



Discovery PrimaryCare

2018

Why choose Discovery PrimaryCare?

Discovery PrimaryCare is a unique healthcare product, that enables employers to provide affordable, quality primary and emergency healthcare services for their low-income employees and their families.

01

Access to private healthcare

Employees and their families have access to quality private primary healthcare services and healthcare professionals.

02

Access to emergency medical services

Employers 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

PrimaryCare Comprehensive provides cover for 27 Chronic Disease List Conditions.



Access to wellness

Employees can access their employer's wellness days, and have access to Vitality Move.

Affordable, flexible fees

Pricing starts from as little as R158 per employee per month, and is quoted based on the employer's specific circumstances.

Immediate access for employees

No exclusions and no waiting periods for employees.

Healthcare services for your employees and their families



Benefits

Provides access to:

- Primary healthcare services, through PrimaryCare Essential or PrimaryCare Comprehensive
- Emergency private hospital treatment, through the Trauma Benefit
- Funeral cover, included as standard on both PrimaryCare Essential and PrimaryCare Comprehensive options
- Wellness screening through the PrimaryCare Wellness Experience
- Wellness programme through Vitality Move





Management service for employers

- Integrated billing
- Training
- Integrated healthcare usage reports
- Communication and marketing



Additional services and features

- Cover extends to families of the employees
- Flexible, affordable pricing
- Onsite occupational health services
- Assistance with 3rd party recoveries for healthcare expenses relating to workplace injuries or motor vehicle accidents, if Trauma Benefit is selected

Provide access to quality, private healthcare

Research has shown that healthy employees are absent less, more productive and, as a result, contribute more toward the long-term success of a company.

Providing access to quality healthcare is essential to any company that wants to ensure the health and productivity of their workforce is sustained and optimised.

However, access to private healthcare through medical scheme membership proves unaffordable for many employees with lower levels of income.

Introducing Discovery PrimaryCare

Discovery Health recognises the need for employers to provide quality and affordable healthcare to their employees and their families.

Over many years, Discovery Health has developed the most sophisticated healthcare provider networks and administrative capabilities in the South African healthcare market.

Discovery Health has used these networks and capabilities to create Discovery PrimaryCare, a unique employer-funded primary healthcare service model.

From as little as R158 per employee per month, employers can offer employees and their qualifying dependants access to quality healthcare and healthcare professionals in the Discovery Health networks, for relevant primary healthcare and emergency private hospital treatment for accidents and trauma.

Key benefits of Discovery PrimaryCare



Benefits to employees

- Affordable access to private primary healthcare and emergency treatment for a defined list of accidents and trauma
- Extensive coverage throughout South Africa, through our network of quality healthcare providers
- Ability to extend cover to dependants
- Cover for 27 chronic conditions on PrimaryCare Comprehensive
- No exclusions and no waiting periods for employees
- No chronic application requirements
- Seamless claims experience facilitated through total system integration with healthcare providers



Benefits to employers

- Choice between PrimaryCare Essential and PrimaryCare Comprehensive to meet affordability and healthcare needs of employees
- Option to add on the Trauma Benefit for employees on PrimaryCare
- Inclusion of PrimaryCare employees in Discovery Wellness Experience
- Integrated reporting on health of workforce
- No individual application forms
- Seamless billing integration, including arrear payments
- Comprehensive employer training
- Assistance with 3rd party recoveries for healthcare expenses relating to workplace injuries or motor vehicle accidents, if Trauma Benefit is selected





Discovery PrimaryCare
Essential and
Comprehensive

PrimaryCare Essential

Essential, affordable primary healthcare services

Through PrimaryCare Essential, members and their dependants can access primary healthcare services at PrimaryCare network GPs, including consultations, medical procedures and day-to-day prescription medicine. In addition, members can get up to R5 000 funeral cover.

GP visits

Unlimited access to network GP consultations. The first GP visited becomes the member's allocated GP.

Medical procedures in GP rooms

Members have access to a list of medical procedures that can be performed in a PrimaryCare network GP's rooms.

Day-to-day prescription medicine

If the member'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 the member with a prescription for medicine to be collected from a Clicks pharmacy.

Wellness

Members will have access to Vitality Move and the PrimaryCare Wellness Experience.

Funeral cover

Up to R5 000 funeral cover for all members and their dependants. For funeral cover, we only cover people who are younger than 70 years.

PrimaryCare Comprehensive

Comprehensive, affordable primary healthcare services

Members and their dependants on PrimaryCare Comprehensive will have access to a rich set of services, in addition to those offered by PrimaryCare Essential.

Chronic medicine

Members have cover for chronic medicine in line with a defined medicine list for 27 chronic conditions. This medicine must be prescribed by the member's network GP if non-dispensing and dispensed by our preferred provider, Clicks.

- Unlimited day-to-day prescription medicine based on the defined medicine list
 - Range of essential blood tests
 - Two ultrasound scans
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Basic pathology and radiology

We cover basic pathology (blood tests) through Ampath, Lancet or PathCare when a PrimaryCare GP refers the patient.

We cover basic radiology (black-and-white X-rays) through the PrimaryCare Radiology Network when a PrimaryCare GP refers the patient.

Dentistry

Members have access to cover for dentist consultations, fillings and tooth removals at a dentist in our PrimaryCare Network.

Optometry

Members have cover for one eye test in our optometry network and one pair of glasses or contact lens equivalent every 24 months.

Maternity

We support members throughout their pregnancy, with the following benefits included:

- Unlimited GP consultations

Ambulance services

Members have access to Netcare 911 ambulance services.



Emergency healthcare services

Trauma Benefit

Employers can extend cover through the Trauma Benefit, to provide access to emergency private healthcare services for a broad range of traumatic events. Members are covered in full for these events up to a limit of R100 000 per admission and will not have to pay upfront for these medical services at a hospital or casualty facility in our network.

We cover the treatment of the following traumas in our network of private hospitals: burns; head injuries; loss of an arm, hand, leg or foot; near drowning; poisoning or a serious 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 the member experiences a traumatic event, they will have cover for medical evacuation services to the nearest private hospital facility in our network or state facility.



Casualty treatment

At the hospital, the member will have access to medical treatment in the casualties. Claims are paid up to a maximum of either the Discovery PrimaryCare Rate or the agreed rate for providers we have a payment arrangements with.



Stabilising and treating members admitted to hospital

The member will also have cover for in-patient hospital stabilisation and treatment. The member is covered up to R100 000 per admission for hospital and related accounts at a private hospital in our network. Claims are paid up to a maximum of either the Discovery PrimaryCare Rate or the agreed rate for providers we have a payment arrangements with.

If the member is stabilised or admitted into hospital, the hospital and related accounts accumulate to the R100 000 limit, with the member being transferred to a state facility or discharged once stabilised. Where it is clinically appropriate, members will be transported directly to a state facility. All accounts will be paid up to a maximum of the PrimaryCare Rate subject to the availability of funds in the R100 000 limit. Any accounts over the PrimaryCare rate or the R100 000 limit will be for the members account.





Additional services



PrimaryCare Wellness Experience

Members will have access to the PrimaryCare Wellness Experience, providing a holistic set of wellness screenings (including BMI, blood pressure, cholesterol, glucose and HIV testing), as well as a one-on-one session with a wellness specialist and a lifestyle and wellness assessment.



On-site occupational health services

Discovery Health and its preferred sub-contracted providers can provide a comprehensive range of workplace health and wellness services at an additional cost.

On-site occupational health services can only be added or cancelled once a year. To apply for these additional services, simply advise your business consultant or corporate health manager when you apply for PrimaryCare, or when you review your annual benefit options.



Vitality Move

Members have access to Vitality Move, a Discovery Vitality programme that rewards members for taking steps towards 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.

Technical details

Extending cover to dependants

- Members will be able to add their spouse(s) and child dependants to the product. This will not apply to adult dependants who are not spouses.
- When applying, the member will need to provide the names of the children and spouse(s) to be added to the policy.
- There is no limit to the number of children that will be allowed onto the policy. Each child will be charged for. Children over the age of 21 years cannot be included and will be removed from the policy when they turn 21.
- Dependants are subject to a six-month waiting period, if they are not added on the policy when the employee joins.

Trauma Benefit

- The Trauma Benefit is optional. If an employer chooses to add this benefit, it will be added to all members on PrimaryCare.
- The benefit applies to members and their specified dependants.
- The member will be transported to the hospital or casualty facility (either a private hospital in our network, or a state hospital) based on the most clinically appropriate course of action.

GP nomination

- Allocated GPs can only be changed twice a year, unless the employee moves to a different location.

Funeral cover

Funeral cover includes benefits for up to three spouses and five children.

For funeral cover, we only 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

PrimaryCare Wellness Experience

The PrimaryCare Wellness Experience is for employees only and requires a minimum of 30 members at an employer site and will be available once a year.

Eligibility

- There must be at least 10 members on a scheme administered by Discovery Health and a minimum of 25 employees must be enrolled on PrimaryCare Essential or PrimaryCare Comprehensive for the cover to apply.
- Employee eligibility is defined in line with the employer's recruitment criteria.

Indicative Fees

PrimaryCare starts from as little as R158 per month, and pricing is dependent on the employer's unique circumstances, including the compulsory or voluntary nature of PrimaryCare membership, and the site and demographic profile of employees.

Discovery PrimaryCare Essential

Indicative fees	Employee	Spouse	Child
Monthly fee (incl. VAT)	R158	R158	R158

Discovery PrimaryCare Comprehensive

Indicative fees	Employee	Spouse	Child
Monthly fee (incl. VAT)	R269	R269	R174

Trauma Benefit

Indicative fees	Employee	Spouse	Child
Monthly fee (incl. VAT)	R50	R50	R25

Note

Employers may choose to offer employees either PrimaryCare Essential or PrimaryCare Comprehensive.

If the employer decides to include the Trauma Benefit, this must be included for all employees on PrimaryCare.

Implementation for employers

- Request a quote
Employers can contact their financial advisers to request a quote. The quoting tool is available on the Financial Adviser Zone.
- As the employer, you need to use our template to compile a list of members who will be contracted to Discovery PrimaryCare. Give the list to your Discovery business consultant or corporate health manager.
- Discovery Health automatically removes members already on a scheme administered by Discovery Health. Discovery Health will invoice you for providing services as set out in the contract, and return a list of contracted employees by email. The list will include members' assigned policy numbers.
- Keeping the member list up to date
You need to update the list of qualifying members each month to add or remove employees. To remove members from PrimaryCare, email the names to **administration@discovery.co.za**. The updated member list will be available on the Discovery Employer Zone. Once a member list is submitted, you (the employer) will be invoiced for these employees. You cannot make backdated adjustments.
- Employer training
Discovery Health, through its business consultant or corporate health manager, will provide training to employer representatives. The training will include:
 - A detailed review of the healthcare services available to qualifying employees and any service rules.
 - A list of healthcare providers that can be used to help employees find suitable healthcare providers in our network. Discovery PrimaryCare will maintain this list.
 - Information on servicing the contract, covering adding new employees, service queries, any annual policy adjustments and product enhancements.

Discovery PrimaryCare is not a medical scheme. Discovery PrimaryCare is not a medical scheme as it does not fall within the ambit of the definition of 'business of a medical scheme' in section 1 of the Medical Schemes Act. The term 'business of a medical scheme' is defined in section 1 of the Medical Schemes Act to mean: 'the business of undertaking liability in return for a premium or contribution: To make provision for the obtaining of any relevant health service; To grant assistance in defraying expenditure incurred in connection with the rendering of any relevant health service; and Where applicable, to render a relevant health service, either by the medical scheme itself, or by any supplier or group of suppliers of a relevant health service or by any person, in association with or in terms of an agreement with a medical scheme'. There needs to be an undertaking of liability to trigger an enquiry into whether a person is conducting the 'business of a medical scheme'. Discovery Health does not undertake liability in the implementation of Discovery PrimaryCare as Discovery Health enters into agreements with healthcare professionals as agents for and on behalf of employers and it does not undertake any liability towards healthcare professionals. This position will not be affected when the amended definition of a 'business of medical scheme' in the Financial Services Laws General Amendment Act comes into operation. Discovery as it does not fall within the ambit of either the definition of a 'health policy' under the Long-term Insurance Act or the definition of an 'accident and health policy' under the Short-term Insurance Act. Discovery Health, in its capacity as an agent of the employer, is not undertaking to provide benefits upon the occurrence of health events in return for a premium. One key element of insurance is the taking on of liability or risk by the insurer. In the Discovery PrimaryCare model, Discovery Health does not take on liability or risk.

Discovery PrimaryCare is not a financial product. Discovery PrimaryCare does not fall within the ambit of the definition of a financial product as contemplated in the Financial Advisory and Intermediary Services Act. In summary, Discovery PrimaryCare 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.

