



You can read this document to find out all about Discovery Health's Africa Benefit for 2010. It will give you more detail about the following:

- Who we cover under the Africa Benefit
- What African countries we cover
- How we cover medical emergency evacuations from a defined list of sub-Saharan countries to South Africa
- What happens in a medical emergency
- Cover for non-emergencies
- What we do not cover under the Africa Benefit
- How to claim from the Africa Benefit
- Contact details you may need.

The benefit covers members working in certain African countries

An increasing number of employers are sending employees on assignments to other African countries. As a result, the demand for medical emergency evacuation benefits is growing. The Africa Benefit fulfills this need.

This Africa Benefit is available on the Discovery Health **Executive, Classic, Essential** and **Coastal Plans** only. You don't have to register for it.

Medical emergency evacuations from a defined list of sub-Saharan countries to South Africa

The Africa Benefit covers medical emergency evacuation from the African country where you live, to South Africa, if International SOS (Intl SOS) gives the go-ahead. The benefit applies to a defined list of sub-Saharan countries in Africa, as well as the islands of Madagascar, Mauritius, Seychelles, Réunion and the Comoros.

African countries that are covered

Angola	Equatorial Guinea	Réunion
Benin	Gabon	Rwanda
Botswana	Ghana	Seychelles
Burundi	Kenya	Somalia
Cameroon	Lesotho	Swaziland
Central African Republic	Madagascar	Tanzania
Comoros	Malawi	Togo
Democratic Republic of the Congo (DRC)	Mauritius	Uganda
Djibouti	Mozambique	Zambia
Eritrea	Namibia	Zimbabwe
Ethiopia	Nigeria	
	Congo	

What to do if you need medical emergency evacuation

- If you need a medical emergency evacuation, you need to call Intl. SOS. Once they have given the go ahead for the evacuation, they will also arrange it.
- You will be evacuated to South Africa, where you will receive medical treatment. Healthcare services given in South Africa are covered according to your Health Plan and the rules of the scheme.
- Medical claims incurred in the country where you live in Africa, immediately prior to and relating to the emergency evacuation, are also covered by the scheme.
- Discovery Health will only cover your return transport to the African country where you live, if you need a medical escort.
- The Africa Benefit only covers evacuations due to medical emergencies. In elective or planned treatments, you can still contact Intl.SOS for help, but you'll be responsible for paying all costs related to the evacuation.

Non-emergency or elective treatment

The Africa Benefit also covers non-emergency/elective treatment as long as the same treatment is readily available in South Africa and it would normally be covered in South Africa in terms of the scheme rules. The benefit covers non-emergency or elective treatment at the South African benchmark equivalent as a global fee (a single amount that we calculate based on an average cost for all related, appropriate healthcare services related to a specific event or episode). The payment will only be made into a South African bank account.

How to arrange direct payment for in-hospital, non-emergency / elective treatment

You need to contact Intl.SOS for approval before going to hospital for the procedure and give them the following information:

- your Discovery Health membership number
- date of planned procedure
- name and practice number of hospital
- name of treatment or procedure.

Intl.SOS will approve payment to the hospital at the South African benchmark equivalent, based on:

- the claims experience on your plan type
- Discovery's clinical policies, and
- the rules of the Scheme.

This cover only applies to healthcare services received in the African countries listed. Note that any amount in excess of the approved payment will not be paid.

Out-of-hospital non-emergency or elective treatment

You will need to pay for these medical expenses upfront and send the claims to Discovery Health. We always pay these claims into a South African bank account at the South African benchmark equivalent as a global fee (a single amount that we calculate based on an average cost for all related, appropriate healthcare services related to a specific event or episode) based on:

- the claims experience on your plan type
- Discovery's clinical policies, and
- the rules of the Scheme.

This cover only applies to healthcare services received in the African countries listed.

Other healthcare services are covered at a South African global fee

The above rules also apply if you have any of the following healthcare services while in one of the covered African countries:

- Out-of-hospital non-emergency, planned or elective medical treatment
- Acute medical conditions or an acute flare-up of a medical condition for which active medical treatment was received in South Africa in the 30 days before the date of departure
- Pregnancy or childbirth after the 24th week of pregnancy.
Should the baby be born outside South Africa, the baby will not be covered by Discovery Health until the member returns to South Africa. You will need to register the baby as a dependant on the Discovery Health Medical Scheme, if you want the baby to be covered by your Health Plan.

- Chronic and/or ongoing dialysis or chemotherapy, and any related treatment or illness
- Any treatment relating to cancer and/or organ failure in the last 12 months
- If members intend to obtain medical treatment
- If a terminal prognosis has been given
- If a member travels against medical advice.

Prescribed Minimum Benefits don't apply beyond South Africa's borders

What the Africa Benefit does not cover

You are not covered for any of the following while living in one of the covered African countries:

- healthcare services related to a waiting period, if applicable.
- healthcare services related to one of Discovery Health's general exclusions. For a list of these exclusions, please refer to your Health Plan booklet, or visit www.discovery.co.za
- if you are on a Foundation Core or KeyCare Plan.

Procedure for submitting claims

You can send claims to Discovery Health by post or fax, or they can be dropped off at one of the claims drop-off boxes located around the country. Alternatively, claims may be scanned and emailed to claims@discovery.co.za

Please send us the following information:

- A detailed, original account from the healthcare provider
- The Discovery Health International Claim form, completed in full and including proof of payment for all attached claims.

Please send claims to Discovery Health within four months of the date of service and remember to keep copies for your records. Please mark your overseas claims as "International claim" and put your membership number on each page.

Contact numbers

In case of an emergency, call Intl.SOS on +27 11 541 1222. Should you need help in contacting Intl.SOS in an emergency, you may also contact the international operator of the country you are visiting and ask to be connected to ISOS on reverse call charges.

If you have a query on the payment of your Africa Benefit claims, you can contact Discovery Health on 0860 99 88 77.