

# KEYCARE PLUS CASUALTY BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME  
2025



## Overview

Discovery Health Medical Scheme provides access to world-class medical care. Included on the KeyCare Plus Plan, you have access to a casualty benefit in addition to the Prescribed Minimum Benefit (PMB) cover for emergencies. This benefit guide explains your cover for casualty visits on the KeyCare Plus Plan. This benefit is not available on the KeyCare Core, KeyCare Start or KeyCare Start Regional Plans.

## 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
Discovery Health Rate (DHR)	This is the rate that we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
Emergency medical condition	An emergency medical condition may be referred to, simply, as an emergency. It is the sudden and, at the time, unexpected onset of a health condition that requires immediate medical and surgical treatment. Failure to give this medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or it would place the person's life in serious jeopardy. An emergency does not necessarily need you to be admitted to a hospital and you may be treated in casualty only. We may ask you for more information to confirm the emergency.
Find a healthcare provider	Find a healthcare provider is a medical and provider search tool which is available on the Discovery Health app and website <a href="http://www.discovery.co.za">www.discovery.co.za</a> .
Prescribed Minimum Benefits	<p>In terms of the Medical Schemes Act 131 of 1998 and its Regulations, all medical schemes have to cover the cost related to the diagnosis, treatment and care of:</p> <ul style="list-style-type: none"> <li>• An emergency medical condition</li> <li>• A defined list of 271 diagnoses</li> <li>• A defined list of 27 chronic conditions.</li> </ul> <p>The Council for Medical Schemes has set the following rules for how to access Prescribed Minimum Benefits:</p> <ul style="list-style-type: none"> <li>• Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions.</li> <li>• The treatment that you need must be provided for in the defined benefits.</li> <li>• You must use designated service providers in our network. This does not apply in emergencies. Where appropriate and in line with the rules of the Scheme, you may be transferred to a hospital or other service providers in our network, once your condition has stabilised. If you do not use a designated service provider, we will pay up to 80% of the Discovery Health Rate. You will be responsible for the difference between what we pay and the actual cost of your treatment.</li> </ul> <p>If your treatment doesn't meet the above criteria, we will pay according to your plan benefits.</p>

## How you are covered from the KeyCare Plus Casualty Benefit

If you are on the KeyCare Plus Plan, you have cover for one casualty visit a year at a casualty unit in the KeyCare Hospital Network. The casualty unit must contact us to get casualty authorisation to make sure we pay your claims correctly. You are limited to one casualty visit for each person on the plan a year. You have to pay an upfront amount of R500 to the casualty unit for each person needing care for an event. We pay the rest of the casualty unit's account from your Hospital Benefit, up to a maximum of 100% of the Discovery Health Rate (DHR).

Should you need hospital admission once authorisation for the KeyCare Casualty Benefit has been obtained, there will be continuation of care but a hospital authorisation should still be obtained. If you need to see a specialist while in the casualty unit, we pay the specialist claims from your available Specialist Benefit.



## What is covered on the benefit?

The Casualty Benefit covers:

- The GP consultation at the Discovery Health Rate (DHR)
- Certain blood tests and basic x-rays
- Material used for your casualty treatment
- Specialist claims paid from the Specialist Benefit up to the yearly Specialist Benefit limit.

If you are on a KeyCare Start or KeyCare Start Regional Plan, you do not have access to the Casualty Benefit unless it is an emergency. You can go to your chosen KeyCare Start GP, KeyCare Start Regional GP or network GP that offers after-hours care within the regional network.

The Casualty Benefit is not available on the KeyCare Core Plan unless it is an emergency.

You can refer to the website at [www.discovery.co.za](http://www.discovery.co.za) to find out more about how you are covered during an emergency event, or you can refer to your health plan guide under Medical Aid > Find documents and certificates.

## How to find a KeyCare network hospital

Use the Find a healthcare provider tool on [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Find a doctor or click on Find a healthcare provider using your Discovery Health app to find a hospital in the network in your area that offers full cover.



## 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.