



Flexicare Plus

for Individuals

Affordable private day-to-day healthcare cover

What you get from the cover

PRIMARY HEALTHCARE

GP consultations and services	Flexicare Plus
Doctor consultations	Unlimited cover for network doctor (GP) consultations at 100% of the Agreed Rate. You can substitute your network doctor visit with a virtual consultation, meaning doctor visits can either be face-to-face or virtual. Risk management protocols apply. Ability to change an allocated network doctor twice per year
Nurse consultations	No cover
Dentistry	Full mouth examination, preventive treatments, cleaning, scaling, polishing, restorations, composite fillings, treatment of pain and sepsis, infection control and extractions at a network dentist
Optometry (eye care)	Cover for one eye test every year in the optometry network and one pair of glasses (no contact lenses) every 24 months
Pathology (blood tests)	100% of the Agreed Rate. Limited to approved pathology codes. Must be requested by a network doctor (GP) and performed by a network pathologist
Radiology (X-rays)	100% of the Agreed Rate for black-and-white X-rays and soft-tissue ultrasounds. Must be requested by a network doctor (GP) and performed by a network radiologist
Maternity benefits	<p>Unlimited network doctor visits throughout the pregnancy.</p> <p>Unlimited acute medicine in line with a defined medicine list prescribed or dispensed by a network doctor and collected from a network pharmacy. Essential blood and screening tests through a network pathologist when referred by a network doctor.</p> <p>Two ultrasound scans for each pregnancy at a network provider (first ultrasound between week 10 and 14, and the second between week 20 and 24)</p>

GP consultations and services

HIV management	Access to HIV treatment, counselling and education. Cover for antiretroviral medicine, multivitamins and supportive medicine, blood tests, X-rays and post-exposure prophylaxis medicine. All HIV-related queries and cases are treated with complete confidentiality
COVID-19 testing	For confirmed positive COVID-19 results: Cover for one positive COVID-19 test, with access to out-of-hospital management and appropriate supportive treatment, including diagnostic testing, basic chest X-rays and prescribed medicine

Procedural treatment

Medical procedures in doctor's room only	Cover for a defined list of medical procedures that can be performed in a network doctor's rooms, such as biopsies, wound care and stitching
Code	Description
0206	Intravenous treatment, intravenous infusions, insertion of cannula – chargeable once every 24 hours
0244	Repair of nail bed
0255	Drainage of abscess
0259	Removal of foreign body
0300	Stitching of additional wound
0301	Stitching of additional wound
0307	Excision and repair
0308	Each additional small procedure done at the same time
0316	Fine-needle aspiration for soft tissue (all areas)
0317	Aspiration of cyst or tumour
0321	Biopsy or excision of cyst, benign tumour, aberrant breast tissue, duct papilloma
0887	Limb cast (excluding aftercare)
0922	Removal of foreign bodies requiring incision
1136	Nebulisation (in rooms)
1192	Peak expiratory flow only
1228	General practitioner's fee for taking of an ECG only (without effort:) ½ (item 1232)
1229	General practitioner's fee for taking of an ECG only (with or without effort:) ½ (item 1233)
1232	Electrocardiogram without effort
1233	Electrocardiogram with or without effort
1234	Effort electrocardiogram with the aid of a special bicycle ergometer, monitoring apparatus and availability of associated apparatus
1235	Multi-stage treadmill test
1236	Electrocardiogram without effort: under 4 years old
1996	Bladder catheterisation: male (not at operation)
1997	Bladder catheterisation: female (not at operation)
2133	Circumcision: clamp procedure
2137	Circumcision: surgical excision other than by clamp or dorsal slit, any age
2139	Circumcision: dorsal slit of prepuce (independent procedure)
3615	Routine obstetric ultrasound at 10 to 20 weeks gestational age, preferable at 10 to 14 weeks gestational age to include nuchal translucency assessment
3617	Routine obstetric ultrasound at 20 to 24 weeks to include detailed anatomical assessment

Medicine	
Day-to-day medicine	Cover for medicine on our list if a network doctor prescribes it or gives it to you
Over-the-counter (OTC) medicine	Cover for self-medication on our list, up to R110 per quarter – a maximum of R440 per member per year, at a network pharmacy
Chronic medicine	Cover for chronic medicine on the defined medicine list for 27 chronic conditions (including HIV) at a network pharmacy
Screening and prevention	
Flu vaccine	Cover for a flu vaccine once a year from a network pharmacy
Wellness screening	Cover for one wellness screening per year at a network pharmacy or wellness day. Screening includes blood pressure, blood glucose (blood sugar), cholesterol and body mass index (BMI). You can have an HIV test done at the same time
Emergency benefits	
Ambulance service	Access to emergency medical services through Netcare 911 ambulance services. Transportation to an appropriate state hospital. Limited to road transportation only. You can call Netcare 911 on 0860 999 911 or the Flexicare call centre on 0860 44 47 79

You will not need to pay for approved treatments received from a network provider. However, if you use a provider that is not a part of the network, or if an unapproved treatment is provided, you will be responsible for 100% of the costs.

OPTIONAL ACCIDENT COVER OFFERED BY AUTO & GENERAL

If you selected the Accident Cover when you applied, you have access to emergency private healthcare services at any hospital facility. Please check your membership certificate that we included in your welcome pack.

ACCIDENT COVER

Depending on the Accident Cover option selected you and your dependants are covered for medical treatment up to a defined limit. You can choose either the Basic or Advanced Accident Cover. There are no hospital network restrictions and in the case of a traumatic event, emergency services will determine the most clinically appropriate course of action.

WHAT WE COVER:

- 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 car accident or an injury at work.

MEDICAL EVACUATION AND AMBULANCE SERVICES

You can call Netcare 911 on 0860 999 911 or the Flexicare call centre on 0860 444 779. If you experience a traumatic event, you have cover for medical evacuation services to the most clinically appropriate hospital facility.

CASUALTY TREATMENT

At the casualty facility or hospital, you have access to medical treatment in the casualty unit for the defined list of trauma conditions up to a R20,000 per event per insured party limit.

TREATMENT IN HOSPITAL

If you selected the Advanced Accident Cover depending on the cover amount selected, you have cover for in-patient hospital stabilisation and treatment. You are covered up to R400,000 or R 1,000,000 per event with a total limit of R1,500,000 per annum per insured party for hospital and related accounts. If the hospital and related accounts reach the Accident Cover limit, you will be transferred to a state facility or discharged if stabilised. If your treatment costs more than the selected cover amount, you will need to pay the rest.





ACCIDENTAL DEATH COVER

Auto & General Accident Cover includes access to death cover that provides a lump sum payment in the event of the death of an insured party due to accidental harm. Death cover is limited to R20,000 for children below six years of age and R25,000 for all other insured parties.

TO-TAKE-OUT MEDICATION

Medicine prescribed after treatment in the casualty unit or in the hospital must be collected from a pharmacy. Take-home medicine is covered up to the Accident Cover benefit limit, per event.

Accident Cover services offered

Benefit name	Benefit description	Limit
 Basic Accident Cover		
Casualty Treatment	Cover for emergency services in a hospital casualty in the event of a Medical Emergency resulting from a Traumatic Event, up to a maximum Rand value per event.	R20,000 per event, per Insured Party
 Accidental Death Cover		
Death cover	Death of an Insured Party A lump sum payment in the event of the death of an Insured Party because of Accident Harm. Death Cover limited to:	Children below six years: R20,000 All other Insured Parties: R25,000
 Advanced Accident Cover		
Casualty Treatment	Cover for emergency services in a hospital casualty in the event of a Medical Emergency resulting from a Traumatic Event, up to a maximum Rand value per event.	R20,000 per event, per Insured Party
In-Hospital Trauma Treatment	In-hospital cover in the event of a Medical Emergency due to a Traumatic Event. Limited to the actual cost up to a maximum Rand value per Insured Party, per event with a total limit per Insured Party per annum.	R400,000 or R1,000,000 per event with a total limit of R1,500,000 per annum per Insured Party
 Accidental Death Cover		
Death cover	Death of an Insured Party A lump sum payment in the event of the death of an Insured Party as a result of Accident Harm. Death Cover limited to:	Children below six years: R20,000 All other Insured Parties: R25,000

Underwriting

WAITING PERIODS

A waiting period means that you or your dependants cannot claim for the associated healthcare services during the waiting period. Unless otherwise approved the following waiting periods will apply. A 12-month, condition-specific waiting period may be applied for any condition (including chronic illnesses and HIV) that existed before the start date of the membership.

WAITING PERIOD DESCRIPTIONS

- **General Waiting Period**
1-month general waiting period on all benefits
- **Radiology and Pathology Waiting Period**
1-month waiting period
- **Dentistry Waiting Period**
3-month waiting period
- **Optometry Waiting Period**
3-month total waiting period
- **Maternity Waiting Period**
12-month waiting period
- **HIV Waiting Period**
12-month waiting period
- **Chronic Conditions Waiting Period**
12-month waiting period
- **Over-The-Counter Medicine Waiting Period**
1-month waiting period
- **Accident Cover benefit Waiting Period**
1-month waiting period

Your contributions

Flexicare contributions for you and your family with pricing for optional Accident Cover benefit

Role	Flexicare Plus	Basic Accident Cover R20,000	Advanced Accident Cover R400,000	Advanced Accident Cover R1,000,000
Main member	R469	R47	R187	R262
Spouse	R434	R47	R187	R262
Adult	R434	R47	R187	R262
Child ²	R249	R24	R70	R116

¹ The Accident Cover benefit is optional. If you activate this benefit, it will apply to you and your dependants on Flexicare. You must select a cover limit of either R400,000 or R1 million. The Accident Cover benefit applies to you and your registered dependants.

² There is no limit to the number of children that will be allowed on the policy. Each child will be charged for separately and can stay on Flexicare if they depend on you financially. Child dependants who turn 21 will be charged adult rates from the month after their birthday.

ACCESSING YOUR BENEFITS

FINDING A HEALTHCARE PROVIDER

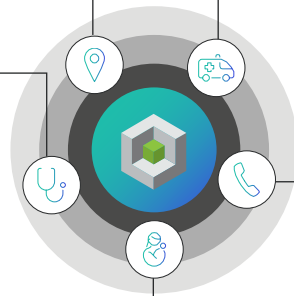
Visit www.discovery.co.za to find a healthcare provider in our network.

VISITING A HEALTHCARE PROVIDER

When you visit your doctor, pharmacy, dentist or optometrist, you need to take your membership card and either your ID, passport or driving licence with you so that your healthcare provider can confirm that you are a Flexicare member. Confirm with your healthcare provider that your treatment or medicine is on our list of benefits.

ACCESSING MATERNITY COVER

To access your maternity benefits you need to visit your doctor (GP) first, they will refer for the necessary blood tests or scans and will be able to prescribe your day-to-day medicine.



ACCESSING ACCIDENT COVER, OFFERED BY AUTO & GENERAL

If Accident Cover is selected, please contact us on 0860 44 47 79 for an authorisation for trauma related admission.

CONTACTING US

- Scan the QR code below to access your Flexicare digital tools and support.



- USSD service: *120*DISCO# or *120*34726#
- Call: 0860 44 47 79
- Email: flexicare@discovery.co.za
- WhatsApp us on 0860 444 779 and get in touch whenever you need information or have questions on Flexicare.
- Claims can be submitted to: claims@discovery.co.za

If you have any complaints, please email flexicareescalations@discovery.co.za.

If you still have concerns, you can contact Discovery's Group Compliance.

- Email: compliance@discovery.co.za.

Underwritten by

Flexicare 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. Flexicare and Auto & General Accident Cover is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider and underwritten by Auto & General Insurance Company Limited, registration number 1973/016880/06, a licensed non-life insurer and financial services provider. Terms, conditions and limits apply.

Discovery Vitality (Proprietary) Limited, registration number: 1999/007736/07. Terms, conditions and limits apply.

The Trauma Benefit is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed non-life insurer and an authorised financial services provider. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Trauma Benefit policy.

The Funeral Benefit is a life insurance policy, underwritten by Discovery Life Limited. Registration number 1966/003901/06, a licensed life insurer and an authorised financial services and registered credit provider, NCR Reg. No. NCRCP3555. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Funeral Benefit policy.