



Day-to-day Extender Benefit

2018

Overview

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

When you have spent your annual 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.

Use a network GP on HealthID who meets the digital criteria to access your Day-to-Day Extender Benefits and get full cover for GP consultation fees and kids casualty visits. Cover depends on the plan you choose.

GP consultations

We cover your face-to-face and virtual GP consultations if you use a GP in our network on HealthID who meets the digital criteria. Claims are paid at 100% of the Discovery Health Rate (DHR).

Unlimited visits for the:

- Executive plan
- Comprehensive plans
- Priority plans

Defined number of visits for Saver plans:

	Single member	Family
Classic and Coastal	3 consultations	6 consultations
Essential	2 consultations	4 consultations

This benefit does not cover materials, procedures or other healthcare services. Claims paid from DEB will not accumulate to the Annual Threshold.

Kid's casualty cover

Through the DEB children younger than 10 years have cover for 2 casualty visits when your annual MSA is used up. Claims are paid at 100% of the DHR.

Applicable to the following plans only:

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

Contact us

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

Complaints process

The following channels are available for your complaints and we encourage you to follow the process:

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.

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.

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.

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