

KNOW YOUR BENEFITS

Discovery



Manage your mental health

Discovery Health Medical Scheme's mental health benefit provides cover in hospital for 21 days per member every year or 15 out-of-hospital consultations per member every year, subject to authorisation. This benefit also depends on the plan you choose, as some plans restrict members to network hospitals or state facilities.

Members on the Executive, Comprehensive, Priority and Saver plans may also have access to psychologists as part of the Allied, Therapeutic and Psychological benefit on an out-of-hospital basis. This benefit has specific limits based on plan type and family size. Claims are paid from available funds in the medical savings account or above threshold limit. Members need to apply for the additional services on the allied, therapeutic and psychology benefit and these claims will be paid from your medical savings account.

The ongoing treatment of certain mental health conditions may be covered either from the chronic illness benefit, prescribed medication benefit or prescribed minimum benefit. Access to the chronic illness benefit and prescribed minimum benefit depends on specific entry-level criteria and members need to apply for access to these benefits.

For conditions such as bipolar mood disorder, schizophrenia, anxiety disorder, major depression and so on, members need to apply for cover from the chronic illness benefit.

Attempted suicide is not a covered benefit on Discovery Health, as healthcare services related to wilfully self-inflicted illness or injury are generally excluded by the scheme, unless the condition is a prescribed minimum benefit. In this case, cover will be subject to the scheme's prescribed minimum benefit guidelines and designated service provider rules.

For mental health conditions such as attention deficit hyperactivity disorder (ADHD) that affect mostly children and adolescents, cover for ongoing treatment is provided through the day-to-day benefit under prescribed medication.



Plan	*Allied, therapeutic and psychology benefit limits			
	Single member	+ one dependant	+ two dependants	+ three or more dependants
Executive Plan	R18 000	R21 650	R25 250	R30 350
Classic Comprehensive	R14 250	R19 300	R23 600	R27 300
Essential Comprehensive	R8 600	R12 150	R15 750	R18 600
Classic Priority	R8 600	R12 150	R15 750	R18 600
Essential Priority	R5 700	R8 600	R10 700	R12 900

*Claims are paid from available medical savings account and above threshold limit.
Limits apply the medical savings account into the above threshold limit.

For more information, please contact your Alexander Forbes Health consultant.

Yours in health,
Alexander Forbes Health