

TRAVEL DURING COVID-19 PANDEMIC

DISCOVERY HEALTH MEDICAL SCHEME
2023





Important factors to consider when travelling during the COVID-19 pandemic

The COVID-19 pandemic has made this a difficult period for travellers, both domestically and internationally. As indicated by the World Health Organisation, leading global experts and our own National Department of Health, travel poses specific risks during COVID-19, as infections may be transferred from hotspot areas. This is particularly problematic across international borders, as demonstrated in the early phase of the COVID-19 pandemic where initial global spread was primarily due to international business and leisure travel.

Although the borders of South Africa and selected other countries have been opened, international travel for leisure purposes remains discouraged. This is particularly relevant in considering destinations which are currently experiencing a surge of COVID-19 infections. Travel for members at high risk of severe COVID-19 illness, such as the elderly and those living with chronic illness, is particularly discouraged.

The COVID-19 pandemic has severely affected all countries around the world due to the unpredictable nature and impact of this disease. The South African and foreign governments may therefore apply restrictions (including lockdowns) with little notice, even in countries currently considered as low risk. If you choose to travel abroad during this outbreak, your trip may be disrupted, and it may prove difficult to arrange travel back to South Africa.

Cover for emergency treatment received abroad or while travelling

As outlined by your International Travel Benefit (ITB) confirmation letter, the ITB is available on the Executive, Comprehensive, Priority, Saver, Smart, and Core plans. The ITB is not available on the KeyCare plans.

The International Travel Benefit covers costs associated with relevant health services obtained outside of South Africa for a condition or health event that occurs as a result of an accident or emergency, within 90 days from departure from South Africa. The cover ends on your return home, or after 90 days from your date of departure from South Africa, whichever happens first.

While the DHMS ITB cover outlined above is unequivocally industry leading, it is important to note that Discovery Health Medical Scheme cannot extend the duration of your cover beyond 90 days if you are unable to return to South Africa due to any COVID-19 related travel restrictions, considering you are planning travel at a time when it is discouraged due to the risks of infection, illness and potential border closures. In the event that your trip does last more than 90 days after you have departed South Africa, you will retain DHMS cover, but your ITB cover will end. Although you will not have the same level of indemnity cover that the ITB offers after 90 days, you will be covered as if you were receiving care in South Africa, since Discovery Health Medical Scheme will reimburse your claims for the medical care you receive at the equivalent South African rates.

In your best interests, please ensure that the third-party travel insurance you are purchasing for your planned trip covers perils related to COVID-19. Many travel insurers are currently specifically excluding cover for events related to COVID-19.

For more information on your cover from the International Travel Benefit or other treatment received abroad, refer to the International Travel Benefit and Cover for Treatment received abroad Benefit Guide, which is always available on www.discovery.co.za under Medical Aid > Manage your health plan > Find important documents and certificates.

Cover for COVID-19 PCR tests for travel clearance

In light of the COVID-19 pandemic, most countries have instituted the requirement to present a negative COVID-19 pathology test result. Depending on the country you are planning to visit, there may therefore be certain tests required for travel clearance as part of your Visa and entry requirements.

The Scheme covers medically necessary and emergency medical treatment from the International Travel Benefit. Claims for healthcare investigations or assessments that are a requirement for travelling clearance purposes, are not covered by the Discovery Health Medical Scheme. This includes COVID-19 tests for clearance when traveling either from or back to South Africa.

You will need to pay for these costs or you can apply to have them pay from your Medical Savings Account (MSA) as a special payment by downloading and completing the Special Payment from Medical Savings Account form on www.discovery.co.za under Medical Aid > Manage your health plan > Find important documents and certificates.

Take the necessary precautions at all times

Should you elect to proceed with your international travel, it is very important that you sustain a high level of vigilance and adhere to all non-pharmaceutical interventions, to protect yourself and your families from contracting COVID-19.



Exposure or transmission can be reduced by

- Wearing a mask at all times when in the public, or when spending time close to people that you do not live with. This is particularly important to protect others as well, considering COVID-19 infections that are asymptomatic.
- Washing your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitiser.
- Covering your mouth and nose with a flexed elbow or tissue when you cough or sneeze and throwing the tissue away immediately and wash your hands.
- Avoiding touching your eyes, nose, and mouth with unwashed hands.
- Staying home when you are sick and keeping your distance from others at home.
- Cleaning and disinfecting frequently touched objects and surfaces.
- Avoiding or limiting close contact with anyone who has fever and cough or other symptoms suggestive of infection.
- Seeking medical care early and sharing your travel history with your healthcare provider if you have fever, cough, difficulty breathing or other symptoms suggestive of infection.
- Avoiding contact with farm or wild animals (alive or dead), animal markets, and products that come from animals (such as uncooked meat). Raw meat, milk or animal organs should be handled with care to avoid cross-contamination with uncooked foods (following food safety practices).
- Avoiding travel, especially if you have a fever and cough or other symptoms suggestive of infection . If you become sick while travelling, inform the crew and seek medical care early.

Social distancing is still encouraged which means, where possible and appropriate, limiting your presence in all locations where there are people gathering. Social events, public transport and other public places such as movie theatres, restaurants and shopping centres are particularly higher risk.



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 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 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 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 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 | 0861 123 267 | www.medicalschemes.co.za

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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.