

SPECIALISED MEDICINE AND TECHNOLOGY BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME
2023





Overview

The Specialised Medicine and Technology Benefit gives members on the Executive and Comprehensive plans access to specific high-cost medicines and new technologies. This benefit is not available on the Classic Smart Comprehensive Plan. This document explains how the benefit works, how we pay for treatment from the Specialised Medicine and Technology Benefit and the process you need to follow to apply for the benefit.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Above Threshold Benefit (ATB)	Available on the Executive, Comprehensive and Priority plans Once the day-to-day claims you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit (ATB), at the Discovery Health Rate (DHR) or a portion of it. The Executive and Comprehensive plans have an unlimited Above Threshold Benefit (ATB), and the Priority plans have a limited ATB.
Discovery Health Rate (DHR)	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
Medical Savings Account (MSA)	Available on the Executive, Comprehensive, Priority and Saver plans The Medical Savings Account (MSA) is an amount that gets allocated to you at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution. We pay your day-to-day medical expenses such as GP and specialist consultations, acute medicine, radiology and pathology from the available funds allocated to your MSA. You can choose to have your claims paid from the MSA either at the Discovery Health Rate, or at cost. Any unused funds will carry over to the next year. Should you leave the Scheme or change your plan during the year and have used more of the funds than what you have contributed, you will need to pay the difference to us.
Reference Price	The price the Scheme has set to pay for medicine, relative to a similar medicine on a medicine list (formulary) or the preferentially priced equivalent.

The Specialised Medicine and Technology Benefit at a glance

The Specialised Medicine and Technology Benefit provides additional cover for a defined list of high-cost medicines, new technologies and procedures up to a limit of R200 000 for each person, each year, subject to specific rules. Cover is between 80% to 100% of the Discovery Health Rate (DHR), or up to a maximum of the Reference Price for non-preferentially priced medicine, depending on the treatment, as outlined in the table below. Where the provider charges more than the Discovery Health Rate (DHR), you will have to pay the difference.

Cover from the Specialised Medicine and Technology Benefit is subject to entry criteria

To access this benefit, which covers certain treatments for specific indications, you must meet the benefit entry criteria which are developed using evidence-based medicine. These criteria are updated in accordance with local and international best practice as well as clinical protocols, where applicable.

If you do not meet the criteria for funding from the Specialised Medicine and Technology Benefit, you can access funding through the available funds allocated to your Medical Savings Account (MSA) and Above Threshold Benefit (ATB), subject to the prescribed medicine limit, where applicable.

You must apply for cover

You need to complete a Chronic Illness Benefit application form for cover from the Specialised Medicine and Technology Benefit. Up to date forms are always available on www.discovery.co.za under Medical Aid > Manage your health plan > Find important documents and certificates.

SPECIALISED MEDICINE AND TECHNOLOGY BENEFIT

Discovery Health Medical Scheme, registration number 1125, is regulated by the Council for Medical Schemes and administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider.



Conditions and medicine covered from the Specialised Medicine and Technology Benefit

TREATMENT	CONDITION	FUNDING
Actemra®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent.
Amgevita®	Ankylosing spondylitis Psoriatic arthritis	100% of the Discovery Health Rate
	Rheumatoid arthritis Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Blitzima®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Copellor®	Ankylosing spondylitis Psoriatic arthritis	80% of the Discovery Health Rate
Cosentyx®	Ankylosing spondylitis Psoriatic arthritis	80% of the Discovery Health Rate
Enbrel®	Ankylosing spondylitis Psoriatic arthritis	80% of the Discovery Health Rate
	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Entyvio®	Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Erelzi®	Ankylosing spondylitis Psoriatic arthritis	80% of the Discovery Health Rate
	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Esbriet®	Pulmonary fibrosis	80% of the Discovery Health Rate
Forteo®	Osteoporosis	80% of the Discovery Health Rate
Humira®	Ankylosing spondylitis Psoriatic arthritis	100% of the Discovery Health Rate
	Rheumatoid arthritis Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
MabThera®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Orencia®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Prolia®	Osteoporosis	80% of the Discovery Health Rate

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TREATMENT	CONDITION	FUNDING
Redditux®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Remiflix®	Ankylosing spondylitis Psoriatic arthritis	80% of the Discovery Health Rate
	Rheumatoid arthritis Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Remsima®	Ankylosing spondylitis Psoriatic arthritis	80% of the Discovery Health Rate
	Rheumatoid arthritis Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Revellex®	Ankylosing spondylitis Psoriatic arthritis	80% of the Discovery Health Rate
	Rheumatoid arthritis Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Ristova®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Sensipar®	Chronic renal disease	100% of the Discovery Health Rate
Simponi® 45mg/0.45ml	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Simponi® 50mg/0.5ml	Ankylosing spondylitis Psoriatic arthritis	80% of the Discovery Health Rate
	Rheumatoid arthritis Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Stelara® 130mg/26ml (Loading Dose)	Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Stelara® 45mg/0.5ml	Psoriatic arthritis	80% of the Discovery Health Rate
Stelara® 90mg/1ml	Psoriatic arthritis	80% of the Discovery Health Rate
	Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent

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Other high-cost treatments and surgical procedures covered from the Specialised Medicine and Technology Benefit

TREATMENT	CONDITION	CO-PAYMENT
Balloon sinuplasty	Chronic sinusitis	80% of the Discovery Health Rate
Bariatric surgery	Obesity	80% of the Discovery Health Rate
HALO oesophageal ablation system	Barrett's oesophagus with high-grade dysplasia	100% of the Discovery Health Rate
Ozurdex®	Retinal vein occlusion Diabetic macular oedema	80% of the Discovery Health Rate
Pegasys®	Hepatitis C	80% of the Discovery Health Rate
PegIntron®	Hepatitis C	80% of the Discovery Health Rate



Contact us

Tel 0860 99 88 77 (members), 0860 44 55 66 (health partners)

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

Complaints process

Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints and we encourage you to follow the process:

1 | Step 1 – To take your query further:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on our website at www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

2 | Step 2 – To contact the principal officer:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on our website at www.discovery.co.za or by emailing principalofficer@discovery.co.za.

3 | Step 3 – To lodge a dispute:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the website.

4 | Step 4 – To contact the Council for Medical Schemes:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.co.za | 0861 123 267 | www.medicalschemes.co.za.