

2019

PRIMARY CARE



# Why Primary Care from Discovery?

Discovery Primary Care is a unique healthcare product that enables you to provide your employees and their families with affordable quality private healthcare and wellness management

## 01 Access to private healthcare

Your employees and their families have access to quality primary healthcare services and healthcare providers

## 02 Access to emergency medical services

You have the option to include access to treatment in a private healthcare facility for emergencies following trauma or accidents

## 03 Treatment for a wide range of chronic conditions

Discovery Primary Care Comprehensive provides cover for 27 chronic conditions

## 04 Access to wellness management

Your employees have access to the Discovery Wellness Experience as well as access to Vitality Move

## 05 Immediate access for employees

No exclusions and no waiting periods for employees

## 06 Affordable, flexible fees

Pricing starts from as little as R171 per employee per month, and is quoted based on your specific business context

# Discovery Primary Care

*You can choose to offer your employees Discovery Primary Care Comprehensive or Discovery Primary Care Essential. Cover depends on the option you choose.*

## Trauma Benefit

You can extend cover to your employees through the Trauma Benefit to provide access to emergency private healthcare services for defined traumatic events. Your employees are covered for these events up to R100 000 per admission and won't have to pay upfront for contracted medical services provided by a healthcare provider or hospital

## Ambulance services

Your employees have access to Netcare 911 ambulance services

## Vitality Move

Your employees have access to Vitality Move, a Discovery Vitality programme that rewards employees for taking steps to achieve a healthy lifestyle



## Extended day-to-day benefits

### Chronic medicine

Cover for chronic medicine in line with a defined medicine list for 27 chronic conditions

### Dentistry

Access to cover for dentist consultations, fillings and tooth removals at a dentist in the network

### Optometry

Cover for one eye test in the optometry network and one pair of glasses or contact lenses every 24 months

### Basic pathology and radiology

Cover for basic pathology (blood tests) through Ampath, Lancet or PathCare and basic radiology (black-and-white X-rays) in the radiology network, when employees are referred by a Primary Care network GP

## Essential day-to-day benefits

### Medicine

Cover for day-to-day medicine, if dispensed by the employee's allocated GP or network pharmacy. Medicine will be provided in line with a defined medicine list

### Maternity

Your employees are supported throughout their pregnancy with GP consultations, unlimited day-to-day prescription medicine from a defined list, a range of blood tests and two ultrasound scans at a network radiologist

### Wellness screening

Your employees have access to the Discovery Wellness Experience, which provides a holistic set of wellness screenings



Cover is available to employees' dependants



Seamless claims payment experience



Funeral cover





# Discovery Primary Care Comprehensive and Essential

	PRIMARY CARE COMPREHENSIVE	PRIMARY CARE ESSENTIAL
Essential day-to-day benefits		
GP visits	Unlimited access to network GP consultations. The first GP visited becomes your employee's allocated GP	
Medical procedures in GP rooms	We cover a list of medical procedures that can be performed in a network GP's rooms	
Day-to-day prescription medicine	If your employee's allocated GP dispenses medicine, the GP will provide this medicine in line with a defined medicine list. If the GP does not dispense medicine, the GP will provide your employee with a prescription for medicine to be collected from a network pharmacy	
Extended day-to-day benefits		
Basic pathology and radiology	We cover basic pathology (blood tests) through Ampath, Lancet or PathCare when your employees are referred by a Primary Care GP.  We cover basic radiology (black-and-white X-rays) in the radiology network when a Primary Care GP refers your employee	Not applicable
Dentistry	Access to cover for dentist consultations, fillings and tooth removals at a dentist in the network	Not applicable
Optometry	Access to cover for one eye test in the optometry network and one pair of glasses or contact lenses every 24 months	Not applicable
Chronic medicine	Cover for chronic medicine in line with a defined medicine list for 27 chronic conditions.  This medicine must be prescribed by the employee's network GP and dispensed by a network pharmacy	Not applicable
Maternity	Your employees are supported throughout their pregnancy with: <ul style="list-style-type: none"><li>▪ Unlimited GP consultations</li><li>▪ Unlimited day-to-day prescription medicine based on the defined medicine list</li><li>▪ Range of essential blood tests</li><li>▪ Two ultrasound scans (in the first and third trimester) at a network radiologist</li></ul>	Not applicable
Ambulance services	Your employees have access to Netcare 911 ambulance services	Available if Trauma Benefit is selected
Wellness screening and programmes	Your employees have access to Vitality Move and the Discovery Wellness Experience	
Funeral cover	Up to R5 000 funeral cover for all employees and their dependants who are covered by Discovery Primary Care	

EXTEND COVER THROUGH THE TRAUMA BENEFIT		
Medical evacuation	⋮	Casualty admission ⋮ In-patient stabilisation and treatment

## Emergency healthcare services

### Trauma Benefit

You can extend cover for your employees through the Trauma Benefit to provide access to emergency private healthcare services for a broad range of traumatic events. Employees are covered for these events up to R100 000 per admission and won't have to pay upfront for contracted medical services provided by a healthcare provider or hospital.

*We cover the treatment of the following trauma conditions: burns; head injuries; loss of an arm, hand, leg or foot; near drowning; poisoning or a serious allergic reaction that may cause death; injuries resulting from a crime; sexual assault; a fall; a car accident; or an injury at work.*

### Medical evacuation

If your employees experience a traumatic event, they have cover for medical evacuation services to the nearest private hospital facility. If no private hospital is available, the employee will be sent to the nearest state facility.

### Casualty treatment

At the hospital, your employee has access to medical treatment in the casualty unit for certain trauma conditions.

### Stabilisation and treatment when admitted to hospital

Your employees also have cover for in-patient hospital stabilisation and treatment, and are covered up to R100 000 per admission for hospital and related accounts.

If the employee is stabilised or admitted to hospital and the hospital and related accounts accumulate to the R100 000 limit, the employee will be transferred to a state facility or discharged if stabilised. Where it is clinically appropriate, the employee will be transported directly to a state facility. We pay up to a maximum of R100 000 for the total of all hospital and related accounts. If treatment costs more than this, the employee needs to pay the rest.

## Additional services

### Discovery Wellness Experience

Your employees have access to the Discovery Wellness Experience, which provides a holistic set of wellness screenings including BMI, blood pressure, cholesterol, blood glucose and HIV testing. These also include a lifestyle and wellness assessment, followed by a one-on-one session with a Wellness Specialist.

### Vitality Move

Your employees have access to Vitality Move, a Discovery Vitality programme that rewards members for taking steps to achieve a healthy lifestyle. Vitality Move members can win shopping rewards at Pick n Pay, and can get up to R300 back monthly on shopping, gym membership and movies.

### On-site occupational health services

We can provide a comprehensive range of workplace health and wellness services at an additional cost.



# Important information when choosing Discovery Primary Care

## Extending cover to dependants

- Your employees can add their spouse(s) and child dependants to Discovery Primary Care. This does not apply to adult dependants who are not spouses.
- When applying, your employee will need to provide the names and ID numbers of the children and spouse(s) to be added to the policy.
- If dependants are not added to the policy at the same time as the employee they have a six-month general waiting period. This means that a dependant cannot claim for any healthcare services for six months from the day they join Discovery Primary Care. If the dependant joins within two months of your employer group cover start date, this waiting period is not applied. Newborns are free from underwriting if they are added to the policy within 90 days from birth.
- There is no limit to the number of children that will be allowed on the policy. Each child will be charged for and is eligible to remain on Discovery Primary Care until they turn 21.

## Choosing a Primary Care GP

The first network GP your employee visits, will become the allocated GP. Allocated GPs can be changed twice a year, unless your employee moves to a different location.

## Funeral cover

Funeral cover includes benefits for up to three spouses and five children, who are also covered under Discovery Primary Care.

For funeral cover, we cover people who are younger than 70 years.

Family funeral cover benefit scale	
Category	Cover
Employee	R5 000
Spouse	R5 000
Child aged from 15 to 20 years	R5 000
Child aged from 5 to 14 years	R2 500
Newborn to child aged 4 years	R1 500
Stillborn	R625

## Trauma Benefit

- The Trauma Benefit is optional. If you activate this benefit, it will be added to all your employees on Discovery Primary Care.
- The Trauma Benefit applies to employees and their registered dependants.

## Discovery Wellness Experience

The Discovery Wellness Experience is available for employees only. You need to have a minimum of 30 employees per employer site for a Discovery Wellness Experience, which is available once a year.

## Eligibility for Discovery Primary Care?

- You need a minimum of 10 employees to be eligible for Discovery Primary Care.
- Employee eligibility is defined in line with your recruitment criteria. You also have the option to determine the compulsory or voluntary nature of Discovery Primary Care membership.

# Pricing

Discovery Primary Care starts from as little as R171 a month, and pricing is dependent on the employer's unique circumstances, including the compulsory or voluntary nature of the Discovery Primary Care membership, the site and demographic profile of employees.

Discovery Primary Care Comprehensive			
Indicative fees	Employee	Spouse	Child
Monthly fee (incl VAT)	R291	R291	R188

Discovery Primary Care Essential			
Indicative fees	Employee	Spouse	Child
Monthly fee (incl VAT)	R171	R171	R171

Trauma Benefit			
Indicative fees	Employee	Spouse	Child
Monthly fee (incl VAT)	R58	R58	R33

You may choose to offer employees either the Discovery Primary Care Comprehensive or Essential option.

If you decide to include the Trauma Benefit, this must be included for all employees on Discovery Primary Care.



Discovery Primary Care is not a medical scheme.

**Discovery Primary Care is not a financial product.** Discovery Primary Care does not fall within the ambit of the definition of “the business of a medical scheme” or financial product as contemplated in the Financial Advisory and Intermediary Services Act. In summary, Discovery Primary Care is not a medical scheme product, an insurance policy or a financial product, but is an employer-funded primary healthcare service provision model, developed, administered and managed by Discovery Health, that allows employers to provide employees who fall below the stated income threshold with access to quality and affordable primary healthcare.



[www.discovery.co.za](http://www.discovery.co.za)

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Discovery Primary Care is a product by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. Employee funeral cover is underwritten by Discovery Life Limited, registration number 1966/003901/06, an authorised financial services provider. Discovery Vitality (Pty) Ltd is an authorised financial services provider, Registration number: 1999/007736/07. Terms and conditions apply.