

## **WORLD HEALTH ORGANISATION (WHO) GLOBAL OUTBREAK BENEFIT**

### **Overview**

From time to time, there are viruses or diseases that affect world health. These outbreaks are closely monitored by the World Health Organisation (WHO) and are, depending on the severity and spread, declared as pandemics that place the global population's health at risk.

We recognise the importance of being responsive for these public health emergencies. Through careful benefit design and in support of public health initiatives aimed at containing and mitigating the spread of such outbreak diseases, our members have access to supportive benefits during the outbreak period. The outbreak is actively monitored by a dedicated team that closely assesses the evolution and progression of such outbreaks. Having a timely and effective response to global epidemics help to improve the health outcomes for our members.

This document explains the enhancements made to your cover and support we provide to you when faced with a WHO-recognised epidemic.

### **Understanding COVID-19**

WHO confirmed that the outbreak of coronavirus disease (COVID-19) was a public health emergency of international concern (PHEIC). With many countries around the world confirming an outbreak, Anglovaal Group Medical Scheme continues to take proactive steps to respond effectively to COVID-19 infections in South Africa.

COVID-19 is a disease caused by a novel type of coronavirus. The vast majority of people who contract COVID-19 experience only mild symptoms, potentially including fever, a cough and shortness of breath. In a small percentage of people, it may result in severe disease and even death.

Detailed information about the prevention and transmission of COVID-19 is available on [www.avgms.co.za](http://www.avgms.co.za)

### **Know your risks**

You can understand your risk status at any point in time by completing the COVID-19 risk assessment. The assessment is a set of questions which determines if you may be presenting with symptoms suggestive of COVID-19 disease or may have been exposed to COVID-19 infection and need a consultation with a doctor. Once members have successfully completed the risk assessment it unlocks additional funding for screening consultations and tests. The assessment is available on [www.avgms.co.za](http://www.avgms.co.za) or by calling us and following the prompts to complete the COVID-19 risk assessment.

### **WHO Global Outbreak Benefit**

The WHO Global Outbreak Benefit is available to all members of Anglovaal Group Medical Scheme during a declared outbreak period. The benefit provides cover for relevant healthcare services, as

well as a defined basket of care for out-of-hospital health care services, related to the outbreak disease.

This benefit ensures members have access to screening consultations, testing, and management and appropriate supportive treatment as long as they meet the Scheme's benefit entry criteria.

## **COVID-19 vaccine**

The overall aim of the COVID-19 vaccines is to prevent COVID-19 related disease and deaths, and to prevent transmission between individuals. Even if you get the virus, the vaccine is believed to help prevent you from getting seriously ill. The vaccine contains weakened or inactive parts of the virus which teach or stimulate the body's immune system to recognise the virus as a "threat" when it attacks, and to promptly fight the virus.

It typically takes a few weeks after vaccination for the body to build protection (immunity) against the COVID-19 virus. That means it is possible a person could still get COVID-19 just after vaccination; this is because the vaccine has not had enough time to provide protection. Sometimes after vaccination, the process of building immunity can cause symptoms, such as fever; these symptoms are normal and are a sign that the body is building immunity.

Vaccines are critical in the battle against COVID-19, but as we learn how they work best, it is still important to continue to protect yourself by washing your hands regularly, wearing a mask and practising safe social distancing.

The administration of the COVID-19 vaccines is covered in accordance with the National Department of Health COVID-19 guidelines. All South Africans have access to the COVID-19 vaccines and boosters which are provided by the National Department of Health to public sector facilities and private service providers free of charge.

## **How you are covered from the WHO Global Outbreak Benefit**

### **How you are covered**

This benefit is covered by the Scheme for cases of outbreak diseases and out-of-hospital healthcare services related to COVID-19 and does not affect your day-to-day benefits, where applicable.

### **What you are covered for**

This benefit offers cover for out-of-hospital management and appropriate supportive treatment of global WHO recognised disease outbreaks and out-of-hospital healthcare services related to COVID-19.

The basket of care includes:

- Screening consultations with a network GP (either virtual consultations, telephone or face-to-face)
- COVID-19 PCR screening tests if referred by a network GP
- A defined basket of pathology tests for COVID-19 positive members
- A defined basket of x-rays and scans for COVID-19 positive members
- A defined basket of physiotherapy treatment for COVID-19 positive members
- A defined basket of mental health consultations/treatment for COVID-19 positive members

- Supportive treatment, including medicine and a home monitoring device to track oxygen saturation levels for at risk members who meet the clinical entry criteria

Cover is subject to the Scheme's preferred providers (where applicable), protocols and the treatment meeting the Scheme's entry criteria and guidelines. Any recommended treatment and healthcare services that are not included in the basket of care are covered according to the benefits available on your chosen health plan or in accordance with PMBs where applicable.

In-hospital treatment related to COVID-19 for approved admissions is covered from the Hospital Benefit based on your chosen health plan and in accordance with PMBs where applicable.

## Benefits available to you from the WHO Global Outbreak Benefit

<p>These healthcare services are covered from the WHO Global Outbreak Benefit up to a maximum of 100% of the Scheme Rate. This cover does not affect your day-to-day benefits. These benefits are available up to the limits set out by the Scheme. You may apply for additional cover from the Scheme, where clinically appropriate.</p>	
Risk assessment	<p>You can understand your risk status at any point in time by completing the COVID-19 risk assessment available via <a href="http://www.avgms.co.za">www.avgms.co.za</a> or by calling us and following the prompts to complete the COVID-19 risk assessment. The assessment is a set of questions which determines if you may be presenting with symptoms suggestive of COVID-19 disease or may have been exposed to COVID-19 infection and need a consultation with a doctor.</p>
Screening consultation	<p>You can choose to either access a virtual, telephone or face-to-face screening consultation with a network provider. Virtual and telephone consultations provide a safe alternative to face-to-face consultations for patients and doctors, and contributes to the important containment measures that will continue to reduce the impact of the outbreak.</p>
COVID-19 screening antigen and PCR tests	<p>You have access to two COVID-19 PCR tests and two COVID-19 antigen tests per beneficiary per annum, regardless of the outcome of the test. Screening tests are funded in full from the WHO Global Outbreak Benefit, when referred by the doctor that screened you. This includes pre-admission PCR testing for approved hospital admissions, subject to referral by a doctor. Registered healthcare professionals that are members of Anglovaal Group Medical Scheme, have access to four PCR tests per annum.</p>
Diagnostic and follow up consultations for COVID-19 positive members	<p>You have access to a defined basket of diagnostic and follow up consultations if you are diagnosed with COVID-19, up to the Scheme Rate.</p>
Diagnostic and follow up tests for COVID-19 positive members	<p>You have access to a defined basket of diagnostic and follow up pathology tests if you are diagnosed with COVID-19, up to the Scheme Rate.</p>
X-rays and scans	<p>You have access to a defined basket of x-rays and scans up to the Scheme Rate.</p>
Supportive medicines list	<p>We pay for defined supportive medicines prescribed by your doctor for symptom management and treatment of COVID-19, up to the Scheme Rate.</p>
In-hospital	<p>Your hospital admission is subject to approval and preauthorisation. Sub-limits and clinical guidelines apply to certain healthcare services in hospital. In-hospital treatment related to COVID-19 for approved admissions is covered from the Hospital Benefit based on your chosen health plan and in accordance with PMB where applicable.</p>

Mental Health	You have access to a defined basket of mental health consultations/treatments up to the Scheme Rate.
Physiotherapy	You have access to a defined basket of physiotherapy treatments up to the Scheme Rate.

## How to access the WHO Global Outbreak Benefit

To access the benefits outlined above, as part of the WHO Global Outbreak Benefit, you must meet the Scheme's Benefit entry criteria. The following criteria need to be met before claims will be paid from the WHO Global Outbreak Benefit:

- The disease needs to be a WHO recognised outbreak disease;
- Cover is for diseases during a declared outbreak period;
- May be subject to use of preferred providers, where applicable;
- Subject to completing the Scheme's risk assessment and referral process for screening and testing;
- Subject to the Scheme's treatment guidelines and protocols.

### Am I covered if I am in a waiting period?

The scheme will waive waiting periods for existing members needing treatment for COVID-19; this is where we have placed a three-month general waiting period or condition specific waiting related to respiratory conditions.

For new applicants and dependents, the scheme will load waiting periods if COVID-19 is disclosed at time of joining, or picked up in claims within 14 day's post joining.

Note: general waiting periods for other conditions will still apply, it will just not apply to respiratory conditions if it meets the criteria agreed by the Scheme.

## Understanding Long COVID-19

'Long COVID' is the term commonly used to describe signs and symptoms that continue or develop after acute COVID-19 illness. It includes both ongoing symptomatic COVID-19 (from four to 12 weeks) and post COVID-19 syndrome (12 weeks or more). Some symptoms may only start for the first time three to four weeks after the acute COVID-19 infection.

Common symptoms of Long COVID include:

- Fatigue
- Persistent loss of smell and taste
- Shortness of breath
- Joint or muscle pains

- Persistent cough
- Headaches
- Difficulty thinking or concentrating (sometimes referred to as “brain fog”)

Other symptoms that have been reported include chest or stomach pain, fast-beating or pounding heart (also known as heart palpitations), pins-and-needles, diarrhoea, sleep problems, fever, dizziness on standing (light-headedness), body rash, mood changes, changes in menstrual cycles.

Illness severity can range from mild to critical:

- Mild to moderate – mild symptoms, mild pneumonia, occurs in approximately 80% of cases
- Severe - difficulty breathing, requiring oxygen, generally results in a hospital admission
- Critical - requiring intensive care.

### **Benefit activation:**

Members who have been identified through qualifying claims will be allocated the benefit depending on their severity levels. You can also apply for the benefit by using the PMB application form.

### **In an emergency**

If you have an emergency, call Discovery 911 on 0860 999 911. You can request ambulance services or go straight to hospital.

### **Contact us**

Tel (Members): 0860 100 693, Tel (Health partner): 0860 44 55 66, PO Box 652919, Benmore,  
[www.avgms.co.za](http://www.avgms.co.za)