

COVER FOR MEDICINE AND TREATMENT OF CHRONIC CONDITIONS

DISCOVERY HEALTH MEDICAL SCHEME
2025





Overview

This document explains how we cover you for approved chronic medicine and treatment for your condition from the Chronic Illness Benefit (CIB).

It gives you details about:

- What is included in your benefits
- Why it is important to register for cover
- How to get the most out of your cover and avoid co-payments.

About some of the terms we use in this document

TERMINOLOGY	DESCRIPTION
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.
Chronic Disease List (CDL)	This is a defined list of chronic conditions that we cover according to the Prescribed Minimum Benefits.
Chronic Drug Amount (CDA)	The Chronic Drug Amount is the monthly amount that we pay up to for a medicine class. This amount is subject to a member's plan type. It applies to chronic medicine that is not listed on the medicine list (formulary).
Chronic Illness Benefit (CIB)	The Chronic Illness Benefit covers medicine and treatment for a defined list of chronic conditions. You need to apply for the cover first.
Co-payment	This is an amount that you have to pay towards a healthcare service. The amount can vary, depending on the type of healthcare service, the place of service and whether the amount that the service provider charges is higher than the rate that we cover. If the co-payment amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service.
Designated service provider (DSP)	This refers to a healthcare professional or provider (for example, a doctor, specialist, allied healthcare professional, pharmacy or hospital) who/that has agreed to provide Discovery Health Medical Scheme members with treatment or services at a contracted rate. To view the full list of designated service providers, visit www.discovery.co.za or click on 'Find a healthcare provider' on the Discovery Health app.
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.
Discovery Health Rate for medicine	This is the rate that we pay for medicine. It is the Single Exit Price of medicine plus the relevant dispensing fee.
Emergency medical condition	An emergency medical condition may be referred to, simply, as an emergency. It is the sudden and, at the time, unexpected onset of a health condition that requires immediate medical and surgical treatment. Failure to give this medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or it would place the person's life in serious jeopardy. An emergency does not necessarily need you to be admitted to a hospital and you may be treated in casualty only. We may ask you for more information to confirm the emergency.



TERMINOLOGY	DESCRIPTION
HealthID	HealthID 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 HealthID to access your medical history, make referrals to other healthcare professionals and check your relevant test results.
ICD-10 diagnosis code	A clinical code that describes diseases and signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).
Medicine class	This describes medicines that have similar chemical structures or similar therapeutic effects.
Medicine list (formulary)	This is a list of medicine that we cover in full. You can use the medicine to treat approved chronic conditions. This list is also known as a formulary.
Prescribed Minimum Benefits (PMBs)	<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>
Reference Price	The Reference Price is the set amount that we pay for a medicine category. This applies for medicine that is not listed on the medicine list (formulary).

The Chronic Illness Benefit (CIB)

The Chronic Illness Benefit (CIB) covers approved treatment for a specified list of chronic conditions

The number of chronic conditions covered varies according to your plan type. All health plans cover the chronic conditions that fall under the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL). The CIB also covers a specific number of tests, procedures and consultations for both the diagnosis and the ongoing management of the CDL conditions.

The Executive and Classic Comprehensive plans cover additional chronic conditions

We cover additional conditions over and above those stipulated under the Chronic Disease List (CDL) on the Executive and Classic Comprehensive plans. We pay for approved medicine for these additional chronic conditions up to the Chronic Drug Amount (CDA) for the medicine class or the reference price for the item, whichever is lower. This benefit for cover for additional chronic



conditions is not available on the Classic Smart Comprehensive Plan. Members on the Executive Plan also have exclusive access to a list of medicines that we cover in full.

You have full cover for approved medicine on our medicine list for Chronic Disease List (CDL) conditions

The Chronic Illness Benefit (CIB) covers approved medicine listed on the [Chronic Illness Benefit medicine list \(formulary\)](#) for Chronic Disease List (CDL) conditions up to the Discovery Health Rate (DHR) for medicine. The Scheme updates the medicine list (formulary) annually in response to product and price fluctuations in the market. Always make sure that you are using the latest document. Up to date documents and forms are always available on www.discovery.co.za under Medical Aid > Find documents and certificates.

You have a monthly amount for approved medicine that is not on our medicine list

We cover approved medicine that is not on the medicine list, or a combination of medicine on and off the medicine list that are in the same medicine class, up to the up to the CDA for the medicine class or the reference price for the item, whichever is lower. The CDA does not apply to the Smart and KeyCare plans. On these plans, we cover up to the monthly Reference Price for the medicine category. You may have a co-payment if you use medicine that is not on the medicine list.

Nominate a primary care GP

If you are approved for a chronic Prescribed Minimum Benefit (PMB) condition, you must nominate a General Practitioner (GP) in the Discovery Health GP network for your plan to be your primary care doctor for the management of your chronic conditions. Find out more about how to nominate your GP in the *Get the most out of your Chronic Illness Benefit* section of this document.

For full cover on your GP consultations, for all health plans except the Executive Plan, you must visit your nominated primary care network GP. If you see a GP that is not your nominated primary care GP or nominate a GP that is not a network GP, you will experience a co-payment. You can change your nominated GP three times a year. Nominate your GP or manage your existing nomination [here](#) or visit www.discovery.co.za > Medical aid > Nominate a primary care GP.

The chronic conditions that are covered on all plans

The Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions are covered on all health plans.

Chronic Disease List (CDL) conditions covered on all plan types

A	Addison's disease, Asthma
B	Bipolar mood disorder, Bronchiectasis
C	Cardiac failure, Cardiomyopathy, Chronic obstructive pulmonary disease (COPD), Chronic renal disease, Coronary artery disease, Crohn's disease
D	Diabetes insipidus, Diabetes type 1, Diabetes type 2, Dysrhythmia
E	Epilepsy
G	Glaucoma
H	Haemophilia, HIV*, Hyperlipidaemia, Hypertension, Hypothyroidism
M	Multiple sclerosis
P	Parkinson's disease



R	Rheumatoid arthritis
S	Schizophrenia, Systemic lupus erythematosus
U	Ulcerative colitis

* Managed through the HIV Care Programme

What we cover as Prescribed Minimum Benefits (PMBs)

The Chronic Illness Benefit (CIB) covers medicine as well as certain tests, procedures and consultations each year for the Chronic Disease List (CDL) conditions. This cover includes tests, procedures and consultations for both the diagnosis and ongoing management of each condition. The tests and consultations for the ongoing management of the condition are pro-rated based on the date of approval of your CDL condition. You can find the latest copy of the treatment baskets on www.discovery.co.za under Medical Aid > Find documents and certificates.

If you do not use our designated service providers or healthcare providers who we have a payment arrangement with, you may have to pay part of the treatment costs yourself.

Funding for claims from the correct benefits

To make sure that we pay your claims from the correct benefit, we need the claims from your healthcare providers to be submitted with the relevant ICD-10 diagnosis codes. Please ask your doctor to include your ICD-10 diagnosis codes on the claims they submit and on the form that they complete when they refer you to pathologists and radiologists for tests related to your approved condition. This will allow pathologists and radiologists to include the relevant ICD-10 diagnosis codes on the claims they submit to make sure that we pay your claims from the correct benefits.

Requests for additional funding for Prescribed Minimum Benefits (PMBs)

There may be certain medicine, tests and procedures that are not included in the defined benefits for your conditions. Your doctor may request for additional funding for medicine, consultations, tests and procedures through our appeals process. We will review the individual circumstances of the case, however, it's important to note that an appeals process doesn't guarantee funding or change the way we cover PMBs.

1. Go to www.discovery.co.za under Medical Aid > Find documents and certificates to download the form 'Request for additional cover for Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions covered on the Chronic Illness benefit (CIB)' or call us on 0860 99 88 77 to request it.
2. Complete the form with the assistance of your healthcare professional.
3. Send the completed, signed form, along with any additional medical information, by email to CIB_APP_FORMS@discovery.co.za.
4. If we approve the requested medicine/treatment on appeal, we will pay from risk benefits.

Additional chronic conditions covered on the Executive and Classic Comprehensive plans

Members on the Executive and Classic Comprehensive plans have access to cover for medicine for additional chronic conditions listed on the Additional Disease List (ADL). This benefit is not available on the Classic Smart Comprehensive Plan.

Additional Disease List (ADL) conditions

A	Ankylosing spondylitis
B	Behcet's disease
C	Cystic fibrosis
D	Delusional disorder, Dermatopolymyositis



G	Generalised anxiety disorder
H	Huntington's disease
I	Isolated growth hormone deficiency in children younger than 18 years
M	Major depression, Motor neurone disease, Muscular dystrophy and other inherited myopathies, Myasthenia gravis
O	Obsessive compulsive disorder, Osteoporosis
P	Paget's disease, Panic disorder, Polyarteritis nodosa, Post-traumatic stress disorder, Psoriatic arthritis, Pulmonary interstitial fibrosis
S	Sjögren's syndrome, Systemic sclerosis

How we cover

There is no medicine list (formulary) for the Additional Disease List (ADL) conditions. We pay for approved medicines for these conditions up to the Discovery Health Rate (DHR) or Reference Price, whichever is applicable and subject to the monthly Chronic Drug Amount (CDA) for that medicine class.

Getting the most out of your Chronic Illness Benefits (CIBs)

Get to know all about your Chronic Illness Benefits (CIBs)

Although a condition may be defined as chronic, it may not qualify for cover from the CIB. Check whether we cover your specific condition and what benefits apply. The list of conditions and the benefits available to treat the listed chronic conditions depend on your plan type.

You can view the benefits applicable to your plan type in the *Benefits available for your plan type* section of this document. You can also go to www.discovery.co.za under Medical Aid > Find documents and certificates to view more information on the CIB.

Apply to have your condition covered

For a condition to be covered from the Chronic Illness Benefit (CIB), there are certain benefit entry criteria you need to meet. You need to apply for each chronic condition to be covered from the CIB. We will only pay for the medicine and treatment from the CIB if your condition and medicine is approved.

You or your doctor may need to provide extra information or certain test results to confirm the diagnosis of the condition you are applying for. The information we require to complete the review of your application is indicated on the CIB application form for the conditions you are applying for.

You can send the completed Chronic Illness Benefit (CIB) application form:

- By email to: CIB_APP_FORMS@discovery.co.za
- By post to: Discovery Health, CIB Department, PO Box 652919, Benmore, 2010.

Alternatively, your doctor can submit a CIB application through HealthID, provided that you have given consent to do so. You can give your doctor consent to access your Electronic Health Record [here](#). We do not cover experimental, unproven or unregistered treatments or practices.

You need to let us know when your treatment plan changes

You do not have to complete a new Chronic Illness Benefit (CIB) application form when your treating doctor changes your medicine during the management of your approved chronic condition, however, you do need to let us know when your doctor makes these changes to your treatment so that we can update your authorisation. You can email the prescription for changes to your treatment plan for an approved chronic condition to CIB_APP_FORMS@discovery.co.za. Alternatively, your doctor can submit changes to your treatment plan through HealthID, provided that you have given consent to do so. If you do not let us know about changes to your treatment plan, we may not pay your claims from the correct benefit.



Should you be diagnosed with a new chronic condition, you must complete a new Chronic Illness Benefit (CIB) application for the newly diagnosed condition.

We will let you know if we approve your application for cover on the Chronic Illness Benefit (CIB) and what you must do next

We will send an email outlining our funding decision to the email address you provided on your application form or your doctor provided on HealthID.

Once your treatment is approved, you will immediately qualify for funding from the CIB. The medicine authorisation will remain in place until it expires, you stop claiming for the medicine or the membership is terminated.

You must register for cover on the Chronic Illness Benefit (CIB)

Should you elect not to register for the CIB, the medicine and ongoing management of the condition will be paid from your available day-to-day benefits, where applicable.

Get your chronic medicine from our designated service providers (DSPs)

If you are on the Priority, Saver, Smart or Core plans, you now have greater convenience and flexibility in managing your medicine needs. Order directly from any MedXpress Network pharmacy, including Clicks, Dis-Chem, Medirite, or participating pharmacies within the network. From prescription uploads to delivery tracking, managing all your medicine needs is now smoother than ever. Alternatively, you can make use of our Online Pharmacy functionality on the new Discovery Health app.

If you are on a *KeyCare Plus* or *KeyCare Core* plan, you need to get your approved chronic medicine from your dispensing network GP or from a pharmacy in the network to avoid a 20% non-designated service provider (non-DSP) co-payment.

If you are on the *KeyCare Start* plan, you need to get your approved chronic medicine from a State facility to avoid a 20% non-DSP co-payment.

If you are on the *KeyCare Start Regional* plan, you need to get your approved chronic medicine from your regional network pharmacy to avoid a 20% non-DSP co-payment.

Use a GP, specialist or other healthcare provider who we have a payment arrangement with and are designated service providers (DSPs)

If you choose to use a doctor, specialist or other healthcare provider who we do not have a payment arrangement with and who is not a DSP, we will only pay 80% of the Discovery Health Rate (DHR) on your claims. You will need to pay the balance.

Visit www.discovery.co.za under Medical aid > Find a healthcare provider or click on Find a provider on the Discovery Health app to search for doctors, other healthcare providers and pharmacies that we have payment arrangements with.

Enrolling on the Care Programmes

Diabetes Care Programme

If you are approved for either diabetes type 1 or 2 on the Chronic Illness Benefit (CIB), you can consult with your nominated GP in the Premier Plus network to enrol you on the [Diabetes Care Programme](#).

In addition to the standard treatment basket that you have access to from the Chronic Illness Benefit when approved for diabetes, you will also have access to an additional dietitian and one biokineticist consultation every year.

Cardio Care Programme

If you are approved for hypertension, ischaemic heart disease or hyperlipidaemia on the Chronic Illness Benefit (CIB), you can consult with your nominated GP in the Premier Plus network to enrol you on the [Cardio Care Programme](#).



Mental Health Care Programme

You can consult with your nominated GP in the Premier Plus network to enrol you on the Mental Health Care Programme. By enrolling in the Mental Health Care Programme, you will have access to three GP consultations and certain first line anti-depressant medicine that will be funded from the [Mental Health Care Programme](#).

Discover your best health with Personal Health Pathways

You can access your personalised healthcare pathway through the Discovery Health app making it easy for you to seamlessly navigate the healthcare system and to know what will have the biggest impact on your health. Completing these health and exercise actions will not only have a positive influence on your health but you can get rewarded along the way. As a Discovery Health Medical Scheme member, you can also access increased healthcare benefits when you complete your health next best actions. [Learn more here](#).

Benefits available for your plan type

EXECUTIVE PLAN

Medicine for approved Chronic Disease List (CDL) conditions

The Chronic Illness Benefit (CIB) covers approved medicine listed on the [Chronic Illness Benefit medicine list \(formulary\)](#) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate for Medicine at a network pharmacy, or dispensing GP.

We cover approved medicine not on the medicine list (formulary) up to a monthly Chronic Drug Amount (CDA) that has been allocated for that medicine class, up to the Discovery Health Rate (DHR) or Reference Price, whichever is applicable. We cover approved medicine on the exclusive list of medicine as described below.

Tests to diagnose your Chronic Disease List (CDL) condition

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit. If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims from the available funds in your day-to-day benefits.

GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition

We pay for four (4) consultations a year that are related to your approved condition at a GP in the Discovery Health GP network in full up to the agreed rate. If you choose to use any other GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and is a designated service provider (DSP) in full up to the agreed rate. We pay up to a maximum of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists and medical technologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist or medical technologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate. We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.



EXECUTIVE PLAN

Additional chronic conditions covered on the Executive Plan

You have access to cover for medicine for additional chronic conditions listed on the Additional Disease List (ADL).

Tests and consultations to diagnose your approved Additional Disease List (ADL) condition

We pay diagnostic tests like blood tests, scans, x-rays and consultations from available funds allocated to your Medical Savings Account (MSA) and the Above Threshold Benefit (ATB). We pay these claims up to a maximum of the Discovery Health Rate (DHR) or agreed rate for your health plan.

Medicine for approved Additional Disease List (ADL) conditions

There is no medicine list (formulary) for the Additional Disease List (ADL) conditions. We pay approved medicine for these conditions up to the monthly Chronic Drug Amount (CDA) for that medicine class. We pay approved medicine on the exclusive list of medicine as described below.

You have access to an exclusive list of medicines we cover in full

You have access to a defined list of exclusive medicines that we pay in full up to the Discovery Health Rate (DHR) for Medicine, if we have approved funding from the Chronic Illness Benefit (CIB).

MEDICINE NAME	MEDICINE STRENGTH(S)
Apidra solostar disposable pens 3ml	100u/1mL
Avonex prefilled syringe 0.5ml	30mcg/0.5ml
Bilocor	5mg; 10mg
Ciclovent 60 dose	80mcg; 160 mcg
Co-migroben	80/12.5mg; 160/12.5mg; 160/25mg
Co-prior	80/12.5mg
Co-zomevek	80/12.5mg; 160/12.5mg; 160/25mg
Deplatt	75mg
Ecotrin	81mg
Glucophage	500mg; 850mg; 1000mg
Glucophage XR	500mg
Humalog cartridge 3ml	100u/1mL
Humalog kwikpen 3ml	100u/1mL
Humalog mix 25 kwikpen 3ml	-
Humalog mix 50 kwikpen 3ml	-
Levemir flexpen prefilled 3ml	100u/1mL
Lilly-fluoxetine	20mg
Migroben	80mg; 160mg
Pharma dynamics Clopidogrel	75mg



EXECUTIVE PLAN

MEDICINE NAME	MEDICINE STRENGTH(S)
Plegridy prefilled pen 0.5ml	125mcg/0.5ml
Prexum	4mg
Pritor	40mg; 80mg
Relvar ellipta	92/22ug; 184/22ug
Rosvator	5mg; 10mg; 20mg; 40mg
Storwin	10mg; 20mg; 40mg
Symbicord 120 dose	80/4.5mcg
Vasovan	80mg; 160mg
Venlafaxine adco	37.5mg; 75mg; 150mg
Venlor XR	37.5mg; 75mg; 150mg
Vusor	5mg; 10mg; 20mg; 40mg
Zomevek	80mg; 160mg
Zuvamor	10mg; 20mg; 40mg

You have access to the Specialised Medicine and Technology Benefit

You have access to the Specialised Medicine and Technology Benefit. This benefit provides cover for a defined list of high-cost medicine, new technologies and procedures up to a limit of R200 000 for each person each year subject to meeting benefit entry criteria requirements. Depending on the medicine and condition, we pay these claims up to 80% or 100% of the Discovery Health Rate (DHR) or the Reference Price, whichever is applicable, thus a co-payment may apply. Where the provider charges more than this rate, you will have to pay the difference.

You can also go to www.discovery.co.za under Medical Aid > Find documents and certificates to view more information on the Specialised Medicine and Technology Benefit.

COMPREHENSIVE SERIES

Medicine for approved Chronic Disease List (CDL) conditions

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate (DHR) for medicine at a network pharmacy, or dispensing GP.

We cover approved medicine not on the medicine list (formulary) up to a monthly Chronic Drug Amount (CDA) that has been allocated for that medicine class, up to the Discovery Health Rate (DHR) or the Reference Price, whichever is applicable.

Tests to diagnose your Chronic Disease List (CDL) condition

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor



COMPREHENSIVE SERIES

to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit. If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims from the available funds in your day-to-day benefits.

GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition

We pay for four (4) consultations a year that are related to your approved condition at your nominated primary care GP in the Discovery Health GP network in full up to the agreed rate. If you choose to use any other GP or your nominated primary care GP is not a network GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and is a designated service provider (DSP) in full up to the agreed rate. We pay up to a maximum of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. For the Classic Smart Comprehensive Plan, we pay up to 80% of the Discovery Health Rate (DHR) for consultations with a specialist we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists and medical technologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist or medical technologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate. We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

Additional chronic conditions covered on the Classic Comprehensive Plan

You have cover for medicine for additional chronic conditions listed on the Additional Disease List (ADL). This benefit is not available on the Classic Smart Comprehensive Plan.

Medicine for approved Additional Disease List (ADL) conditions

There is no medicine list (formulary) for the Additional Disease List (ADL) conditions. We pay approved medicine for these conditions up to the monthly Chronic Drug Amount (CDA) for that medicine class.

Tests and consultations to diagnose your approved Additional Disease List (ADL) condition

We pay diagnostic tests like blood tests, scans, x-rays and consultations from available funds allocated to your Medical Savings Account (MSA) and the Limited Above Threshold Benefit (ATB). We pay these claims up to a maximum of the Discovery Health Rate (DHR) or agreed rate for your plan.

You have access to the Specialised Medicine and Technology Benefit

The Classic Comprehensive Plan has access to the Specialised Medicine and Technology Benefit. This benefit provides cover for a defined list of high-cost medicine, new technologies and procedures up to a limit of R200 000 for each person each year subject to meeting benefit entry criteria requirements. A co-payment may apply. Depending on the medicine and condition, we pay these claims up to 80% or 100% of the Discovery Health Rate (DHR) or the Reference Price, whichever is applicable. Where the provider charges more than the Discovery Health Rate (DHR), you will have to pay the difference. The Specialised Medicine and Technology Benefit is not available on the Classic Smart Comprehensive Plan.

You can also go to www.discovery.co.za under Medical Aid > Find documents and certificates to view more information on the Specialised Medicine and Technology Benefit.



PRIORITY SERIES

Medicine for approved Chronic Disease List (CDL) conditions

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate (DHR) for medicine at a network pharmacy, or dispensing GP.

We cover approved medicine not on the medicine list (formulary) up to a monthly Chronic Drug Amount (CDA) that has been allocated for that medicine class, up to the Discovery Health Rate (DHR) or Reference Price, whichever is applicable.

Tests to diagnose your Chronic Disease List (CDL) condition

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit. If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims from the available funds in your day-to-day benefits.

GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition

We pay for four (4) consultations a year that are related to your approved condition at your nominated primary care GP in the Discovery Health GP network in full up to the agreed rate. If you choose to use any other GP or your nominated primary care GP is not a network GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and a designated service provider (DSP) in full up to the agreed rate. We pay up to a maximum of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists and medical technologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist or medical technologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate. We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

Designated service providers (DSPs) for chronic medicine

You now have greater convenience and flexibility in managing your medicine needs. Order directly from any MedXpress Network pharmacy, including Clicks, Dis-Chem, Medirite, or participating pharmacies within the network. From prescription uploads to delivery tracking, managing all your medicine needs is now smoother than ever. Alternatively, you can make use of our Online Pharmacy functionality on the new Discovery Health app.

SAVER SERIES

Medicine for approved Chronic Disease List (CDL) conditions

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate (DHR) for medicine at a network pharmacy, or dispensing GP.

We cover approved medicine not on the medicine list (formulary) up to a monthly Chronic Drug Amount (CDA) that has been allocated for that medicine class, up to the Discovery Health Rate (DHR) or Reference Price, whichever is applicable.



SAVER SERIES

Tests to diagnose your Chronic Disease List (CDL) condition

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit.

If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims from the available funds in your day-to-day benefits.

GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition

We pay for four (4) consultations a year that are related to your approved condition at your nominated primary care GP in the Discovery Health GP network in full up to the agreed rate. If you choose to use any other GP or your nominated primary care GP is not a network GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay. Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and is a designated service provider (DSP) in full up to the agreed rate. We pay up to a maximum of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists and medical technologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist or medical technologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate. We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

Designated service providers (DSPs) for chronic medicine

You now have greater convenience and flexibility in managing your medicine needs. Order directly from any MedXpress Network pharmacy, including Clicks, Dis-Chem, Medirite, or participating pharmacies within the network. From prescription uploads to delivery tracking, managing all your medicine needs is now smoother than ever. Alternatively, you can make use of our Online Pharmacy functionality on the new Discovery Health app.

SMART SERIES

Medicine for approved Chronic Disease List (CDL) conditions

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate for Medicine. This applies if you get your approved medicine at a MedXpress Network Pharmacy.

For medicine not on our list we will fund up to the Reference Price for the specific medicine category.

Tests to diagnose your Chronic Disease List (CDL) condition

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim.

Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit.



SMART SERIES

If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims in line with your day-to-day benefits.

GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition

We pay for four (4) consultations a year that are related to your approved condition at your nominated primary care GP in the Smart GP network in full up to the agreed rate. If you choose to use any other GP or your nominated primary care GP is not in the Smart GP network, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and is a designated service provider (DSP) in full up to the agreed rate. We pay up to a maximum of 80% of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists and medical technologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist or medical technologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

SMART SERIES

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate. We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

Designated service providers (DSPs) for chronic medicine

You now have greater convenience and flexibility in managing your medicine needs. Order directly from any MedXpress Network pharmacy, including Clicks, Dis-Chem, Medirite, or participating pharmacies within the network. From prescription uploads to delivery tracking, managing all your medicine needs is now smoother than ever. Alternatively, you can make use of our Online Pharmacy functionality on the new Discovery Health app.

CORE SERIES

Medicine for approved Chronic Disease List (CDL) conditions

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate (DHR) for medicine at a network pharmacy.

We cover approved medicine not on the medicine list (formulary) up to a monthly Chronic Drug Amount (CDA) that has been allocated for that medicine class, up to the Discovery Health Rate (DHR) or Reference Price, whichever is applicable.

Tests to diagnose your Chronic Disease List (CDL) condition.

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit. If the diagnosis is not for a Chronic Disease List (CDL) condition you will have to pay these claims.

GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition

We pay for four (4) consultations a year that are related to your approved condition at your nominated primary care GP in the Discovery Health GP network in full up to the agreed rate. If you choose to use any other GP or your nominated primary care GP is



CORE SERIES

not in a network GP, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in our treatment baskets. We will pay for the consultation at a specialist who we have a payment arrangement with and is a designated service provider (DSP) up to the agreed rate. We pay up to a maximum of 80% of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists and medical technologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist or medical technologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate. We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

Designated service providers (DSPs) for chronic medicine

You now have greater convenience and flexibility in managing your medicine needs. Order directly from any MedXpress Network pharmacy, including Clicks, Dis-Chem, Medirite, or participating pharmacies within the network. From prescription uploads to delivery tracking, managing all your medicine needs is now smoother than ever. Alternatively, you can make use of our Online Pharmacy functionality on the new Discovery Health app.

KEYCARE SERIES

Medicine for approved Chronic Disease List (CDL) conditions

The Chronic Illness Benefit (CIB) covers approved medicine listed on the medicine list (formulary) for the Prescribed Minimum Benefit (PMB) Chronic Disease List (CDL) conditions in full up to the Discovery Health Rate (DHR) for medicine at a network pharmacy.

For medicine not on our list we will fund up to the Reference Price for the specific medicine category.

Tests to diagnose your Chronic Disease List (CDL) condition

If you have been recently diagnosed with and approved for cover for a Chronic Disease List (CDL) condition, we will pay for the tests and procedures in the diagnostic treatment basket in full. We will also pay in full for the consultation with the healthcare provider who made the diagnosis. We will only pay for these tests, procedures and consultations provided that you were an active and valid member of the Scheme at the time of the diagnosis and the relevant ICD-10 diagnosis codes are on the claim. Please ask your doctor to provide the date of diagnosis of your condition(s) on the Chronic Illness Benefit (CIB) application form to assist us to pay your claims from the correct benefit. If the diagnosis is not for a Chronic Disease List (CDL) condition, we will pay the claims in line with your day-to-day benefits.

GP and specialist consultations and ongoing management related to your approved Chronic Disease List (CDL) condition

We pay for four (4) consultations a year that are related to your approved condition at your nominated primary care GP in the KeyCare GP network in full up to the agreed rate. If you choose to use any other GP or your nominated primary care GP is not in the KeyCare GP network, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

For the *KeyCare Start* and *KeyCare Start Regional* plans, we pay for four (4) consultations a year that are related to your approved condition at your nominated primary care GP in the KeyCare Start or KeyCare Start Regional GP network in full up to the agreed rate. If you choose to use any other GP or your nominated primary care GP is not in the KeyCare Start or KeyCare Start Regional GP network, we will pay up to 80% of the Discovery Health Rate (DHR). You must pay any difference between what is charged and what we pay.

Depending on your condition, we also pay for a specific number of consultations with a specialist, as listed in the treatment baskets. We will pay for the consultation with a specialist who we have a payment arrangement with and is a designated service provider



KEYCARE SERIES

(DSP) up to the agreed rate. We will pay up to a maximum of 80% of the Discovery Health Rate (DHR) for consultations with a specialist who we do not have a payment arrangement with and is not a DSP. You must pay any difference between what is charged and what we pay.

For the *KeyCare Start* and *KeyCare Start Regional* plans, we will pay for the consultation with your KeyCare Start or KeyCare Start Regional network specialist in full up to the agreed rate. We pay up to 80% of the Discovery Health Rate (DHR) for consultations with any other specialists. You must pay any difference between what is charged and what we pay.

We pay claims for tests available in your treatment basket from pathologists and medical technologists who we have a payment agreement with in full up to the agreed rate. We will pay up to a maximum of the Discovery Health Rate (DHR) if you use a pathologist or medical technologist who we do not have a payment arrangement with. You must pay any difference between what is charged and what we pay.

We pay claims from Ocular Therapeutic Optometrists (OTOs) and Diabetes Educators from a network provider only, up to the agreed rate. We pay claims from healthcare professionals such as radiologists, dietitians and podiatrists in full.

Designated service providers (DSPs) for chronic medicine

To avoid a 20% co-payment, members on the *KeyCare Plus* and *KeyCare Core* plans must get their approved chronic medicine from a KeyCare network pharmacy or dispensing GP.

To avoid a 20% co-payment, members on the *KeyCare Start* Plan must get their approved chronic medicine from a State facility.

To avoid a 20% co-payment, members on the *KeyCare Start Regional* Plan must get their approved chronic medicine from their regional network pharmacy.



Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

How to 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.

What to do if you have a complaint

01 | TO TAKE YOUR QUERY FURTHER:

If you have already contacted Discovery Health Medical Scheme and you 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.

02 | 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 the Principal Officer of Discovery Health Medical Scheme. You can lodge a query or complaint with us by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

03 | TO LODGE A DISPUTE:

If you have received a final decision from us and you want to challenge it, you may lodge a formal dispute. You can find more information about our dispute process on the [website](#).

04 | 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 | 0861 123 267 | www.medicalschemes.co.za.

Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on www.discovery.co.za > Medical aid > About Discovery Health Medical Scheme.