

PREPAID HEALTH FAQ'S

DISCOVERY HEALTH
2024





What is Discovery Prepaid Health?

Discovery Prepaid Health is a platform that allows every person living in South Africa to buy prepaid health vouchers. They can then load them and use them for high-quality, private healthcare services available at highly competitive rates. Vouchers can be used at any GP within the national Discovery Prepaid Health Network or with nurses using a Nurse Call voucher, depending on the kind of voucher bought.

Clients can access the platform on the Discovery app, on our website at www.discovery.co.za or by using Ask Discovery on WhatsApp.

Do I need to be a member of a private medical scheme to access Discovery Prepaid Health?

No. You don't need to be a member of a medical aid to use Discovery Prepaid Health.

Do I have to be over a certain age to access Discovery Prepaid Health?

Anyone living in South Africa can access the platform, but minors must be accompanied by an adult when receiving healthcare services.

How many times can I use the same voucher?

You can only use the voucher once. A voucher gives you access to one consultation.

Where can I buy a 1ForYou or Blu voucher to top up my Discovery Prepaid Health balance?

- After you bought your first voucher and registered your Prepaid account on the Discovery Prepaid Health platform, you can buy vouchers from the platform to top up. You can buy vouchers on the platform using a debit or credit card.
- You can also buy vouchers from the platform's retail networks (shops). You must load these vouchers you buy from shops in the network on to the Prepaid platform.

Where can I use Discovery Prepaid Health?

You can redeem the vouchers at any GP or nurse within the national Discovery Prepaid Health Network.

What is the Discovery Prepaid Health Network?

The Prepaid Health Network is a list of carefully selected GPs and nurses who form part of the Discovery Prepaid Health Network, and they accept Discovery Prepaid Health vouchers. Healthcare providers within the network are located nationally.

How does an online GP consultation work?

You can use the platform to find a doctor in the network who accepts Prepaid vouchers and make an appointment for an online consultation. You can access the online consultation from the Discovery Health Prepaid platform.

How does the Nurse Call work?

You must first check if the nurse can give you the care you need, based on your symptoms. You do this by doing the online symptom checker on the Discovery Prepaid Health platform. Once you've done this and got confirmation that a nurse can help you, you can use the platform to find a nurse in the network who accepts Prepaid vouchers and book an appointment for an online consultation.

If you have severe symptoms, we will ask you to consider a GP consultation instead so you can get the most appropriate clinical diagnosis and care without having to buy another voucher.



Which healthcare services can I pay for using Discovery Prepaid Health?

You can use your Discovery Prepaid Health balance for any service available on the Discovery Prepaid platform.

Currently available:

R300 GP + meds: This voucher covers a face-to-face consultation with a GP in our network and includes medicine as the GP prescribes and provides.

R180 Online GP: This voucher lets you get a video-call consultation with a GP in our network.

R55 Nurse Call: This voucher covers an online call with a nurse in our network.

How does Discovery Prepaid Health ensure maximum value for money when accessing private, primary healthcare?

- Discovery Prepaid Health ensures maximum value for money when accessing high-quality, private, primary healthcare. For example, you can get a face-to-face visit with a Discovery Prepaid Health Network GP and medicine, all for R300. You can also schedule a medical call with a nurse for as little as R55.
- The GP and nurse consultation that a Discovery Prepaid Health user accesses is of the highest quality and in line with global standards of excellence in private primary healthcare.
- Discovery Prepaid Health can offer these options through a unique partnership with a strong, national network of carefully selected healthcare providers. These providers are committed to making sure that as many people as possible in South Africa get access to affordable private care of the highest quality.
- Discovery Prepaid Health is accessible through two user-friendly, digital platforms:
 - o A web-based app on our website at www.discovery.co.za
 - o On WhatsApp on [0800 33 78 46](https://www.whatsapp.com/business/profile/0800337846)

Can I only access Discovery Prepaid Health if I have a smartphone?

You don't need a smartphone to use Discovery Prepaid Health as you can easily access it through:

- Any cellphone that is compatible with WhatsApp and has web browsing capabilities.
- A laptop or computer.

Is use of the Discovery Prepaid Health platform free?

The Discovery Prepaid Health platform is free to use. There are no registration fees or ongoing monthly fees. When you choose to use any of the healthcare services offered through the platform, you will pay the amount that the specific voucher for that service costs.

The platform is not zero-rated so you may incur standard data charges from your mobile service provider while using WhatsApp or the web-based app.

How do I register for Discovery Prepaid Health?

Once you register for Discovery Prepaid Health, you can buy Discovery Prepaid Health vouchers as well as Nurse Call vouchers.



Register in the following ways

Web-based app

If you are an existing Discovery client, you can log in to the Discovery Prepaid Health web-based app on the website at www.discovery.co.za using your Discovery username and password.

If you are not an existing Discovery client, you must register on the Discovery Prepaid Health web-based app on the website at www.discovery.co.za.

You must give us the following details:

- Name
- Surname
- ID or passport number
- Cellphone number
- Email address

WhatsApp

Anyone can register by sending a WhatsApp message to Discovery Prepaid Health on 0800 33 78 46. Just say “Hi” and follow the prompts (do what we ask you on the cellphone screen) to get started.

You must give the following details:

- Name
- Surname
- ID or passport number
- Cellphone number

All clients must agree to the terms and conditions to complete the registration process.

What can I do once I have registered for Discovery Prepaid Health? Buy, load and then use your vouchers:

1. Buy a 1ForYou or Blu voucher at one of 350,000 retailers and independent traders (shops). You can use your debit or credit card to buy vouchers through Discovery Prepaid Health or buy a Discovery Prepaid Health or Nurse Call voucher in the Vitality Active Rewards mall using your Discovery Miles. You can also buy vouchers online at TymeBand and Paymenow.
2. Load and top up your Prepaid Health balance on WhatsApp on 0800 33 78 46 or use our web-based app on www.discovery.co.za. You can then use your Discovery Prepaid Health balance for any service available on the Discovery Prepaid platform, such as a GP + Meds voucher or a Nurse Call voucher.
3. Use your voucher on the day when you see your healthcare provider.

You can also:

- Find GPs and nurses who are located near you.
- View and top up your balance as needed or save for your future healthcare needs.
- Share a voucher with your friends and family through the Discovery Prepaid Health platform on WhatsApp or the web-based app.

Can I buy and share Discovery Prepaid Health Vouchers with others?

Yes. Users can buy and share a Discovery Prepaid Health voucher and Nurse Call voucher code with loved ones. A parent might buy for a student away from home, an employer for an employee and so on. You can select Share a voucher on the Discovery Prepaid Health platform at www.discovery.co.za or WhatsApp.



How can I top up my Discovery Prepaid Health balance?

To top up your Discovery Prepaid Health balance, you can:

1. Buy a Blu voucher or 1ForYou voucher at any of the participating retailers (shops) and load it on WhatsApp on [0800 33 78 46](tel:0800337846) or through the Discovery Prepaid Health web-based app on www.discovery.co.za.
2. Use your debit or credit card to buy vouchers or top up your balance through the Discovery Prepaid Health platform.
3. Buy a Discovery Prepaid Health or Nurse Call voucher in the Vitality Active Rewards mall using your Discovery Miles (existing Discovery clients only).

How do I use a Discovery Prepaid Health voucher received from a friend or employer?

To use your voucher, you must upload it to the Discovery Prepaid Health platform. Once it's uploaded, you can use the value of your voucher at any general practitioner (GP) in the Discovery Prepaid Health Network, or you can use it to schedule a telephonic medical consultation with a nurse.

Can I use my Discovery Prepaid Health voucher at any GP of my choice?

No, you can only use your voucher to access a consultation with one of the many carefully selected GPs who forms part of the Discovery Prepaid Health Network and accept Discovery Prepaid Health vouchers. GPs within the network are available all over the country.

Can I use my Discovery Prepaid Health voucher with any nurse of my choice?

No, you can only use your voucher to access a telephonic consultation with one of the many carefully selected nurses who form part of the Discovery Prepaid Health Network and accept Discovery Prepaid Health vouchers.

How do I find a GP in the Discovery Prepaid Health Network who is located close to me?

To find doctors in the Discovery Prepaid Health Network, you can use our online search tool or view a list of providers in our network.

How do I find a nurse in the Discovery Prepaid Health Network who is located close to me?

To find nurses on the Discovery Prepaid Health Network, you can use our online search tool. These nurses are available for telephonic consultations only.

What sort of medicine will my GP prescribe as part of my R300 voucher package?

The Discovery Prepaid Health R300 GP+ meds consultation voucher covers a consultation with the doctor as well as a five-day to seven-day supply of medicine needed to treat any acute illness diagnosed.

If you need chronic medicine, the doctor will prescribe these for collection at a nearby pharmacy – you'll have to pay this separately from your own pocket. (Chronic medicine is not included in the voucher).

What is a 1ForYou or Blu voucher?

1ForYou and Blu vouchers are vouchers that you can use to top up your Discovery Prepaid Health balance. Each voucher has a unique voucher code, which you enter on the Discovery Prepaid Health platform to top up your balance. You can buy vouchers from participating retail stores nationwide. You can also download our list of retail store partners from our website.



Will I ever have to pay extra money for the healthcare I receive once I have redeemed my voucher?

The GP + meds voucher covers a face-to-face consultation with a GP in our network and medicine as the doctor prescribes and provides. Minor procedures that the GP does are not included in the R300 voucher fee and are for your account (you must pay for it separately). If you need more healthcare treatments or medicine that the doctor cannot give, the costs are for your account. The Nurse Call voucher covers telephonic consultations with a nurse in our network.

Can I use my voucher in a hospital? Can I use it to access care in an emergency room?

No. You cannot use Discovery Prepaid Health vouchers at hospitals or emergency rooms. The vouchers are for primary healthcare consultations and medicine only.

Can I get a refund for my voucher or use my voucher for services other than those given through Discovery Prepaid Health?

No. Once you've loaded the money onto the Discovery Prepaid Health platform and added it to your Discovery Prepaid Health balance, the money will remain available to you until you're ready to buy a voucher. You cannot withdraw the balance for other services or remove it from the platform. You can only use the balance for healthcare services.

Do my Discovery Prepaid Health vouchers expire?

When you buy a 1ForYou or Blu voucher, you have three years to upload it to your Discovery Prepaid Health balance. Once you've uploaded it, the money is yours and will never expire.

What do I do if I lose my 1ForYou or Blu voucher before uploading it?

If you lose your voucher, there's unfortunately nothing we can do. Please make sure you upload your voucher as soon as possible after you buy it.

What happens to my Discovery Prepaid Health balance if I change or lose my cellphone?

You can contact us on [0800 33 78 46](tel:0800337846). Our agents can help you to transfer your Discovery Prepaid Health balance to your new cellphone.

Why should I use Discovery Prepaid Health instead of paying cash at a doctor?

If you use Discovery Prepaid Health, you have access to a wide network of carefully selected, private general practitioners (GPs) at special rates that have been specially negotiated for you. GPs on our network give high-quality, private consultations and medicine, for only R300. When you use a Discovery Prepaid Health voucher at a network GP, you'll always know the cost of your consultation and medicine upfront. If you visit a doctor in our network, and don't use a Discovery Prepaid Health voucher, you'll be charged the full consultation fee.

How do I access support from Discovery?

You can contact us by sending a message on WhatsApp to [0800 33 78 46](tel:0800337846) or view our frequently asked questions (FAQs) available at www.discovery.co.za.

Are there exclusions or waiting periods applied before I can buy and use healthcare services?

No. Anyone can buy a Prepaid voucher. You will need an ID number to register and use a voucher. Minors must be accompanied by an adult to use healthcare services. You can use the voucher once; a voucher gives you access to one consultation.

Where can I access the Discovery Prepaid Health terms and conditions?

You can access the Discovery Prepaid Health terms and conditions on our website at www.discovery.co.za.