



Secure Tomorrow

Minet

FREQUENTLY ASKED QUESTIONS

PLAN BENEFITS

What is medical aid?

Medical aid is a healthcare plan that protects people against financial loss due to unexpected medical expenses. Cover includes hospital costs and day to day expenses.

What is my plan?

The name of your plan is shown on your membership certificate. To access the membership certificate write an email to administration@discovery.co.za or login into your personal profile on the Discovery website (www.discovery.co.za) if you have already created your profile. Click on medical aid and go to find documents and your certificates. If you have not created your profile, follow the steps under member portal to create your profile.

What is the benefit structure of my plan?

To access your benefit structure login into your personal profile on the Discovery website (www.discovery.co.za) if you have already created your profile. Click on medical aid and go to benefits and cover. If you have not created your profile, follow the steps under member portal to create your profile.

What is the contribution structure of my plan?

To access your contribution structure login into your personal profile on the Discovery website (www.discovery.co.za) if you have already created your profile. Click on medical aid and go to find documents and your certificates. If you have not created your profile, follow the steps under member portal to create your profile.

Healthcare services with an annual limit

To access your contribution structure login into your personal profile on the Discovery website (www.discovery.co.za) if you have already created your profile. Click on medical aid and go to find documents and your certificates. If you have not created your profile, follow the steps under member portal to create your profile.

MATERNITY BENEFITS

How does my plan cover maternity benefits?

- You are covered up to eight consultations
- You are covered up to two 2D scans, 3D scans and 4D scans
- You are covered for a defined list of blood tests
- You are covered for delivery up to the scheme rate subject to preauthorization

How do I activate maternity benefit?

In order to activate your maternity benefits, login into your personal profile on the Discovery website (www.discovery.co.za) if you have already created your profile. Click on medical aid and go to benefits and cover and click on view your enhanced maternity benefits. Click on my pregnancy and follow the steps. If you have not created your profile, follow the steps under member portal to create your profile.

CHRONIC ILLNESS

What is chronic illness benefit?

The Chronic Illness Benefit (CIB) covers you for a defined list of chronic conditions. You need to apply to have your medicine covered for your chronic condition.

How does my plan cover chronic illness benefit?

The medical aid pays for medicine up to a maximum of the Discovery Health Rate (DHR). The DHR for medicine is the price of the medicine and the fee for dispensing it.

How do I register for the Chronic Illness Benefit?

In order to register for chronic illness, login into your personal profile. Click on medical aid and go to find documents and certificates. Click on apply for chronic illness benefit and download the application form. Please visit your doctor who will help you to complete a Chronic Illness Benefit application form. The completed application form must be sent to CIB_APP_FORMS@discovery.co.za

Discovery Health may ask you for motivation with your application form. Where applicable please check if you have submitted all the relevant documents needed to process your application.

INTERNATIONAL TRAVEL COVER

Am I covered when travelling outside of South Africa?

The [International Travel Benefit](#) offers medical emergency cover, for 90 days from date of departure, outside the borders of the Republic of South Africa to members on all plans.

Each person is covered up to a limit of R10 million on the Executive Plan and R5 million on the Classic, Essential or Coastal Plans.

What do I need to do if I am going overseas?

You need to notify the medical aid by writing an email to administration@discovery.co.za. Always quote your membership number when you write us an email or when you write to the medical aid. Your email must show both departure and return dates. Alternatively you can contact the medical aid on **0027 11529 6006** and ask the medical aid to assist you with travel cover.

What if I am travelling for more than 90 days?

If you are going to travel for more than 90 days, you must apply for extra travel insurance from the insurance of your choice before your departure from South Africa.

MEDICAL SAVINGS ACCOUNT (MSA)

What is a Medical Savings Account?

The Medical Savings Account (MSA) is an amount that gets set aside for you at the beginning of the year or when you join Discovery Health Medical Scheme. You pay back this amount monthly as part of your medical scheme contribution. Members on the Executive, Comprehensive, Priority and Saver plans get a Medical Savings Account. We pay for day-to-day medical expenses like GP visits, radiology and pathology from the Medical Savings Account, as long as you have money available. Any money remaining in the Medical Savings Account at the end of the year will carry over to the next year.

You will get back the balance in your medical savings account when you terminate your membership with the scheme. In order for the medical aid to refund you, your banking details must be updated in your personal profile on the website before you leave the scheme. Alternatively, you can download permission to change banking details on the Discovery website (www.discovery.co.za). Send a completed form to administration@discovery.co.za and ask the medical aid to update your banking details for refunds. Section 1, 2 and 4 must be fully completed. Attached to the form must be a three months bank statement or bank confirmation letter and your passport or id copy. Always keep the reference number in an automated email save when you send the medical aid an email and always remember to quote your membership number when you send an email.

Kindly note that the balance in your medical savings account is only released back to the member after 5 months from date of termination.

PRE-AUTHORIZATION

In order to be covered for hospital admission, you'll need to get our authorisation first. This cover could be for a planned or emergency hospital admission, delivery of the baby, day surgery or casualty treatment.

For any treatment that's not an emergency (i.e that's planned ahead of time), the medical must be contacted by the member or service provider on **0027 86 099 8877 / 0027 11 529 6006** or an email must be sent to preauthorisations@discovery.co.za as soon as you have finalised a date with your service provider. The medical aid needs at least 48 hours to process your request and may require additional information from your provider to process your request, that may delay your request. If you require a preauthorisation number in less than 48 hours, please contact the medical aid on **0027 86 099 8877 / 0027 11 529 6006**.

The below information is required for pre-authorization

- Member full names
- Membership number
- Name of procedure
- Date of procedure
- Doctors full names

- Doctors practice number
- Name of hospital
- Practice number of Hospital
- ICD 10 code

EMERGENCY

What is an emergency?

An emergency medical condition, also referred to as an emergency, is the sudden and unexpected onset of a health condition that requires immediate medical and surgical treatment. Failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy.

What do I do in an emergency?

In an emergency, go straight to hospital. If you need medically equipped transport, call **0027 860 999 911**. Highly qualified emergency personnel manage this line. They will send air or road emergency evacuation transport to you, depending on which is most appropriate. Remember that you, a loved one or the hospital must let us know about your admission as soon as possible.

If you have a medical emergency while overseas, call International SOS on **0027 11 541 1222** with your membership number as printed on your membership card.

CLAIMS AND REFUNDS

How long do I have to submit a claim?

You or your service provide must send your claim to the medical aid within four months from the date you saw your healthcare professional.

If my healthcare professional sends the claim to the medical aid do I also need to send a copy?

If your healthcare professional has sent your claim, you do not need to send the medical aid another copy. Please keep your copy for your own records.

Where do I send my claim if I paid cash?

You can send in your claims in one of these ways:

- You can upload your claim in your personal profile on the website. Once logged in, click on medical aid and go to your medical claims. Click on submit a claim and follow the steps.
- Email to claims@discovery.co.za

Always remember to quote your membership number when you send an email and always keep the reference number in an automated email.

MEMBER PORTAL

In order to have access to the member portal, you need to create your profile on the website using your passport number and email address. Go to www.discovery.co.za. Click on register and then follow the steps. You must use your passport number and registered email address to create a personal profile.

If the website does not recognize either your email address or passport number, contact the medical aid on **0027 11 529 6006** and ask the consultant helping you to update your email address and passport number. Once updated go back to the website and follow the same steps above.

The member portal allows members to manage their health plan, find doctors or service providers, view benefits and cover, view and download claims statements, update personal details, register for chronic illness, activate maternity benefit, update banking details for refunds, download forms and request authorizations.

GENERAL

How do I add dependents to my plan?

In order to add dependents you need to notify your HR office. The following documents are required.

DEPENDENT	REQUIRED DOCUMENTS
Spouse	<ul style="list-style-type: none"> • Member passport or id copy • Spouse passport or id copy • Copy of marriage certificate
Child dependent	<ul style="list-style-type: none"> • Member passport or id copy • Child birth certificate
New born baby (must be enrolled within 90 days from date of birth)	<ul style="list-style-type: none"> • Member passport or id copy • Birth notification or certificate
Parents	<ul style="list-style-type: none"> • Member passport or id copy • Member birth certificate • Parent passport or id copy

How do I remove dependents?

In order to remove dependents, you must notify your HR office at least one month in advance.

Am I allow to change my plan?

Members can change their plans every 12 months. In order to change your plan, you must consult your HR office at least three months before year end.

How do I update my personal details?

In order to update your personal details, login into your personal profile. Click on medical aid and go to manage your health plan. Click on update your personal details and follow the steps. Alternatively, you can send an email to administration@discovery.co.za and provide the medical aid with the changes you want to make. Always remember to quote your membership number when you send an email and always keep the reference number in an automated email save. If you have not created your profile, follow the steps under member portal to create your profile.

What is the medical aid turnaround times?

- 2 to 3 working days for all admin queries
- 7 to 10 working days for refunds
- Emergencies are attended immediately

How do I check my medical savings balance?

In order to check your medical savings balance, login into your personal profile. Alternative you can send an email to administration@discovery.co.za and ask for your medical savings balance. Always remember to quote your membership number when you send an email and always keep the reference number in an automated email save. If you have not created your profile, follow the steps under member portal to create your profile.

How do I get my claims statement?

In order to access your claims statements, login into your personal profile. Click on medical aid and go to your medical claims. Alternative, you can send an email to administration@discovery.co.za and ask for your claims statement. Always remember to quote your membership number when you send an email and always keep the reference number in an automated email save. If you have not created your profile, follow the steps under member portal to create your profile.

How do I request a lost or faded card?

In order to request new cards, write an email to employeebenefits@minet.co.ls.

How do I get my membership certificate?

In order to access your membership certificate, login into your personal website on the Discovery website (www.discovery.co.za). Click on medical aid and go to find documents and certificates. Alternatively, you can send an email to administration@discovery.co.za and ask for your membership certificate. Always remember to quote your membership number when you send an email and always keep the reference number in an automated email save. If you have not created your profile, follow the steps under member portal to create your profile.

What do I do when I do not get the response for my query within the stated turnaround times?

Please contact us on **+266 22313540** or write us an email employeebenefits@minet.co.ls. Always provide us with your membership number and reference in an automated email from the medical aid. Our turnaround times are 2 to 3 working days to resolve queries.

Where should I send general enquiries about my medical aid?

Please contact us on **+266 22313540** or write us an email to employeebenefits@minet.co.ls. Always provide us with your membership number and reference in an automated email from the medical aid. Our turnaround times are 2 to 3 working days to resolve queries.

