

# **SPORTS INJURY BENEFIT ON THE CLASSIC SMART COMPREHENSIVE AND CLASSIC SMART PLANS**

DISCOVERY HEALTH MEDICAL SCHEME  
2022





## Overview

Discovery Health Medical Scheme is committed to providing access to quality and cost-effective private healthcare for you. Included on the Classic Smart Comprehensive and Classic Smart Plans, you have a sports-related injury benefit. This benefit gives you access to a defined set of essential healthcare services related to sports injuries.

A sports-related injury is defined as any injury incurred as a result of a sporting or exercise activity which includes professional and social sporting events. This is a brief overview of what the benefit offers.

## 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
Co-payment	This is an amount that you need to pay towards a healthcare service. The amount can vary by the type of covered healthcare service, place of service or if the amount the service provider charges is higher than the rate we cover. If the co-payment amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service.
Day-to-day benefits	These are the available funds allocated to the Medical Savings Account (MSA) and Above Threshold Benefit (ATB). Depending on the plan you choose, you may have cover for a defined set of day-to-day benefits. The level of day-to-day benefits depends on the plan you choose
Designated service provider (DSP)	A healthcare provider (for example doctor, specialist, allied healthcare professional, pharmacist or hospital) who we have an agreement with to provide treatment or services at a contracted rate. Visit <a href="http://www.discovery.co.za">www.discovery.co.za</a> or click on Find a healthcare provider on the Discovery app to view the full list of designated service providers (DSPs).
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.
HealthID	HealthID is an online digital platform that gives your doctor fast, up-to-date access to your health information. Once you have given consent, your doctor can use HealthID to access your medical history, make referrals to other healthcare professionals and check your relevant test results.
ICD-10 code	A clinical code that describes diseases, signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).

## Who qualifies for the benefit?

If you are on the Classic Smart Comprehensive or Classic Smart Plan, you have cover for sports-related injuries from your defined day-to-day benefits, once activated by your Smart Network GP. Your treating doctor must activate this benefit using HealthID.

## What is the benefit?

Upon activating the benefit, you will have access to the following healthcare services:

- Unlimited basic black and white x-rays
- Two specialist consultations per person per year when referred by a Smart Network GP
- Four consultations per person per year to a physiotherapist, biokineticist or chiropractor when referred by a Smart Network GP.

## How we cover these healthcare services

### Classic Smart Plan

You have cover for basic black and white x-rays up to 100% of the Discovery Health Rate (DHR), subject to a co-payment of R115 per x-ray. You will have to pay the co-payment of R115 per visit to your specialist and/or an allied healthcare professional. If your specialist and/or allied healthcare professional charges more than the Discovery Health Rate (DHR), you will have to pay the difference. Allied healthcare professional, in this context, refers to a physiotherapist, biokineticist or chiropractor.

Sports Injury Benefit on the Classic Smart Plan 2022

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### Classic Smart Comprehensive Plan

You have cover for basic black and white x-rays up to 100% of the Discovery Health Rate (DHR), subject to a co-payment of R115 per x-ray. You will have to pay the co-payment of R115 per visit to your specialist and/or allied healthcare professional. If your specialist and/or allied healthcare professional charges more than the Discovery Health Rate (DHR), you will have to pay the difference. Allied healthcare professional, in this context, refers to a physiotherapist, biokineticist or chiropractor.

Once you have reached your Annual Threshold, and you have used up your defined day-to-day benefits related to sports injuries, you will continue to have day-to-day cover for healthcare services covered from the Above Threshold Benefit.

### Important information

- This benefit is only for sports-related injuries.
- You must visit your Smart Network GP to activate the Sports Injury Benefit.
- Once the benefit is activated, payment will be made from this benefit if the cause code and ICD-10 (diagnosis) code on the claim reflects a sports-related injury.

The benefit will remain open for six months from activation. Your Smart Network GP will be able to extend the activation period or re-activate the benefit once it has expired for you to have access to the remaining services in this benefit for the benefit year, if needed.



## Contact us

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

Go to [www.discovery.co.za](http://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 [www.discovery.co.za](http://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 [www.discovery.co.za](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto: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](mailto:complaints@medicalschemes.co.za) | 0861 123 267 | [www.medicalschemes.co.za](http://www.medicalschemes.co.za)