



# Sports Injury Benefit on the Classic Smart Plan

2018

# Overview

Discovery Health Medical Scheme is committed to providing access to quality and cost-effective private healthcare for you. We have enhanced the Classic Smart Plan to include a sports-related injury benefit which is activated by your Smart Plan network GP.

A sports-related injury is defined as any injury incurred as a result of a sporting / exercise activity which includes professional and social sporting events.

This is a brief overview of what this benefit offers.

## Who qualifies for the benefit?

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If you are on the Classic Smart Plan you will have cover for sports-related injuries, once activated by your Smart Plan network GP. Your treating doctor can activate this benefit using HealthID.

## What is the benefit?

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You must visit your Smart Plan network GP to activate the sports-related injury benefit. Upon activating the benefit, you will have access to the following services:

- Unlimited black and white X-rays
- Two specialist consultations per member subject to being referred by a Smart Plan network GP
- Four consultations to either a physiotherapist, biokineticist or chiropractor subject to being referred by a Smart Plan network GP.

We will cover you up to 100% of the Discovery Health Rate (DHR), subject to a co-payment of R100 per X-ray and per visit, as the case may be.

You will have to pay a co-payment of R100 per visit to a specialist and/or a health professional. We will cover up to 100% of the Discovery Health Rate (DHR) for specialists and/or health professionals who we don't have a payment arrangement with. You will have to pay the balance of the account if your specialist and/or health professional charges above the DHR. Health professional, in this context, refers to a, physiotherapist, biokineticist or chiropractor.

## Important information

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- This benefit is only for sports-related injuries
- You must visit your Smart Plan network GP to activate the sports-related injury benefit
- The benefit will activate and payment will be made from this benefit if the cause and ICD-10 (diagnosis) code on the claim reflects a sports-related injury.

The benefit will remain open for 6 months from activation. Your Smart Plan network GP will be able to extend the activation period or re-activate the benefit once it has expired, but you will only have access to the remaining services in this benefit for the benefit year.

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## Contact us

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You can call us on 0860 99 88 77 or visit [www.discovery.co.za](http://www.discovery.co.za) for more information.

## Complaints process

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The following channels are available for your complaints and we encourage you to follow the process:

**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.

**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).

**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.

**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.com](mailto:complaints@medicalschemes.com) | 0861 123 267 | [www.medicalschemes.com](http://www.medicalschemes.com)