



World Health Organization (WHO) Global Outbreak Benefit 2021

Who we are

The MultiChoice Medical Aid Scheme (referred to as 'the Scheme'), registration number 1241, is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'the administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). Discovery Health takes care of the administration of your membership on behalf of the Scheme.

Overview

From time to time, there are viruses or diseases that affect world health. These outbreaks are closely monitored by the World Health Organization (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 to 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 within Discovery Health that closely assesses the evolution and progression of such outbreaks. Having a timely and effective response to global epidemics helps to improve 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

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

Detailed information about the prevention and transmission of COVID-19 is available on www.discovery.co.za.

WHO Global Outbreak Benefit

The WHO Global Outbreak Benefit is available to all members on MultiChoice Medical Aid 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 healthcare 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.

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 World Health Organization (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 appropriately screened and referred by a network GP
- Or Antigen Rapid tests if appropriately screened and 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
- Supportive treatment, including medicine

Cover is subject to the Scheme's preferred providers (for example, if you use a network GP your consultation will be paid in full, but you may have a co-payment at a non-network GP), 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 health plan or in accordance with Prescribed Minimum Benefits where applicable.

In-hospital treatment related to COVID-19 for approved admissions is covered from the Hospital Benefit and in accordance with Prescribed Minimum Benefits (PMB) where applicable.

Benefits available to you from the WHO Global Outbreak Benefit

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.

Screening consultation	You are covered for COVID-19 screening consultations where your network GP has appropriately screened and referred you. You can choose to either access a virtual, telephone or face-to-face screening consultation with a network provider. You may have a co-payment if you use a non-network GP. 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.
COVID-19 screening PCR tests or Antigen Rapid tests	You have access to cover for COVID-19 PCR tests or Antigen Rapid tests, 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.
Diagnostic and follow up consultations for COVID-19 positive members	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.
Diagnostic and follow up tests for COVID-19 positive members	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.
X-rays and scans	You have access to a defined basket of x-rays and scans up to the Scheme Rate.
Supportive medicines list	We pay for defined supportive medicines prescribed by your doctor for symptom management and treatment of COVID-19, up to the Scheme Rate.
In-hospital	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 and in accordance with Prescribed Minimum Benefits (PMB) where applicable.
Physiotherapy	You have access to a defined basket of physiotherapy treatments up to the Scheme Rate.
Mental Health	You have access to a defined basket of mental health consultations/treatment up to the Scheme Rate.

Once you have used up the benefits available from the WHO Global outbreak benefit, we pay for out-of-hospital healthcare expenses related to COVID-19 from your available day-to-day benefits and in



accordance with Prescribed Minimum Benefits where applicable.

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 Outbreak Benefit:

- The disease needs to be a WHO recognised outbreak disease;
- Cover is for diseases during a declared outbreak period;
- Cover may be subject to use of preferred providers, where applicable;
- Subject to appropriate screening 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 resolved to change its approach to underwriting for the duration of the outbreak, specifically for cover related to COVID-19. Members who are diagnosed with COVID-19 after joining MultiChoice Medical Aid Scheme will have access to cover for COVID-19, even if they are subject to a waiting period at the time of being diagnosed with COVID-19.

Dependants (those who qualify for underwriting to be applied) that are diagnosed with COVID-19 before joining the Scheme, are subject to normal underwriting rules and waiting periods, including access to PMB where applicable.

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

For more information, call us on **0860 11 66 33** or log in to www.discovery.co.za

Complaints process

You may lodge a complaint or query with MultiChoice Medical Aid Scheme directly on 0860 11 66 33 or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following the Scheme's internal disputes process.

Members who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue,



Eco Park, Centurion, 0157 or email complaints@medicalschemes.co.za. Customer Care Centre: **0861123 267**/website www.medicalschemes.co.za