 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). We pay at the Discovery Health Rate (DHR) or a part of it. The Executive and Comprehensive plans have an unlimited Above Threshold Benefit (ATB) and the Priority plans have a limited ATB.
Annual Threshold	Available on the Executive, Comprehensive and Priority plans. We set the Annual Threshold amount at the beginning of each year. The number and type of dependants (spouse, adults and children) on your plan will influence the amount. 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 (ATB).
Cover	Cover refers to the benefits you have access to on your health plan and how we pay for healthcare services, such as consultations, medicine and hospitals.

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Discovery Health Medical Scheme, registration number 1125, is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. Find a healthcare provider, Discovery MedXpress, Discovery HealthID and the Discovery app are brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.



Day-to-day benefits This is the available money in your Medical Savings Account (MSA) and Above Threshold Benefit (ATB), where applicable. 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.

TERMINOLOGY	DESCRIPTION
Discovery Home Care	Discovery Home Care is an extra service that offers you quality healthcare in the comfort of your home for healthcare services like Intravenous infusions (IV), wound care, post-natal care and advanced illness care.
Discovery MedXpress	Discovery MedXpress is a convenient and cost-effective medicine ordering service for your monthly chronic medicine. You can also choose to collect your medicine in-store at a MedXpress Network Pharmacy. Cover depends on the plan you choose.
Discovery Health Rate (DHR)	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
Medical Savings Account (MSA)	Available on the Executive, Comprehensive, Priority and Saver plans. The Medical Savings Account (MSA) is an amount that we 'loan' to you at the beginning of each year or when you join the Scheme. You pay this amount back in equal amounts as part of your monthly contribution. We pay your day-to-day medical expenses, such as GP and specialist consultations, acute medicine, radiology and pathology from the available money in your MSA. Any unused money will carry over to the next year. If you leave the Scheme or change your plan partway through the year and have used more of the money than you have contributed, you will need to pay the difference to us.
Premier Plus GP	A Premier Plus GP is a network GP who has contracted with us to give you coordinated care and to enrol you on one of our care programmes for defined chronic conditions.

The Connected Care platform

You also have access to the Home Monitoring Device Benefit for essential home monitoring, home-based care for follow-up treatment after an admission and a Home Care Benefit for quality care in the comfort of your own home. Some of the benefits enabled through the Connected Care platform include:

- Condition-specific information: Educational content specific to your condition, at your fingertips.
- Electronic prescriptions: Seamless e-scripting to give you quicker access to your medicine.
- Medicine ordering: Order your medicine online and have it delivered to your home.
- Health monitoring devices: Access to the latest medical examination and remote monitoring and point-of-care devices to enable quality care from home.
- Home nurses: Hospital-level care with home nurses to care for you at home.
- Online coaches: Personalised coaching to help you better manage your chronic conditions from home.

Your cover depends on your chosen health plan. It's important to read the section [Benefits available for your chosen plan](#) for information specific to your chosen health plan.

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Advanced diagnostic care powered by TytoHome

You have access to a remotely guided doctor visit, by connecting the internationally acclaimed TytoHome device to your online consultation. Using the best and latest in medical technology, the device sends the doctor a live feed of clinical-grade images and sounds during an online consultation, so that your GP can accurately diagnose and prescribe treatment for common conditions, no matter where you are. Learn more about the TytoHome device on www.discovery.co.za.

24/7 availability with the Connected Care GP Network

You have access to trusted medical advice and accurate clinical diagnosis from a nationwide network of experienced healthcare professionals who are trained and equipped to facilitate Tyto-enabled online consultations. Visit www.discovery.co.za or click on *Find a provider* on the Discovery app to search for a doctor in the Connected Care GP Network.

Receive an accurate diagnosis, an electronic prescription and order your medicine

You can get your medicine e-scripted and ordered online through Discovery Connected Care.

Automatic updates to the Electronic Health Record

You can view your key health measures and full medical history, which we update with outcomes from your consultation, in real time. You will get a post-consultation information dashboard including your updated electronic health record, e-script, treatment plan, sick note and relevant referral appointments.

How to download the Connected Care app

Eligible members will get an SMS encouraging them to download the Connected Care app with a link to the Connected Care page on the Discovery app. Once you have downloaded the Connected Care app, we will tell you how to link your remote monitoring device to the app, either digitally through the app or by a Home Care nurse, depending on which device you qualify for.

How we cover you

Connected Care for members at home

You can connect to doctors through online consultations like never before, from the comfort of your home. We cover online consultations, including Tyto-enabled online consultations, with a doctor in the Connected Care GP Network from your available day-to-day benefits or condition-specific benefits, where applicable.

The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. Approved cover for these devices will not affect your day-to-day benefits.

Discovery Hospital at Home

Discovery Health can now give you hospital-level service within your home using digital technology. We'll give you a device that sends your vitals to your doctor so they can monitor your condition in real time. Nurses will also come to your home twice a day to give you the necessary treatment according to your doctor's orders. This includes helping you take your medicine and administering oxygen and fluids. There is also 24-hour support from our clinical command centre where someone will check-in on you daily and can help you if you have any concerns when your doctor is unavailable.

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Qualifying members who need general-ward level care have access to acute hospital-level care in their home:

- Instead of having to go to hospital for an admission or
- After they have been discharged from hospital early.

Members with conditions that are clinically appropriate have access to improved home-based care. Where approved, cover will be from your Hospital Benefit and will not affect your day-to-day benefits.

Hospital-level care at home

Where approved by the Scheme, cover includes:

- The first clinical assessment
- Supportive care at home for conditions that are clinically appropriate that includes physical nurse visits for the duration of treatment, online consultations with your treating doctor, 24-hour online monitoring from a nationwide network of experienced healthcare professionals who are trained and equipped to do online consultations.
- Access to remote-monitoring biosensor devices to measure key physiological parameters
- Pathology services, if needed
- In-person visits by allied healthcare professionals (like physiotherapists and occupational therapists)
- Care from a 24-hour caregiver (for qualifying members)
- Transport to and from the home or hospital as the treating doctor needs for further investigative testing
- Discharge planning and care coordination
- Access to any other clinically appropriate at-home treatment needed, as your treating doctor prescribes.

For more information on Discovery Hospital at Home, refer to the benefit guide available on www.discovery.co.za by following *Medical Aid > Manage your health plan > Find important documents and certificates*.

Home-base care for members who are at risk of readmission after hospitalisation

The programme aims to reduce readmissions after you are discharged from hospital. The programme is available on all plans, with a defined basket of care for qualifying members for conditions that are clinically appropriate, such as congestive heart failure.

If you meet the clinical entry criteria, you have cover for bedside medicine reconciliation before discharge, a follow-up consultation with a GP or specialist, and a defined basket of supportive care at home that includes a face-to-face consultation and online consultations with a Discovery Home Care nurse.

Connected Care for members with chronic conditions

If you are registered for selected chronic conditions, we offer you a number of condition-specific care programmes. If your nominated Premier Plus GP enrolled you on a care programme, the programme gives you and your Premier Plus GP benefits, care pathways and digital tools to manage your health. We designed these care programmes to achieve well-coordinated care for you, and to give you the information you need to manage your condition.

You and your doctor can manage your chronic condition through Connected Care. If you are a qualifying member, you have access to a range of digital services linked to smart remote-monitoring devices and personalised coaching to help you track and manage your chronic condition from home.

Home Monitoring Device Benefit for essential home monitoring

If you meet the Scheme's clinical entry criteria, we pay up to a limit of R4,000 per person per year, at 100% of the Discovery Health Rate (DHR), for a defined list of home monitoring devices for certain conditions. These include conditions such as chronic obstructive pulmonary disease, congestive cardiac failure, diabetes and pneumonia. Approved cover for these devices will not affect your day-to-day benefits but certain frequency limits may apply. Depending on the condition and clinical entry criteria, the range of connected devices include a biosensor device, blood pressure monitor, glucometer, weight scale, thermometer and pulse oximeter.

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Where you do not meet the criteria and depending on your chosen health plan, we will pay these devices from your available day-to-day benefits. We will pay up to 100% of the Discovery Health Rate (DHR) from the Medical Savings Account (MSA) and the Above Threshold Benefit (ATB), where applicable. Your External Medical Item limit and frequency limits may apply to the cover. For more information on external medical items, refer to the *External Medical Items guide* on www.discovery.co.za under *Medical Aid > Manage your health plan > Find important documents and certificates*.

How to get your home monitoring device

If you meet the clinical entry criteria, we will contact you and arrange delivery of the device. We will also explain how to track and monitor your condition on our Connected Care platform.

Point-of-care devices (TytoHome kit)

The Scheme also covers defined point-of-care medical devices, such as the TytoHome device, for members who meet the clinical entry criteria. This includes members who test positive for COVID-19 and at risk for serious complications and young families that are registered on the My Pregnancy and My Baby programmes (until the youngest child turns 6 years old).

If you meet the clinical entry criteria, we cover the TytoHome kit up to 75% of the Discovery Health Rate (DHR). You will need to pay 25% towards the cost of this device. Your cover depends on your chosen health plan. For the benefits applicable to your chosen health plan, read the [Benefits available for your chosen health plan](#) section of this document.

Where you do not meet the criteria, we will pay the TytoHome kit from your available day-to-day benefits, where applicable. We pay up to 100% of the Discovery Health Rate (DHR) from the Medical Savings Account (MSA). Up to 75% of the Discovery Health Rate (DHR) accumulates to your Annual Threshold and we pay from the Above Threshold Benefit (ATB) where applicable. The External Medical Items limit applies to your cover, where applicable, and certain frequency limits may apply. For more information, read the *External Medical Items guide* on www.discovery.co.za by following *Medical Aid > Manage your health plan > Find important documents and certificates*.

How to buy a TytoHome device

You can order a TytoHome device on www.discovery.co.za or on the Discovery app, through the MedXpress medicine and device ordering service. They will then deliver your device to your door.

Benefits available for your chosen health plan

EXECUTIVE PLAN

Connected Care for members at home

You can connect to doctors through online consultations like never before, from the comfort of your home. The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. Approved cover for these devices will not affect your day-to-day benefits.

Discovery Hospital at Home

If you are admitted to Hospital at Home, you have access to improved benefits and services delivered through your personalised care team. Together, these benefits and services give you a seamless healthcare experience, making you healthier and enhancing and protecting your life.

Qualifying members who need general-ward level care have access to acute hospital-level care in their home:

- Instead of having to go to hospital for an admission or
- After they have been discharged from hospital early.

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Connected Care for members with chronic conditions

You and your doctor can manage your chronic condition through Connected Care, in the comfort of your home. If you qualify, you have access to a range of digital services linked to smart remote monitoring and point-of-care devices as well as personalised coaching, to help you track and manage your chronic condition from home.

Home Monitoring Device Benefit for registered devices

If you meet the Scheme's clinical entry criteria, you have healthcare cover up to a limit of R4,000 per person per year at 100% of the Discovery Health Rate (DHR). This is for a list of registered devices for the monitoring of defined conditions, such as chronic obstructive pulmonary disease (COPD), congestive heart failure, diabetes and pneumonia.

If you do not meet the criteria, we will pay for these devices from the available money in your Medical Savings Account (MSA) and Above Threshold Benefit (ATB) up to 100% of the Discovery Health Rate (DHR). Your available External Medical Items limit and frequency limits may apply to your cover.

Point-of-care devices (TytoHome kit)

You also have cover for defined point-of-care medical devices, such as the TytoHome device, up to 75% of the Discovery Health Rate (DHR) if you meet the clinical entry criteria. You will need to pay 25% towards the cost of these devices.

If you do not meet the criteria, we pay the TytoHome device from the available money in your Medical Savings Account (MSA) at 100% of the Discovery Health Rate (DHR). Up to 75% of the Discovery Health Rate (DHR) will accumulate to your Annual Threshold and we pay from the Above Threshold Benefit. Your External Medical Items limit and frequency limits may apply to your cover.

COMPREHENSIVE SERIES

Connected Care for members at home

You can connect to doctors through online consultations like never before, from the comfort of your home. The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. Approved cover for these devices will not affect your day-to-day benefits.

Discovery Hospital at Home

If you are admitted to Hospital at Home, you have access to improved benefits and services delivered through your personalised care team. Together, these benefits and services give you a seamless healthcare experience, making you healthier and enhancing and protecting your life.

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- After they have been discharged from hospital early.

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If you do not meet the criteria, we will pay for these devices from the available money in your Medical Savings Account (MSA) and Above Threshold Benefit (ATB) up to 100% of the Discovery Health Rate (DHR). Your available External Medical Items limit and frequency limits may apply to your cover.

If you are on the *Classic Smart Comprehensive Plan*, you will have to pay for these claims until you reach your Annual Threshold.

Point-of-care devices (TytoHome kit)

You also have cover for defined point-of-care medical devices, such as the TytoHome device, up to 75% of the Discovery Health Rate (DHR) if you meet the clinical entry criteria. You will need to pay 25% towards the cost of these devices.

If you do not meet the criteria, we will pay the TytoHome device from the available money in your Medical Savings Account (MSA) at 100% of the Discovery Health Rate (DHR). Up to 75% of the Discovery Health Rate (DHR) will accumulate to your Annual Threshold and we pay from the Above Threshold Benefit. Your External Medical Items limit and frequency limits may apply to your cover.

If you are on the *Classic Smart Comprehensive Plan*, you will have to pay for these claims until you reach your Annual Threshold.

PRIORITY SERIES

Connected Care for members at home

You can connect to doctors through online consultations like never before, from the comfort of your home. The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. Approved cover for these devices will not affect your day-to-day benefits.

Discovery Hospital at Home

If you are admitted to Hospital at Home, you have access to improved benefits and services delivered through your personalised care team. Together, these benefits and services give you a seamless healthcare experience, making you healthier and enhancing and protecting your life.

Qualifying members who need general-ward level care have access to acute hospital-level care in their home:

- Instead of having to go to hospital for an admission or
- After they have been discharged from hospital early.

Connected Care for members with chronic conditions

You and your doctor can manage your chronic condition through Connected Care in the comfort of your home. If you qualify, you have access to a range of digital services linked to smart remote monitoring and point-of-care devices as well as personalised coaching, to help you track and manage your chronic condition from home.

Home Monitoring Device Benefit for registered devices

If you meet the Scheme's clinical entry criteria, you have healthcare cover up to a limit of R4,000 per person per year at 100% of the Discovery Health Rate (DHR) for a list of devices. This is for the monitoring of defined conditions, such as chronic obstructive pulmonary disease (COPD), congestive heart failure, diabetes and pneumonia.

If you do not meet the criteria, we pay for these devices from the available money in your Medical Savings Account (MSA) and limited Above Threshold Benefit (ATB) up to 100% of the Discovery Health Rate (DHR). Your External Medical Items limit and frequency limits may apply to your cover. We pay these claims up to the Above Threshold Benefit (ATB) limit or the Home Monitoring Device Benefit limit, whichever you reach first.

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Point-of-care devices (TytoHome kit)

You also have cover for defined point-of-care medical devices, such as the TytoHome device, up to 75% of the Discovery Health Rate (DHR) if you meet the clinical entry criteria. You will need to pay 25% towards the cost of these devices.

If you do not meet the criteria, we pay the TytoHome device from the available money in your Medical Savings Account (MSA) at 100% of the Discovery Health Rate (DHR). Up to 75% of the Discovery Health Rate (DHR) will accumulate to the Annual Threshold and we pay from the Above Threshold Benefit. Your External Medical Items and Above Threshold Benefit limit apply to your cover, whichever you reach first.

SAVER SERIES

Connected Care for members at home

You can connect to doctors through online consultations like never before, from the comfort of your home. The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. Approved cover for these devices will not affect your day-to-day benefits.

Discovery Hospital at Home

If you are admitted to Hospital at Home, you have access to improved benefits and services delivered through your personalised care team. Together, these benefits and services give you a seamless healthcare experience, making you healthier and enhancing and protecting your life.

Qualifying members who need general-ward level care have access to acute hospital-level care in their home:

- Instead of having to go to hospital for an admission or
- After they have been discharged from hospital early.

This includes follow-up care once discharged.

Connected Care for members with chronic conditions

You and your doctor can manage your chronic condition through Connected Care, in the comfort of your home. If you qualify, you have access to a range of digital services linked to smart remote monitoring and point-of-care devices as well as personalised coaching, to help you track and manage your chronic condition from home.

Home Monitoring Device Benefit for registered devices

If you meet the Scheme's clinical entry criteria, you have healthcare cover up to a limit of R4,000 per person per year at 100% of the Discovery Health Rate (DHR). This is for a list of devices for the monitoring of defined conditions, such as chronic obstructive pulmonary disease (COPD), congestive heart failure, diabetes and pneumonia.

If you do not meet the criteria, we pay for these devices from the available money in your Medical Savings Account (MSA) up to 100% of the Discovery Health Rate (DHR).

Point-of-care devices (TytoHome kit)

You also have cover for defined point-of-care medical devices, such as the TytoHome device, up to 75% of the Discovery Health Rate (DHR) if you meet the clinical entry criteria. You will need to pay 25% towards the cost of these devices.

Where you do not meet the criteria, we pay the TytoHome device from the available money in your Medical Savings Account (MSA) at 100% of the Discovery Health Rate (DHR).

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SMART SERIES

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Discovery Hospital at Home

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Home Monitoring Device Benefit for registered devices

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If you do not meet the criteria, you will need to pay for these devices.

Point-of-care devices (TytoHome kit)

You also have cover for defined point-of-care medical devices, such as the TytoHome device, up to 75% of the Discovery Health Rate (DHR) if you meet the clinical entry criteria. You will need to pay 25% towards the cost of these devices.

If you do not meet the criteria, you will have to pay for this device.

Account (MSA) at 100% of the Discovery Health Rate (DHR).

CORE SERIES

Connected Care for members at home

You can connect to doctors through online consultations like never before, from the comfort of your home. The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. You will not have to pay for approved devices.

Discovery Hospital at Home

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If you do not meet the criteria, you will have to pay for these devices.

Point-of-care devices (TytoHome kit)

You also have cover for defined point-of-care medical devices, such as the TytoHome device, up to 75% of the Discovery Health Rate (DHR) if you meet the clinical entry criteria. You will need to pay 25% towards the cost of these devices.

If you do not meet the criteria, you will have to pay for this device.

KEYCARE SERIES

Connected Care for members at home

You can connect to doctors through online consultations like never before, from the comfort of your home. The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. You will not have to pay for approved devices.

Discovery Hospital at Home

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If you do not meet the criteria, you will have to pay for these devices.

Point-of-care devices (TytoHome kit)

This benefit is not available on your plan. You will have to pay for this device.

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Contact us

Tel (members): 0860 99 88 77

Tel (health partners): 0860 44 55 66

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save the 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 giving you 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 us and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

2 | STEP 2 – TO CONTACT THE PRINCIPAL OFFICER

If you are still not satisfied with the resolution of your complaint after following the process in Step 1, you can escalate your complaint to our Principal Officer. You can lodge the query or complaint by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

3 | STEP 3 – TO LODGE A DISPUTE

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

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

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You can 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

Tel: 0861 123 267

www.medicalschemes.co.za

CONNECTED CARE FOR HEALTHCARE AT HOME

Discovery Health Medical Scheme, registration number 1125, is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. Find a healthcare provider, Discovery MedXpress, Discovery HealthID and the Discovery app are brought to you by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.