



Read this document to find out all about Discovery Health's cover for international travel. This benefit is available only to members of the Discovery Health Medical Scheme.

The International Travel Benefit offers medical emergency cover outside the borders of South Africa. The benefit is available on the Executive Plan, Comprehensive, Priority and Saver Series and to members on selected Core plans.

International SOS (Intl.SOS), an international operational support organisation, assists members in medical emergencies while travelling.

How the International Travel Benefit covers you

The International Travel Benefit covers you for medical emergency treatment outside the borders of South Africa for 90 days from your date of departure from South Africa. The following summarises your cover:

- Medical emergency cover is limited to R10 million per person per journey for members on the Executive Plan and R5 million per person per journey for members on Classic, Essential and Coastal Plans
- The date of joining the Discovery Health Medical Scheme has no bearing on the start of the 90-day period
- The cover ceases on your return home or after 90 days from your date of departure from South Africa, whichever occurs first
- If you are travelling for longer than 90 days you are advised to arrange additional travel insurance for medical cover through your travel agent before leaving South Africa

- You are covered for the usual, reasonable costs of medical emergency treatment while overseas. The treatment must be from a qualified healthcare professional
- We cover out-of-hospital, medical emergency claims in excess of €100 or US\$150 for each person, on each journey
- Direct payment to overseas health professionals is arranged by Intl.SOS
- Members on the Foundation Core and KeyCare Series do not have access to the International Travel Benefit

Hospital expenses

If you need emergency hospitalisation while travelling overseas, notify Intl.SOS as soon as possible after the emergency on +27 11 541 1222. Should you need assistance in contacting Intl.SOS you may also contact the international operator of the country you are visiting and request to be connected to Intl.SOS on reverse call charges. Once connected, Intl.SOS will validate your membership and confirm any waiting periods before they authorise the admission and issue a payment guarantee. Discovery Health will pay the full cost of an authorised emergency hospital claim up to your benefit limit of R5 million (R10 million on Executive Plan) for each journey. Should the medical condition necessitate an evacuation and you are fit to travel, Intl.SOS will evacuate you to South Africa. If you are fit to travel and can be repatriated but choose not to return home, all expenses incurred after that date will be for your own account.

Once you reach the 90-day limit, Discovery is not liable to cover any medical costs or travel costs to return to South Africa for treatment.

Out-of-hospital medical expenses

You are liable for the first €100 or US\$150 of out-of-hospital medical emergency claims incurred per trip, and Discovery Health will cover the balance in full. Your Medical Savings Account and other day-to-day benefits won't be affected in any way. The €100 or US\$150 applies to each person, on each journey and not to each claim. If you are travelling in a country with a different currency your claim will be converted to US dollars or Euros, whichever is the most appropriate for the purposes of calculating what you are responsible for, and what we need to pay.

Claiming for out-of-hospital medical expenses

You can choose between these options:

- Pay upfront for out-of-hospital medical expenses, and claim back from Discovery Health on your return
- or, if the total cost of your out-of-hospital claims exceeds €100 or US\$150 per person, you can call Intl.SOS while you are still overseas. Intl.SOS will provide you with approval if the claim is related to a medical emergency and will liaise with your healthcare professionals overseas to make sure the healthcare professionals are paid directly.

Procedure for submitting claims

If you have already paid you need to send us the following:

- A detailed, original account from the healthcare provider
- The Discovery Health International claim form, completed in full and including:
 - Proof of travel dates in the form of air ticket stubs or passport stamps
 - Proof of payment for all attached claims
- When sending us overseas medical claims, please keep copies for your own records.

Elective claims and claims outside of the 90-day travel period

The International Travel Benefit does not cover elective treatment and treatment received outside of the 90-day period. However, your Discovery Health Plan may cover you for elective treatment received while outside of South Africa as long as the equivalent treatment is readily available in South Africa and it would normally be covered in South Africa in terms of the scheme rules. You will need to pay for these medical expenses upfront and submit the claims to Discovery Health. Discovery Health will reimburse claims into your South African bank account 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) at the South African benchmarked equivalent, based on the claims experience of your plan type. Clinical protocols apply.

The same claims submission procedure that is followed for International Travel Benefit claims needs to be followed.

Healthcare services covered at a South African global fee

Your Discovery Health Plan may cover you for elective treatment received while outside South Africa or for medical emergency treatment outside the 90-day limit through the South African global fee.

If you have any of the healthcare services listed below when you are outside South Africa, we will cover them at South African rates, paid as a global fee to you.

You need to pay for these claims upfront and then claim back the money from us when you get back to South Africa. We will always pay the amount into the South African bank account we have on record.

List of healthcare services covered at the South African global fee

The following are not covered by the International Travel Benefit but will be covered by your Discovery Health Plan at a global fee:

- Any non-emergency, planned or elective medical treatment
- Any acute medical condition or an acute flare-up of a medical condition for which active medical treatment was sought in South Africa in the 30 days preceding 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 you

return to South Africa and register the baby on the Discovery Health Medical Scheme.)

- Chronic and/or ongoing dialysis or chemotherapy, and any related treatments or illnesses
- Any treatment relating to cancer and/or organ failure within the last 12 months
- Any healthcare services relating to sexually transmitted infections (including HIV) not resulting from sexual assault and/or occupational or traumatic exposure
- If you intend obtaining medical treatment
- If a terminal prognosis has been given
- If you travel contrary to medical advice
- All dentistry, unless otherwise specified, and optical treatment

Prescribed Minimum Benefits do not apply beyond South Africa's borders.

Specific claims we do and do not cover

The International Travel Benefit doesn't cover optical work

The International Travel Benefit doesn't cover optical treatments, which includes any health care service or device used to correct errors of refraction, for example spectacles, frames and contact lenses.

However, your Discovery Health Plan may cover these healthcare services, up to the optical limit, if you have available day-to-day benefits.

We only cover emergency work on teeth under certain circumstances

The International Travel Benefit doesn't cover most dental treatments. However, the International Travel Benefit will cover you for specific emergency dental work on sound natural teeth.

We only cover the following emergency dental treatments from the International Travel Benefit:

- Temporary caps and fillings for teeth that break
- Re-cementing of crowns and bridges
- Emergency root canal treatment for pain control.

Your Discovery Health plan may cover you for other dentistry from your available day-to-day benefits as long as you haven't used up all of your dental limit.

We cover you for extreme sport or activities or hazardous pursuits

A hazardous or extreme sport or pursuit is an activity which extends beyond what Discovery Health considers conventional and puts you at a high risk for illness or injury. Examples include: motorsport, mountaineering, rock climbing, scuba diving, skydiving, bungee jumping, BASE jumping, kite surfing and white-water rafting.

The International Travel Benefit covers medical emergency expenses sustained during participation in a hazardous pursuit while overseas. Please note that Discovery Health does not cover search and rescue operations.

Exclusions

While travelling, the following will not be covered:

- healthcare services related to your waiting period, if applicable. Your travel policy letter will state whether you have an active waiting period or not.
- repatriation of mortal remains.
- healthcare services related to one of Discovery Health's general exclusions. For this list of exclusions, please refer to your Health Plan Guide, or visit www.discovery.co.za
- any healthcare services incurred if you are on the KeyCare Series or a Foundation
- Core plan.

Members with a DiscoveryCard

If you have a DiscoveryCard and if you have selected the Miles benefit you have access to other travel-related non-medical cover, such as cover for lost luggage, cancellation and curtailment.

Contact numbers

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

Claims can be submitted 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 mark your overseas claims as "International travel" and indicate your membership number on each page. Remember to always make copies of your claims for your records.