

2020



DISCOVERY PRIMARY CARE FOR HOUSEHOLD EMPLOYEES



PRIMARY HEALTHCARE FOR HOUSEHOLD EMPLOYEES

There are approximately 1.2 million household employees working across South African homes today. In 2019, it was estimated that less than 1% of all household employees have access to private healthcare funded through their employers.

Research shows that despite the minimum wage being raised in 2019, most of these household employees are still unable to cover their basic living expenses such as food, housing and transport, with access to private healthcare for themselves and their families remaining out of reach.

INTRODUCING DISCOVERY PRIMARY CARE FOR HOUSEHOLD EMPLOYEES

With more than 25 years' experience, Discovery is a trusted healthcare partner in the South African and international healthcare environments. Over this time, we have developed industry-leading expertise in quality, affordable healthcare solutions. Our extensive healthcare provider networks include GPs, nurses, pharmacies, dentists and optometrists across the country and are supported by cutting-edge, real-time payment models with seamless claims processing.

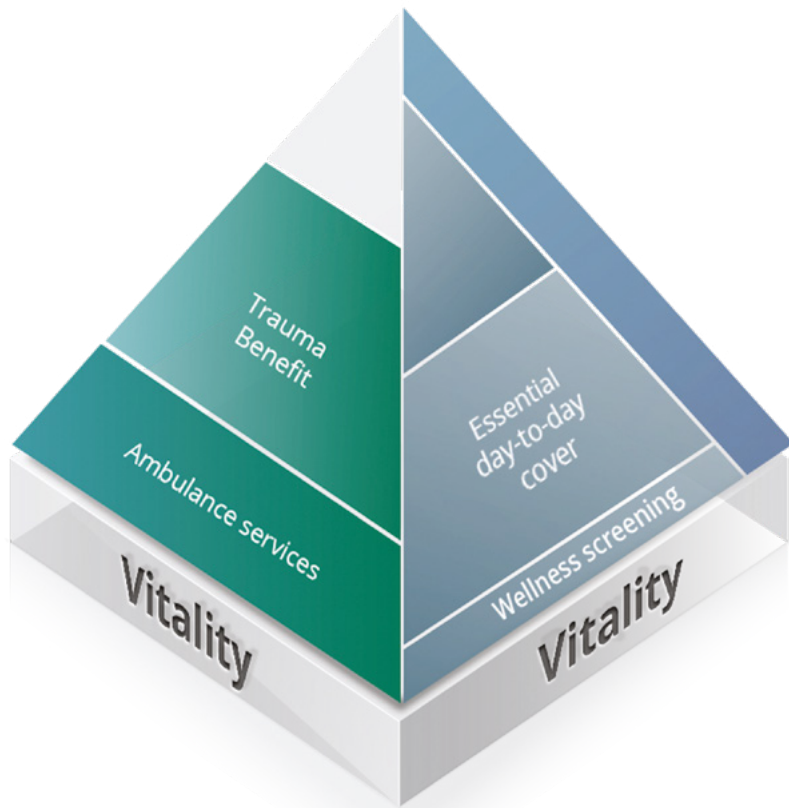
Offered by Discovery Life and administered by Discovery Health, Discovery Primary Care was introduced to provide quality, affordable access to primary healthcare for employees unable to access medical scheme benefits.

To address the need for household employers to expand access to private, primary healthcare, Discovery Life has launched Discovery Primary Care for household employees. Discovery Primary Care leverages all the combined expertise of Discovery Health and Discovery Life to provide a truly innovative, integrated healthcare product to complement the existing healthcare solutions available to employees.

● From R249 per month, you can cover
your household employees

DISCOVERY PRIMARY CARE ACTIVATE

The Discovery Primary Care Activate option is available to household employees and offers essential day-to-day healthcare benefits like nurse and GP consultations, dentist and optometrist visits as well as funeral cover, wellness screenings and HIV management.



All healthcare services offered by Primary Care Activate are covered in full at the point of care with no upfront payments required

OPTIONAL TRAUMA BENEFIT

Optional Trauma Benefit to access emergency private healthcare services, including Netcare 911 ambulance services

WELLNESS SCREENING

Access to a holistic set of wellness screenings including blood pressure, blood glucose (blood sugar), cholesterol and body mass index (BMI) tests

ESSENTIAL DAY-TO-DAY COVER

Essential cover for day-to-day primary healthcare services

VITALITY

Access to Vitality which rewards healthy living

FIND A NETWORK PROVIDER

on www.discovery.co.za

PRIMARY CARE ACTIVATE

PRIMARY CARE ACTIVATE BENEFITS

Essential day-to-day benefits	Nurse visits	Unlimited nurse visits at a preferred provider
	GP visits	Unlimited network GP visits if referred by a nurse Two network GP visits each year without being referred by a nurse
	Medical procedures in GP rooms	Cover for a list of defined medical procedures that can be performed in a network GP's rooms
	Day-to-day prescription medicine	Cover for medicine on the defined medicine list
	HIV management	Access to HIV treatment, counselling and education. Cover for antiretroviral medication, multivitamins and supportive medicine, blood tests and X-rays as well as post-exposure prophylaxis medication. The HIV programme along with the nurse or GP helps employees actively manage their condition and get high-quality coordinated healthcare. All HIV-related queries or cases are treated with complete confidentiality
	Optometry	Cover for one eye test in the optometry network and one pair of glasses or contact lenses every 24 months
	Dentistry	Cover for dentist visits, fillings and tooth removals at a dentist in the network
	Flu vaccine	Access to an annual flu vaccine at a network pharmacy
Wellness programmes and screenings		Access to a holistic set of wellness screenings including blood pressure, blood glucose (blood sugar), cholesterol and Body Mass Index (BMI) tests Access to Vitality which rewards healthy living
Funeral cover		Up to R5 000 funeral cover for all employees and qualifying dependants who are covered by Discovery Primary Care. This benefit is a value-added offering which the administrator provides at no additional cost to you
Optional Trauma Benefit		Access to emergency private healthcare services for a defined range of traumatic events at any private hospital. Two cover limits of either R300 000 or R1 million are available. Employees get access to two post-traumatic event counselling sessions



OPTIONAL TRAUMA BENEFIT



We cover treatment for the following trauma conditions:

- Burns
- Head injuries, chest injuries or severe fractures as a result of a fall
- Loss of an arm, hand, leg or foot
- Near drowning
- Poisoning or a serious allergic reaction that may cause death
- Injuries resulting from a crime, sexual assault, a fall, a car accident or an injury at work.

The Trauma Benefit is optional. If you activate this benefit, it will be added to all your household employees on Discovery Primary Care. You must select a cover limit of either R300 000 or R1 million. The Trauma Benefit applies to household employees and their registered dependants.

TRAUMA EVENT COVER

To provide access to emergency private healthcare services for a broad range of traumatic events at any private hospital, you can enhance cover for your household employees and their dependants through the Trauma Benefit.

Household employees are covered for medical treatment relating to these events up to a defined limit. You can set this limit at either R300 000 or R1 million per admission.

In the case of a traumatic event, the emergency services will determine the most clinically appropriate course of action. For life-threatening emergencies, household employees will be taken to the nearest hospital or casualty facility. For all other traumatic events, one of our preferred providers will be prioritised.

Following the event, Discovery Primary Care will reach out to your household employee and their family and offer two

counselling sessions, either face-to-face or telephonically, with a trained trauma or support counsellor.

MEDICAL EVACUATION

If your household employees experience a traumatic event, they have cover for medical evacuation services to the most clinically appropriate hospital facility.

CASUALTY TREATMENT

At the hospital, your household employee has access to medical treatment in the casualty unit for the trauma conditions we cover as part of the Trauma Benefit.

STABILISATION AND TREATMENT WHEN ADMITTED TO HOSPITAL

Your household employees also have cover for in-patient hospital stabilisation and treatment. Depending on the option you choose, they are covered up to either R300 000 or R1 million per admission for hospital and related accounts.

The accounts will be settled directly with the service provider. If treatment costs more, the household employee will need to pay for amounts over their limit. If the household employee is stabilised or admitted to hospital and the hospital and related accounts accumulate to their limit, the household employee will be transferred to a state facility or discharged if stabilised.



FUNERAL COVER

FUNERAL COVER

Discovery Health provides your household employees on Discovery Primary Care Activate with funeral cover at no extra cost. Underwritten by Discovery Life, this funeral cover provides up to R5 000 for the household employee, up to three spouses and five children under 21 years of age.

We only cover employees and dependants who are younger than 70 years. The dependants must be active on Discovery Primary Care.

FUNERAL COVER	
CATEGORY	COVER
Employee	R5 000
Spouse	R5 000
Child aged 21 and above*	R5 000
Child aged from 15 to 20 years	R5 000
Child aged from 5 to 14 years	R2 500
Newborn to child aged 4 years	R1 500
Stillborn	R625

* Child dependants over the age of 21 do not have access to funeral cover unless they are full-time students under the age of 24 or incapacitated and unable to maintain themselves due to such disability. Benefit terms and conditions apply.



IMPORTANT INFORMATION

EXTENDING COVER TO DEPENDANTS

- Your household employees can add their spouse(s) and dependants to Discovery Primary Care.
- When applying, your household employee will need to provide the names and ID numbers of the dependants to be added to the policy.
- Newborns may join free of underwriting if they are added to the policy within 90 days from birth.
- Household employees or dependants that have a voluntary break in cover of more than 30 days will have a three-month general waiting period when rejoining.
- There is no limit to the number of children that will be allowed on the policy. Each child will be charged for separately and is eligible to remain on Discovery Primary Care if financially dependent on the employee. Child dependants that turn 21 will be charged adult rates from the month after their birthday.

ELIGIBILITY FOR DISCOVERY PRIMARY CARE

- Cover is only available for household employees who work in a private household. This includes cleaners and gardeners, drivers, people who take care of children, the aged, the sick, the frail or the disabled, and domestic workers employed by an employment service. Farm workers are not eligible.
- The household employee needs to be legally employed, a South African resident or have a valid work permit.
- Persons outside of this definition are not eligible to join Discovery Primary Care.
- Household employees and their dependants cannot be members of a medical scheme and have the Primary Care Activate product at the same time.

WAITING PERIODS

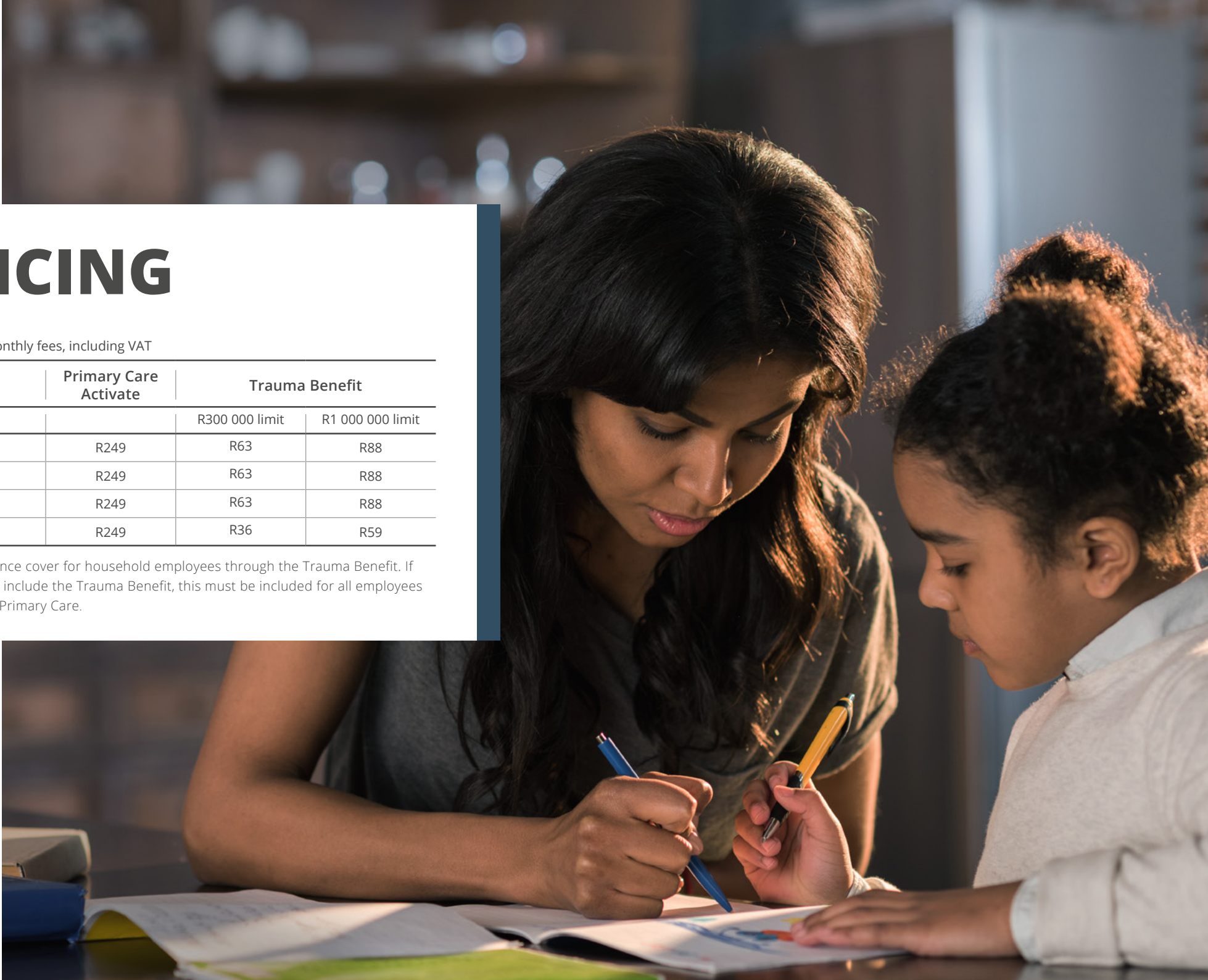
Household employees and their dependants will have a three-month general waiting period from membership start date.

PRICING

Indicative monthly fees, including VAT

	Primary Care Activate	Trauma Benefit	
		R300 000 limit	R1 000 000 limit
Employee	R249	R63	R88
Spouse	R249	R63	R88
Adult	R249	R63	R88
Child	R249	R36	R59

You can enhance cover for household employees through the Trauma Benefit. If you decide to include the Trauma Benefit, this must be included for all employees on Discovery Primary Care.



Discovery Primary Care is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership.

Discovery Primary Care is offered by Discovery Life Limited, registration number 1966/003901/06, a registered long-term insurer and an authorised financial services and registered credit provider NCR Reg No. NCRCP 355555. Discovery Vitality (Proprietary) Limited, registration number: 1999/007736/07 is an authorised financial services provider. Product rules, terms and conditions apply.

Discovery Primary Care is administered by Discovery Health (Proprietary) Limited, registration number 1997/013480/07, an authorised financial services provider.