



Day-to-day
Extender Benefit
2017

The Day-to-day Extender Benefit extends your cover

We extend your day-to-day cover through the Day-to-day Extender Benefit when you have spent your annual Medical Savings Account (MSA) allocation and before you reach your Annual Threshold. By simply using healthcare providers in our networks, you will be covered for a unique set of healthcare services in full. Depending on your plan choice, you have cover for GP consultation fees, preferred medicines, blood

tests, kid's casualty visits, video call consultations with paediatricians, a defined list of external medical items, antenatal consultations and 2D pregnancy scans.

This benefit is only available on plans with a Medical Savings Account component, therefore it is not available on Classic Comprehensive Zero MSA, Smart, Core and KeyCare plans.

Overview of cover



Preferred Medicine List (schedule 3 and above)

Available on:

- Executive
- Classic Comprehensive
- Classic Delta Comprehensive

Pharmacies to be used:



Including certain independent pharmacies

Subject to the prescribed medicine limit



Kid's casualty cover and paediatrician video call consultations



Available on:

Executive
Classic and Classic Delta Comprehensive
Classic and Classic Delta Saver
Classic Priority

Healthcare professionals to be used:

GPs and paediatricians in our network



Antenatal consultations and 2D pregnancy scans

Unlimited for:

- Executive
- Classic and Classic Delta Comprehensive
- Classic Priority
- Defined number of visits for Classic Saver and Classic Delta Saver

Healthcare professionals to be used:

Gynaecologists/obstetricians who we have a payment arrangement with



GP face-to-face and video call consultations:

Unlimited visits for:

- Executive
- Comprehensive
- Priority
- Defined number of visits for Saver

Healthcare professionals to be used:

GPs in our Premier Plus network



Blood tests

Unlimited for:

- Executive
- Classic and Classic Delta Comprehensive
- Classic Priority

Pharmacy clinics to be used:



External medical items

Unlimited for:

- Executive
- Classic and Classic Delta Comprehensive
- Essential and Essential Delta Comprehensive
- Classic and Essential Priority

Networks to be used:

A network of designated suppliers available on www.discovery.co.za

Subject to the external medical items limit



What you need to know



GP face-to-face and video call consultations:

The Day-to-day Extender Benefit will cover GP consultations (Procedure codes 0190, 0191 and 0192) only. Your GP must be part of our Premier Plus GP network. If you visit any other GP, the consultation will be paid from your available day-to-day benefits on your chosen health plan.

This benefit does not cover materials, procedures or other healthcare services at your GP on our Premier Plus GP Network. We pay for these and any other healthcare services from your available day-to-day benefits.

Claims paid from the Day-to-day Extender Benefit do not add up to the Annual Threshold.

What you need to do

Find a GP on our Premier Plus GP network, a network pharmacy for medicine and pathology cover on www.discovery.co.za



Blood tests

You also have cover for out-of-hospital blood tests on Executive, Classic Comprehensive, Classic Delta Comprehensive and the Classic Priority Plan. Tests should be done within the network of pharmacies* and pathologists. Your GP or pathologist doesn't have to use the Discovery Health Medical Scheme pathology form.

To access this benefit, the tests must be done at one of our partners listed below:



The test samples will then be sent to one of our network pathologists.

* Subject to pharmacy clinic operating hours.



Cover for day-to-day preferred medicine

We cover certain cost-effective branded and generic medicines through the Preferred Medicine List. These medicines will be covered in full when you use a pharmacy in our network. Medicine not on our Preferred Medicine List, both branded and generic, will be covered up to 75% of the Discovery Health Rate once you reach your Annual Threshold and 90% on the Executive Plan.



Our list of network partners ensures that you are never charged more than the Discovery Health Rate. You will always pay the lowest dispensing fees, resulting in reduced costs for preferentially priced, generic and brand medicine*.

* Subject to the prescribed medicine limit.



Kid's casualty cover and paediatrician video call consultations

- Children younger than 10 years have cover for GP casualty consultations when your annual MSA is used up through the Day-to-day Extender Benefit, limited to 2 visits a year.
- You also have cover for after-hour video call consultations with participating paediatricians for children younger than 10 years. The cost of the consultation will be paid from the Day-to-day Extender Benefit, when your annual MSA allocation is used up.



Cover for external medical items

We have created a preferred supplier network to further assist members who require expensive medical appliances, such as wheelchairs, scooters, walkers, breathing devices (CPAP, APAP, VPAP, portable oxygen concentrators) and insulin pumps.

By using our network you will benefit from:

- Lower prices, which means the money in your Medical Savings Account will last longer

- Full cover during the Self-payment Gap (on plans with an Above Threshold Benefit), subject to the external medical items limit.

Given the excellent rates available through the preferred supplier network, items obtained outside the network, or items that are not on the defined list of items, will be paid up to the Discovery Health Rate from available day-to-day benefits.

For a full list of the suppliers in the preferred supplier network visit www.discovery.co.za



Antenatal consultations and two 2D pregnancy scans

Through the Day-to-day Extender Benefit, you have access to gynaecologist or obstetrician consultations and scans that are always paid in full when you use a network provider, even when your Medical Savings Account is used up.

If you are on the Executive, Classic Comprehensive or Classic Priority Plans, and you use a healthcare provider who we have an arrangement with, you have access to funding for unlimited gynaecologist or obstetrician consultations and two 2D scans when you have spent your annual Medical Savings Account allocation and before you reach your Annual Threshold. You can visit our website – www.discovery.co.za – for the list of healthcare providers who we have an arrangement with.

If you are on the Classic Saver Plan, you have access to funding for eight gynaecologist or obstetrician consultations and two 2D scans when you have spent your annual Medical

Savings Account allocation, if we have an arrangement with your healthcare provider.

You can visit our website – www.discovery.co.za – for the list of healthcare providers who we have an arrangement with.

If your plan does not have day-to-day benefits or you have run out of funds on a plan that does not offer the Insured Network Benefit, you must pay these costs yourself.

Members on Classic Comprehensive Zero MSA Plan have cover from the Above Threshold Benefit once the Annual Threshold is reached.

Contact us

You can call us on **0860 99 88 77**, or visit the website on www.discovery.co.za for more information.

Complaints process

We explain the complaints and dispute process on the website www.discovery.co.za. You may lodge a query or complaint with Discovery Health Medical Scheme by calling 0860 99 88 77, emailing healthinfo@discovery.co.za or by completing an online complaints form. If you are not satisfied with how your complaint was resolved, please use the website to address your complaint to the Principal Officer. If you have received a final decision from us and want to challenge it, you may lodge a formal dispute by following the disputes process detailed on the website.

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.com | 0861 123 267 | www.medicalschemes.com