

# CARE AT HOME BENEFIT GUIDE

DISCOVERY HEALTH MEDICAL SCHEME  
2025





## Overview

Discovery Health Medical Scheme members have access to benefits and healthcare services in the comfort of your home. You are afforded peace of mind that the highest possible safety and quality standards are maintained in the home-setting through expert clinical teams and cutting-edge digital technologies that allow for continuous patient monitoring. The Discovery Health app is your gateway to many of the personalised digital technologies that support your care at home. For Discovery Health Medical Scheme members, the app enables exciting virtual benefits such as Virtual Urgent Care, Digital Mental Health and Virtual Physical Therapy, for all members.

## About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms:

TERMINOLOGY	DESCRIPTION
Above Threshold Benefit (ATB)	<b>Available on the Executive, Comprehensive and Priority plans</b> Once the day-to-day claims that you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit, at the Discovery Health Rate or a portion of it.
Annual Threshold	<b>Available on the Executive, Comprehensive and Priority plans</b> We set the Annual Threshold amount at the beginning of each year. The number and type of dependants (spouse, adult or child) on your plan will determine the amount. The Annual Threshold is the amount that your claims must add up to before we pay your day-to-day claims from the limited Above Threshold Benefit.
Artificial Intelligence (AI)	This is the ability of a digital computer or computer-controlled robot to perform tasks commonly associated with human minds.
Cover	Refers to the benefits that you can access on your health plan and how we pay for these healthcare services. The services may include consultations, medicine and hospital visits.
Day-to-day benefits	The day-to-day benefits are the available money allocated to the Medical Savings Account, cover from the limited Above Threshold Benefit or defined benefits for day-to-day healthcare services.
Discovery Health Rate (DHR)	This is the rate that we pay for medicine. It is the Single Exit Price of medicine plus the relevant dispensing fee.
Medical Savings Account (MSA)	<b>Available on the Executive, Comprehensive, Priority and Saver plans</b> You have access to a Medical Savings Account (MSA) at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution. We pay your day-to-day medical expenses from the money allocated in your MSA. These day-to-day expenses are for general practitioner (GP) and specialist consultations, acute medicine, and radiology and pathology services, among others. You can choose to have your claims paid from the MSA, either at the Discovery Health Rate or at cost. If you have unused money in the account, this will carry over to the next year. If you leave the Scheme or change your plan during the year and have used more of the MSA money than what you have contributed, you will need to pay the difference to us.

## Hospital-level care at home

Globally, more and more people accept and use digital healthcare. This helps to keep patients safer and it eases the burden on increasingly overwhelmed healthcare systems. This shift has highlighted the patient's home as an important and relevant place to deliver healthcare. [Discovery Hospital at Home](#) gives you the option to be treated with world-class medical resources in the comfort of your own home when you need it. In this way, you get the best of both worlds: you will be with your loved ones in familiar surroundings while you are being closely monitored throughout your treatment.

Discovery Hospital at Home provides qualifying members with the option to receive hospital-level home-based care instead of being admitted to a traditional hospital or after an early discharge from hospital for continuation of care in the home. Discovery Health Medical Scheme members receiving treatment in the home have access to enhanced benefits and services, delivered through their personalised care team of participating providers in the Home-based Hospital Network.

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You have access to the following Home-based Hospital Network providers giving you access to [Discovery Hospital at Home services](#), for home-based treatment:

- **Discovery Home Health**
- **Mediclinic at Home**
- **Quoro Medical**

Qualifying members requiring general ward level care have access to acute hospital-level care in their home instead of having to go to hospital for an admission or after an early hospital discharge for continuation of care in the home. This includes follow-up care once discharged. We pay all services offered as part of this network from your Hospital Benefit if you have a valid pre-authorisation for hospitalisation.

If you meet the Scheme's clinical benefit entry criteria, you have access to:

- Physical and virtual 24-hour clinical oversight facilitated by a dedicated care team and will have access to services such as discharge planning, care coordination and a 24-hour carer.
- Access to a remote monitoring device that automatically transmits information to a hospital-based care team, 24 hours a day, seven days a week. This remote monitoring will allow your care team to directly communicate with you throughout your treatment as well as send you prompts when it is time to take your medications or perform certain tasks that will contribute towards optimising your health and aid in faster recovery.
- Access to an improved range of clinical diagnostic procedures and interventions to manage medical or postsurgical hospital-level care in the home. Where approved these interventions will be funded as part of your admission from your Hospital Benefit to enhance your experience while receiving care in the home.

### You must make use of the designated service provider for qualifying conditions

On the *Smart, Delta and KeyCare plans* the Home-based Hospital Network is also the designated service provider (DSP) for home-based care for qualifying conditions such as:

- Chronic obstructive pulmonary disease
- Pneumonia
- Complicated urinary tract infection
- Stable heart failure
- Cellulitis
- Deep vein thrombosis
- Asthma
- Diabetes

If your treating healthcare provider has recommended hospital-level home-based care, you need to use a designated service provider in the Home-Based Hospital Network to avoid an upfront **deductible of R5,250**.

Members do not need to use this network in the event of an emergency, or if not deemed clinically appropriate for home-based care according to the treating provider.

## Discovery Home Care

In addition to home-based hospital care for acute admissions, Discovery Home Care provides additional home-based care services as an alternative to a hospital stay when recommended by your doctor. Discovery Home Care provides quality nursing in your home for the following services:

- Palliative care (paid from the Advanced Illness Benefit, if approved)
- IV infusions (paid from your Hospital Benefit, if approved)
- Advanced wound care (paid from your Hospital Benefit, if approved)
- Postnatal care (paid from your Hospital Benefit, if approved).

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## How you are covered

Your cover for these services will be funded from the relevant Hospital benefits should you meet the clinical entry criteria. You need to apply for Home Care, visit the [Discovery website](#) > Medical aid > Extra savings and services for more information.

## Home Monitoring Device Benefit for essential home monitoring

The Home Monitoring Device Benefit gives you access to a range of essential and registered home monitoring devices for certain chronic and acute conditions. Approved cover for these devices will not affect your day-to-day benefits.

### How you are covered

This benefit is available to all health plans. If you meet the Scheme's clinical entry criteria, you have healthcare cover up to a limit of R4,700 per person per year, at 100% of the Discovery Health Rate (DHR), for a list of devices for the monitoring of defined conditions such as chronic obstructive pulmonary disease, congestive cardiac failure, diabetes and pneumonia.

If the Scheme clinical criteria are not met for cover from the Home Monitoring Device Benefit:

- On the *Executive Plan*, we will pay for these devices from the available funds allocated to your Medical Savings Account (MSA) and Above Threshold Benefit (ATB) up to 100% of the Discovery Health Rate (DHR). Cover is subject to your available External Medical Items benefit and frequency limits may apply.
- On the *Comprehensive and Priority plans*, we will pay for these devices from the available funds allocated to your Medical Savings Account (MSA) and limited Above Threshold Benefit (ATB) up to 100% of the Discovery Health Rate (DHR). Cover is subject to your External Medical Items limit and frequency limits may apply. We pay these claims up to the Above Threshold Benefit (ATB) limit or the benefit limit, whichever you reach first.
- On the *Saver plans*, we will pay for these devices from the available funds allocated to your Medical Savings Account (MSA) up to 100% of the Discovery Health Rate (DHR).
- On the *Smart, Core and KeyCare plans* you will have to pay for these devices.

If you meet the clinical entry criteria Discovery Health will contact you, arrange delivery of the device and explain how to track and monitor your condition.

## The Discovery Health app

The Discovery Health app is your gateway to a personalised, end to end healthcare journey. Discovery Health Medical Scheme members can conveniently access care and manage their health and health plan benefits in a single app. The new app also enables new benefits for all members. Download the Discovery Health app now to benefit from these exciting features.

### Key features available to you

The Discovery Health app brings you cutting-edge features built just for you. The Discovery Health app gives Discovery Health Medical Scheme members access to a truly personalised health journey and a way to navigate the healthcare system easily. Access the advice and healthcare support you need 24/7, through these innovative features:

#### Personalised health nudges

- Access personalised health and wellness recommendations based on your unique health profile.

#### Check your symptoms

- Use our Artificial Intelligence (AI) platform to diagnose your symptoms and get guidance, talk to a doctor, or request emergency assistance.

#### Online pharmacy

- Order your medicine or shop all other in-store items – all delivered to your door.

#### Emergency assistance

- Stay safe with our panic button in the Discovery Health app for emergency medical care. Call for help, request a call back, or we'll locate you and dispatch emergency care.

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## Manage your plan

- Seamlessly manage your medical aid plan - find healthcare providers, submit/track claims, monitor benefits and balances and more.

## Condition specific information

- Educational content specific to your condition, at your fingertips.

## Electronic prescriptions

- Seamless e-scripting to give you quicker access to your medicine.

## Online healthcare coaches

- Personalised coaching to help you better manage your chronic conditions from home.

## 24/7 access to a GP

- You have access to trusted medical advice and accurate clinical diagnosis from a nationwide network of experienced healthcare providers who are also trained and equipped to facilitate virtual and Tyto-enabled online consultations.

You can visit [www.discovery.co.za](http://www.discovery.co.za) > Medical aid > Discovery Health app for more information on these features.

To access the features and benefits highlighted in this guide, you need to download the Discovery Health app.



## Virtual benefits available on your chosen health plan

### Digital Mental Health

Access an on-demand digital mental healthcare platform for evidence-based support programmes and tools with Digital Mental Health. The internet-based Cognitive Behavioural Therapy (iCBT) platform is conveniently accessed through the Discovery Health app via the "My health" tab. This benefit supplements the comprehensive and proactive support for mental health, from early identification to clinically relevant treatment and ongoing management of more severe conditions. Recommended by a healthcare professional, eligible members have always-on access to modules focused on early intervention against depression or depression with anxiety. You can access:

- 24/7 access to engaging modules focused on combatting depression or depression with anxiety.
- Personal supporters on hand to guide you through the modules and ensure engagement with the content.
- A 24-hour self-harm and suicide support for those with severe mental health risk.
- Wellbeing modules for resilience, sleep and coping with stress.

### How you are covered

If you are diagnosed with depression, depending on your health plan, your claims may fund from your available Prescribed Minimum Benefits (PMBs) or the Mental Health Care Programme, subject to clinical entry criteria. Members also have access to iCBT through the Depression Risk Management Programme, funded by the Scheme, when enrolled and referred.

If the Scheme clinical criteria are not met for cover from the PMBs or Depression Risk Management Programme benefits:

- For members on the *Executive, Comprehensive and Priority plans*, claims for Digital Mental Health will fund from your available day-to-day benefits should you not meet the criteria or have used your benefits.
- For members on the *Saver plans*, claims for Digital Mental Health will fund from the available funds in your Medical Savings Account (MSA) should you not meet the criteria or have used your benefits.
- For members on the *Smart, Core and KeyCare plans*, you will need to pay the claims relating to Digital Mental Health should you not meet the criteria or have used your benefits.

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All Discovery Health Medical Scheme members also have access to a digital mental wellbeing assessment (MWA) through the [Discovery Health app](#) or website [here](#). Depending on the results of your completed MWA, you may qualify for a consultation with a GP or psychologist, covered by the Scheme.

## Virtual Urgent Care

For the highest level of convenience members have access to a dedicated panel of Emergency Room doctors providing immediate virtual care for urgent medical conditions 24/7. This can be conveniently accessed through the Discovery Health app via the “Speak to a doctor now” tab. Virtual Urgent Care provides members with access to care for urgent medical needs that fall outside of regular GP consultation times or require same day care.

### How you are covered

Appropriate urgent care consultations will be funded by the Scheme for all Discovery Health Medical Scheme plans. On KeyCare Start Regional members must access urgent care through the KeyCare Online Practice. Non-urgent care is funded from members’ available day-to-day benefits.

- For members on the *Executive, Comprehensive and Priority plans*, we cover you for four virtual urgent care sessions per family, per year, subject to clinical entry criteria. Any additional sessions will fund from your available day-to-day benefits.
- For members on the *Saver plans*, we cover you for four virtual urgent care sessions per family, per year, subject to clinical entry criteria. Any additional sessions will fund from the available funds in your Medical Savings Account (MSA).
- For members on the *Smart and Core* we cover you for four virtual urgent care sessions per family, per year, subject to clinical entry criteria. Any additional sessions you will need to pay the claims.
- For members on the *KeyCare plans*, we cover you for one virtual urgent care session per person, per year, subject to clinical entry criteria. Any additional sessions you will need to pay the claims. *KeyCare Start Regional* members must access urgent care through the KeyCare Online Practice.

## Virtual Physical Therapy

Virtual Physical Therapy is an evidence-based physical rehabilitation - done online via video and supported by Artificial Intelligence (AI) technology - which conveniently extends the connection between patients and allied healthcare professionals into the comfort of the patient’s home. This platform is available on the Discovery Health app via the “My health” tab.

Members can access personalised and evidence-based virtual physical therapy, prescribed by an appropriate healthcare professional. Virtual Physical Therapy provides you with:

- Convenient recovery from anywhere. The curated exercise and rehabilitation programme prescribed by your healthcare provider is easily accessible from anywhere 24/7.
- AI tracking and monitoring. Your motion is tracked during exercises to ensure correct form through Artificial Intelligence (AI) camera technology.
- Coaching support. You have direct access to coaching for better recovery outcomes through virtual consultations or through the chat functionality.

### How you are covered

- For members on the *Executive, Comprehensive and Priority plans*, claims will fund from your available day-to-day benefits, and subject to the annual Allied, Therapeutic and Psychology Benefit limit.
- For members on the *Saver plans*, claims will fund from the available funds in your Medical Savings Account (MSA).
- For members on the *Classic Smart plan*, claims will be funded from your Sports Injury Benefit if activated and related to your sports injury.
- For members on the *Essential and Active Smart, Core and KeyCare plans*, you will need to pay the claims.

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## Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

### How to contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to [www.discovery.co.za](http://www.discovery.co.za) to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

### What to do if you have a complaint

#### 01 | 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](http://www.discovery.co.za). We would also love to hear from you if we have exceeded your expectations.

#### 02 | 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](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto:principalofficer@discovery.co.za).

#### 03 | 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](#).

#### 04 | 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.co.za](mailto:complaints@medicalschemes.co.za) | 0861 123 267 | [www.medicalschemes.co.za](http://www.medicalschemes.co.za).

### Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on [www.discovery.co.za](http://www.discovery.co.za) > Medical aid > About Discovery Health Medical Scheme.

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