

## **World Health Organization (WHO) Global Outbreak Benefit 2021**

This benefit ensures you have access to the out-of-hospital management and appropriate supportive treatment for viruses or diseases that affect world health, as long as the Scheme's benefit entry criteria are met.

During the current outbreak, the WHO Global Outbreak Benefit provides cover for a defined basket of healthcare services related to COVID-19.

### **Understanding COVID-19**

In January 2020, the World Health Organisation declared COVID-19 a global population health threat. COVID-19 is a disease caused by a type of coronavirus. The vast majority of people who contract COVID-19 experience only mild symptoms, potentially including fever, a cough and shortness of breath. In a small percentage of people, it may result in severe disease, and even death.

Detailed information about the prevention and transmission of COVID-19 is available on the Scheme's website at [www.discovery.co.za](http://www.discovery.co.za).

### **How you are covered from the WHO Global Outbreak Benefit**

#### **When are you covered?**

The WHO Global Outbreak Benefit is available for the WHO-recognised outbreak period. All healthcare services covered by this benefit becomes available when you undergo a diagnostic test, subject to the Scheme's benefit entry criteria.

You have cover from the Scheme's risk benefits and your day-to-day benefits are not affected.

#### **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), following completion of a risk assessment.
- COVID-19 PCR screening tests, if referred by your doctor or referred by a network GP following completion of the risk assessment.
- A defined basket of pathology tests for COVID-19 positive members
- A defined basket of x-rays and scans for COVID-19 positive members
- A defined basket of chest physiotherapy for COVID-19 positive members
- A defined basket of psychotherapy for COVID-19 positive members
- Supportive medicines list

Cover is subject to the use of the services of 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 benefit option or in accordance with Prescribed Minimum Benefits, where applicable.

In-hospital treatment related to COVID-19 for an approved hospital admission 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

The benefits covered from the WHO Global Outbreak Benefit are outlined below:

Healthcare service	Description
	<p>These healthcare services are covered from the WHO Global Outbreak Benefit up to 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.</p>
<p><b>Risk assessment</b></p>	<p>You can understand your risk status at any point in time by completing the COVID-19 risk assessment available via <a href="http://www.discovery.co.za">www.discovery.co.za</a> or by calling us and following the prompts to complete the COVID-19 risk assessment. The assessment is a set of questions which determines if you may be presenting with symptoms suggestive of COVID-19 disease or may have been exposed to COVID-19 infection and need a consultation with a doctor.</p>
<p><b>Screening consultation</b></p>	<p>You are covered for COVID-19 screening consultations, where you have successfully completed and were referred from the screening risk assessment. You can choose to either access a virtual, telephone or face-to-face screening consultation with a network provider. Virtual and telephone consultations provide a safe alternative to face-to-face consultations for patients and doctors, and contributes to important containment measures that will continue to reduce the impact of the outbreak.</p>
<p><b>COVID-19 screening PCR tests</b></p>	<p>You have access to two COVID-19 PCR tests per beneficiary per year, regardless of the outcome of the test, except where approved as PMB. Screening tests are funded in full from the WHO Global Outbreak Benefit, when referred by the doctor that screened you.</p> <p>The Scheme pays for up to two COVID-19 PCR pre-admission tests for approved hospital admissions, subject to referral by a doctor.</p>
<p><b>Diagnostic and follow up consultations for COVID-19 positive members</b></p>	<p>You have access to a defined basket of diagnostic and follow up consultations if you are diagnosed with COVID-19</p>
<p><b>Diagnostic and follow up tests for COVID-19 positive members</b></p>	<p>You have access to a defined basket of diagnostic and follow up pathology tests if you are diagnosed with COVID-19</p>

<b>X-rays and scans</b>	You have access to a defined basket of x-rays and scans
<b>Supportive medicines list</b>	We pay for defined supportive medicines prescribed by your doctor for symptom management and treatment of COVID-19
<b>In-hospital</b>	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 based on your benefit option and in accordance with Prescribed Minimum Benefits (PMB), where applicable.

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, 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 designated providers, where applicable;
- Benefits are subject to appropriate screening and referral;
- Benefits are 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 the 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.

Dependents (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-hospital treatment**

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

### **In an emergency**

In an emergency, call Discovery 911 on 0860 999 911. You can request ambulance services, or go directly to a hospital.

### **General and claim queries**

If you have any queries, please contact the Retail Medical Scheme Call Centre on 0860 101 252. Claims can be submitted to [claims@discovery.co.za](mailto:claims@discovery.co.za).