

EXTERNAL MEDICAL ITEMS BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME
2026





Overview

This document tells you more about how we cover External Medical Items (EMI), how to apply for additional cover if you have a severe, complex condition that requires additional External Medical Items (EMI), and how to get the most of your cover and avoid co-payments.

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)	Available on the Executive, Comprehensive and Priority plans Once the day-to-day claims that 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, at the Discovery Health Rate or a portion of it. The Comprehensive and Priority plans have a limited Above Threshold Benefit.
Additional Disease List (ADL)	Once you are approved on the Chronic Illness Benefit, we cover you for medicine for an additional list of life-threatening or degenerative conditions, as defined by us.
Annual Threshold	Available on the Executive, Comprehensive and Priority plans The Annual Threshold is the amount that your claims must add up to before we pay your day-to-day claims from the limited Above Threshold Benefit. 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.
Discovery Health Rate (DHR)	This is the rate that we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
External Medical Item (EMI)	External medical items, or external appliances, are assistive devices that promote normal standards of health and enhance the quality of life for people with disability or other medical conditions. These may include durable medical items that can withstand repetitive use, like wheelchairs, walkers, commodes, continuous positive airway pressure (CPAP) devices, and single use, disposable items such as products for incontinence and wound care dressings. 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.
Home Monitoring Device Benefit	This benefit give 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
Medical Savings Account (MSA)	Medical Savings Account (MSA) You have access to a Medical Savings Account (MSA) at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution. We pay your day-to-day medical expenses from the money allocated in your MSA. These day-to-day expenses are for general practitioner (GP) and specialist consultations, acute medicine, and radiology and pathology services, among others. You can choose to have your claims paid from the MSA, either at the Discovery Health Rate or at cost. If you have unused money in the account, this will carry over to the next year. If you leave the Scheme or change your plan during the year and have used more of the MSA money than what you have contributed, you will need to pay the difference to us.



TERMINOLOGY	DESCRIPTION
Prescribed Minimum Benefits (PMB)	<p>In terms of the Medical Schemes Act 131 of 1998 and its Regulations, all medical schemes have to cover the cost related to the diagnosis, treatment and care of:</p> <ul style="list-style-type: none"> • An emergency medical condition • A defined list of 271 diagnoses • A defined list of 27 chronic conditions. <p>The Council for Medical Schemes has set the following rules for how to access Prescribed Minimum Benefits:</p> <ul style="list-style-type: none"> • Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions. • The treatment that you need must be provided for in the defined benefits. • You must use designated service providers in our network. This does not apply in emergencies. Where appropriate and in line with 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 designated service provider, we will pay up to 80% of the Discovery Health Rate. You will be responsible for the difference between what we pay and the actual cost of your treatment. <p>If your treatment doesn't meet the above criteria, we will pay according to your plan benefits</p>

The External Medical Items (EMI) Benefit at a glance

EMIs are covered from your Medical Savings Account (MSA) and, where applicable, from your Above Threshold Benefit (ATB).

Cover is always subject to your available funds and the annual EMI benefit limit, which depends on your plan.

We fund approved EMIs at 100% of the Discovery Health Rate (DHR), up to the annual EMI limit for your plan

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

EMIs are funded at 100% of the Discovery Health Rate (DHR) up to an overall annual benefit limit, depending on your chosen health plan. Please refer to [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 EMIs have a frequency limit:

PRODUCT CATEGORY	FREQUENCY LIMIT
APAPs (Automatic Positive Airway Pressure) CPAPs (Continuous Positive Airway Pressure) VPAPs (Variable Positive Airway Pressure)	One every three (3) years
Apnoea and movement monitors	One per year
Blood pressure monitors	One per year
Breast pump	One per year
Commode	One per year
PRODUCT CATEGORY	FREQUENCY LIMIT
Crutches	Two individual crutches or one pair per year
Glucometers	One per year



Hoist	One every two (2) years
Insulin pump (entry level and sensor augmented pumps)	One every four (4) years
Nebulisers	One per year
Portable oxygen concentrator	One every three (3) years
Walkers	One every three (3) years
Wheelchairs, scooters and other specialised appliances for members with physical disability	One every three (3) years

Preferred suppliers for external medical items

The External Medical Items (EMI) Benefit gives you access to essential assistive devices that support your health and quality of life. To help you get the most value from your benefit, Discovery Health Medical Scheme has agreements with preferred suppliers for selected external medical items.

Why use a preferred supplier?

- Better value – Preferred suppliers offer agreed rates, helping you avoid out-of-pocket costs.
- Guaranteed quality – Items are sourced from trusted, accredited providers.
- Smooth claiming process – Claims are automatically processed at the Discovery Health Rate (DHR) for approved preferred products.

Important things to know

- This list of preferred suppliers may change. The most up-to-date version is always available at www.discovery.co.za under Medical Aid > Find documents and certificates.
- Not all items from a preferred supplier are included as “preferred products.” Always confirm the specific product with us before purchasing.
- If you buy a non-preferred product (whether from a preferred or non-preferred supplier):
 - We will only pay up to the applicable Discovery Health Rate (DHR).
 - The DHR for non-preferred items may be lower than the purchase price, meaning you will need to pay the difference.
 - Examples include breathing devices, walkers, wheelchairs, scooters, specialised mobility appliances, and insulin pumps. Always contact us to confirm the applicable DHR before purchasing.

PREFERRED ITEMS	NETWORK PROVIDERS	NETWORK PROVIDER CONTACT DETAILS
Mobility and specialised appliances: <ul style="list-style-type: none"> • Standard wheelchair • Lightweight wheelchair • Motorised wheelchair • Specialised appliances such as customised wheelchairs • Activity chairs • Gait trainers • Buggies • Scooters • Walkers 	CE Mobility	086 023 6624
	Chairman Industries	011 624 1223/1224
	Shonaquip	021 797 8239
	Sheer Ocean Trading	021 552 5563
	Medop	011 827 5893
Breathing devices: <ul style="list-style-type: none"> • APAP machines • CPAP machines • VPAP/BI Level machines 	Ecomed	011 955 5710
	VitalAire	086 111 4578
	Oxygen & General	011 234 7373



PREFERRED ITEMS	NETWORK PROVIDERS	NETWORK PROVIDER CONTACT DETAILS
	SSEM Mthembu	011 430 7000
	HealthySleep	012 492 6275
	Airo Health Care	011 463 0361
	Redmark	081 534 7353
	Breathe Easy	011 4650924
	Sleepnet Breathenet	010 590 9312
	Berien	074 744 2288
	Breathing devices through Resmed distributors:	
	Sleep Easy Equipment – Johannesburg	011 465 7351/6939
	HomeHealth Solutions (Somnus Angelis)	084 578 8102
	Sleep Quip	064 535 7935
	Jauckie Viljoen (Garden Route Sleep Lab)	044 690 8150
	Marie's CPAP	033 394 6456
	Medirest	081 524 6283
	Sleep Care	082 550 6484
	Easy Breathe Medical Solutions	011 465 0924
	Circle way trading 183 trading as CPAP 2 Breathe	011 474 9810
	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/The CPAP Shop	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
	Maries CPAP Solutions - Pietermaritzburg	033 394 6456
	Medisleep Solutions Bloemfontein	082 572 9899
Portable oxygen concentrator	Ecomed	011 955 5710
	VitalAire	086 111 4578



PREFERRED ITEMS	NETWORK PROVIDERS	NETWORK PROVIDER CONTACT DETAILS
	Airo Health Care	011 463 0361
	Oxygen & General	011 234 7373
	Redmark	081 534 7353
	Limitless Health	082 456 4988
Purchase insulin pumps	Medtronic	012 426 4000

External Medical Items (EMI) Extender Benefit

If you are on the Executive or a Comprehensive Plan, you may qualify for additional cover through the External Medical Items (EMI) Extender Benefit.

This benefit is designed to give members with specific, severe, and complex medical conditions extended access to essential external medical items that are clinically appropriate and cost effective. Cover is subject to Discovery Health Medical Scheme guidelines and managed care criteria.

When does the EMI Extender Benefit apply?

- You may apply for the EMI Extender Benefit after you have reached:
 - your overall annual EMI benefit limit, or
 - your Above Threshold Benefit (ATB) limit on the Comprehensive plans.
- The benefit applies only to a defined list of approved external medical items that must be obtained from a preferred supplier.
- Items not included on the defined list will not be funded through this benefit.
- The same frequency limits that apply to standard EMI benefits also apply here.

How to apply

Your treating healthcare professional (for example, your physician or neurologist) must complete the application form. The application must include:

- A detailed physical assessment from an occupational therapist or physiotherapist
- A quotation for the required external medical item

Each application is reviewed individually, with the severity of the condition and disability taken into account.

QUALIFYING CONDITIONS	PRODUCT CATEGORIES COVERED	PREFERRED SUPPLIERS
<ul style="list-style-type: none"> 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 Muscular Dystrophy 	<ul style="list-style-type: none"> Wheelchairs Standard wheelchairs Lightweight wheelchairs Motorised wheelchairs Specialised appliances Wheelchair accessories e.g.: cushions, arm rests, footrests, side panels etc. Hoists Posture support appliances i.e. Standing frames Scooters 	<p>For mobility devices:</p> <ul style="list-style-type: none"> CE Mobility 086 023 6624 Chairman Industries - 011 624 1223 or 1224 Medop - 011 827 5893 Shonaquip - 021 797 8239 <p>Preferred suppliers (breathing devices)</p> <ul style="list-style-type: none"> Ecomed - 011 955 5710 VitalAire - 086 111 4578 SSEM Mthembu - 011 430 7000 Oxygen & General - 011 234 7373



QUALIFYING CONDITIONS	PRODUCT CATEGORIES COVERED	PREFERRED SUPPLIERS
	<ul style="list-style-type: none"> Breathing devices 	<ul style="list-style-type: none"> Airo Health Care - 011 463 2361 Healthysleep - 012 492 6275 Berien - 074 744 2288 Redmark - 081 534 7353

How we pay accounts from the External Medical Items (EMI) Extender Benefit

Once your application is approved, we will fund claims for approved items up to the Discovery Health Rate (DHR). If your supplier charges more than the DHR, you will be responsible for paying the difference.

How to apply for the External Medical Items (EMI) Extender Benefit

You can apply for this benefit by completing the **External Medical Items Extender Benefit Application Form**, available at www.discovery.co.za under **Medical Aid > Find documents and certificates**.

Submit the completed form together with all supporting documents to:

- Email:** Clinicalhelp@discovery.co.za
- Post:** Discovery Health, PO Box 784262, Sandton, 2146

For more information on the External Medical Items (EMI) Extender Benefit, please visit www.discovery.co.za.

External Medical Items (EMI) under Prescribed Minimum Benefits (PMB)

If your condition qualifies and is approved as a Prescribed Minimum Benefit (PMB) condition and the required item is considered PMB level of care, we will pay for it in full when obtained from a designated or preferred supplier.

If you choose not to use a preferred supplier for approved PMB items, we will cover costs up to the DHR only, and you will need to pay any shortfall.

Non-PMB conditions and non-preferred items will continue to be covered up to the DHR, subject to the benefit rules and limits.

PREFERRED ITEMS	NETWORK PROVIDERS	NETWORK PROVIDER CONTACT DETAILS
Mobility Devices	CE Mobility	086 023 6624
	Chairman Industries	011 624 1223/1224
	Shonaquip	021 797 8239
	Medop	011 827 5893
	Sheer Ocean Trading	021 552 5563
Orthotics	Ossur South Africa	080 099 6220
	Enovis South Africa	021 276 2968
	Ottobock South Africa	011 243 657
	Orthopaedic Suppliers cc	011 472 2294



PREFERRED ITEMS	NETWORK PROVIDERS	NETWORK PROVIDER CONTACT DETAILS
Prosthetics	Ossur South Africa	080 099 6220
	Ottobock South Africa	011 243 657
Intermittent Catheters	Coloplast	011 700 5000
	Adcock Ingram	011 494 8191
Enteral Feed Consumables	Fresenius Kabi	011 545 0060
	Perryhill International	011 608 0750

Benefits available for your plan type

EXECUTIVE PLAN

The **External Medical Items (EMI) Benefit** provides cover for assistive devices and other approved medical items that help support your health and quality of life.

How cover works

- External medical items are paid from the **Medical Savings Account (MSA)** and the **Above Threshold Benefit (ATB)**, up to the **annual family limit of R64,200**.
- These are not separate benefits. The **limit applies to the combined claims** paid from both the MSA and the ATB.
- If you join the Scheme after January, your allocation is **pro-rated** according to the number of months left in the year. For example, you will not receive the full R64,200 if you join mid-year.
- You will need to pay for external medical items **out of pocket** if your MSA funds run out before you reach your Annual Threshold.

EMI Extender Benefit

- Once you reach the **annual EMI benefit limit** of R64,200, you may apply for additional cover through the **EMI Extender Benefit**.
- This is available for qualifying conditions and cover is funded from the **Hospital Benefit** only once your application has been reviewed and approved.
- The EMI Extender Benefit covers a **defined list of approved items** that must be obtained from a **preferred supplier**, subject to frequency limits and clinical review.

COMPREHENSIVE SERIES

The **External Medical Items (EMI) Benefit** provides cover for assistive devices and other approved medical items that help support your health and quality of life.

How cover works

- External medical items are paid from your **Medical Savings Account (MSA)** and your **limited Above Threshold Benefit (ATB)**, up to the **annual family limit of R64,200** and available funds in your limited ATB.
- These are not separate benefits. The limit applies to the combined claims paid from both the MSA and the ATB
- If you join the Scheme after January, your allocation is **pro-rated** for the remaining months of the year. For example, you will not receive the full R64,200 if you join mid-year.



COMPREHENSIVE SERIES

- You will need to pay for external medical items **out of pocket** if:
 - Your MSA funds run out before you reach the Annual Threshold, or
 - You have used up the limited ATB funds available.

EMI Extender Benefit

- Once you have reached the **annual EMI limit of R64,200** or depleted your **limited ATB**, you may apply for additional cover through the **EMI Extender Benefit**.
- This additional cover is available for qualifying conditions and is funded from the **Hospital Benefit** once your application is reviewed and approved.
- The EMI Extender Benefit applies only to a defined list of approved items, which must be obtained from a preferred **supplier**, and is subject to frequency limits and clinical review.

PRIORITY SERIES

The **External Medical Items (EMI) Benefit** provides cover for assistive devices and other approved medical items that help support your health and quality of life.

How cover works

- External medical items are covered from your **Medical Savings Account (MSA) and limited Above Threshold Benefit (ATB)**, subject to the annual family limit for your plan and available funds in your ATB.
- These are not separate benefits. The **limit applies to the combined claims** paid from both the MSA and the ATB
- If you join the Scheme after January, your EMI allocation is **pro-rated** for the remaining months of the year. For example, you will not receive the full annual EMI limit if you join mid-year.
- You will need to pay for external medical items **out of pocket** if:
 - Your MSA funds run out before you reach the Annual Threshold, or
 - You have used up your limited ATB funds.

EMI Limits on Priority Plans

Plan	Annual EMI limit (per family, per year)
Classic Priority	R43,000
Essential Priority	R28,900

SAVER SERIES

External medical items are covered from the available funds allocated to your Medical Savings Account (MSA).

SMART SAVER SERIES

External medical items are covered from the available funds allocated to your Medical Savings Account (MSA).

SMART SERIES

Not covered on these plans.



CORE SERIES

Not covered on these plans.

KEYCARE SERIES

Not covered on these plans.



How to contact us

	Members can call us on 0860 99 88 77 Health partners can call us on 0860 44 55 66
	Go to www.discovery.co.za to get help from our chatbot, Ask Discovery.
	You can ask us a question by just saving the number 0860 75 67 56 on your phone and typing 'Hi' to start chatting with us 24/7.
	You can send us a letter to PO Box 784262, Sandton, 2146
	You can visit our offices at 1 Discovery Place, Sandton, 2196

We welcome any feedback about our service

We would love to hear if there's anything we can improve on or if we have exceeded your expectations. Your feedback helps us serve you better. To give us feedback, you can complete our short *Complaints and compliments form* on the right side of the [Complaints, compliments or disputes page](#) under **Contact us**.

What to do if you have a complaint

1. To take your query further

If you have already contacted Discovery Health Medical Scheme and feel that your query has not been resolved, you can take the next step. Please complete our short online *Complaints and compliments form*. It's on the right side of the [Complaints, compliments and disputes page](#) under section 1, Contact us.

2. To contact the principal officer

If you are still not satisfied with the outcome after following the process in Step 1, you can escalate your complaint to the principal officer of Discovery Health Medical Scheme by choosing one of these options:

- Complete our short online *Contact the principal officer form*. You'll find it on the right side of the [Complaints, compliments and disputes page](#) under section 2, Contact us.
- Send an email to principalofficer@discovery.co.za.

3. To lodge a dispute

If you have received a final decision from the principal officer of Discovery Health Medical Scheme and want to challenge it, you can lodge a formal dispute. You can find more information online about the [Scheme's dispute process](#).

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 directly at any stage of the complaints process, but we encourage you to follow the steps above before doing so.

The contact details are:

	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
	0861 12 32 67
	www.medicalschemes.co.za

Your privacy matters to us

We take your privacy seriously. We're committed to protecting your personal information and keeping it safe and confidential. You can read our full privacy statement anytime at www.discovery.co.za > **MEDICAL AID** > **About Discovery Health Medical Scheme**.