

DAY-TO-DAY EXTENDER BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME
2023





Overview

This benefit is available on plans with a Medical Savings Account (MSA); therefore, it is not available on the Classic Smart Comprehensive, Smart, Core and KeyCare plans. When you have spent your yearly Medical Savings Account (MSA) allocation, we extend your day-to-day cover through the Day-to-day Extender Benefit (DEB) for essential healthcare services in our network.

The Day-to-day Extender Benefit (DEB) covers the following essential services:

- Video call consultations with a network GP, using our Discovery virtual platform
- Pharmacy clinic consultations in our defined wellness network, supported virtually by a GP via video call
- Face-to-face GP consultations with a network GP, when referred by the pharmacy clinic virtual GP or virtual platform GP.

How to connect with a doctor

You can connect with your doctor on the Discovery app through our virtual platform or on our website at www.discovery.co.za > Medical Aid > Need a doctor > Get doctor advice on your device. You can also visit www.discovery.co.za or click on *Find a healthcare provider* on the Discovery app to find a pharmacy clinic in our network.

If you need a face-to-face consultation

Where you need a face-to-face GP consultation, referrals can be made to doctors in our Health ID-enabled GP network. You can also visit www.discovery.co.za or click on Find a healthcare provider on the Discovery app to find a GP in our network closest to you.

If you are on a Classic Saver, Classic Priority, Classic Comprehensive or Executive plan, you also have cover for children's casualty visits for children younger than 10 years, through the Day-to-day Extender Benefit (DEB).

About some of the terms we use in this document

TERMINOLOGY	DESCRIPTION
Day-to-day benefits	This is the available money allocated to 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.
Discovery Health Rate (DHR)	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
Health ID	Health ID is an online digital platform that gives your doctor fast, up-to-date access to your health information. Once you have given consent, your doctor can use Health ID to access your medical history, refer you to other healthcare professionals and check your relevant test results.
Medical Savings Account (MSA)	Available on the Executive, Comprehensive, Priority and Saver plans The Medical Savings Account (MSA) is an amount that gets allocated to you 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 such as GP and specialist consultations, acute medicine, radiology and pathology from the available funds allocated to your MSA. You can choose to have your claims paid from the MSA either at the Discovery Health Rate, or at cost. Any unused funds will carry over to the next year. Should you leave the Scheme or change your plan during the year and have used more of the funds than what you have contributed, you will need to pay the difference to us.
Pharmacy clinic	Certain pharmacies have clinics that offer primary care consultations with qualified nurses, supported by GPs through telemedicine and video call. The nurse and the GP can do a full medical history and clinical examination, with online medicine scripting ensuring quality, convenient and cost-effective care.

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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 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.



How we cover consultations from the Day-to-day Extender Benefit (DEB)

You have cover for video call consultations with a network GP or pharmacy clinic consultations in our defined wellness network. If you need a face-to-face GP consultation, the pharmacy clinic virtual GP or virtual platform GP can refer you to a network GP on Health ID. Visit www.discovery.co.za or click on Find a healthcare provider on the Discovery app to find a provider in our network.

This benefit covers consultations at the Discovery Health Rate (DHR). We pay for the materials, procedures and any other healthcare services from your available day-to-day benefits. Claims paid from the Day-to-day Extender Benefit (DEB) will not accumulate to your Annual Threshold.

Unlimited consultations on the following plans:

- Executive Plan
- Comprehensive plans except the Classic Smart Comprehensive Plan
- Priority plans

You have unlimited cover for consultations in our network pharmacy clinics or through our virtual platform on these plans. There is a defined number of Day-to-day Extender Benefit (DEB) consultations on the Saver plans. Please refer to the table below for information specific to the Saver plans.

Number of consultations for Saver plans

	SINGLE MEMBER	FAMILY
Classic and Coastal	Three (3) consultations	Six (6) consultations
Essential	Two (2) consultations	Four (4) consultations

The referral from the initial pharmacy clinic consultation (whether a virtual GP consultation or face-to-face referral) will not accumulate to the limits (where applicable) on Saver plans. We consider such referrals as part of the initial consultation, so the referral and the original consultation together will count as one consultation.

Children's casualty cover

Through the Day-to-day Extender Benefit (DEB), children younger than 10 years have cover for two casualty visits when you have used up your yearly Medical Savings Account (MSA). We pay these claims at 100% of the Discovery Health Rate (DHR).

This benefit only applies to the following plans:

- Executive Plan
- Classic Comprehensive and Classic Delta Comprehensive plans
- Classic Saver and Classic Delta Saver plans
- Classic Priority Plan

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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 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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