

WHO Global Outbreak Benefit

This benefit ensures you have access to the out-of-hospital management and appropriate supportive treatment for viruses or diseases that affect world health, as long as the Scheme's benefit entry criteria are met.

During the current outbreak, the WHO Global Outbreak Benefit provides cover for a defined basket of healthcare services related to COVID-19.

Understanding COVID-19

In January 2020, the World Health Organization declared COVID-19 a global population health threat. COVID-19 is a disease caused by a type of coronavirus. The vast majority of people who contract COVID-19 experience only mild symptoms, potentially including fever, a cough and shortness of breath. In a small percentage of people, it may result in severe disease, and even death.

Detailed information about the prevention and transmission of COVID-19 is available on the Scheme's website at www.lahealth.co.za.

How you are covered from the WHO Global Outbreak Benefit

COVID-19 Vaccines

The overall aim of the COVID-19 vaccines is to prevent COVID-19-related disease and deaths, and to prevent transmission between individuals. Even if you get the virus, the vaccine can help prevent you from getting seriously ill. The vaccine contains weakened or inactive parts of the virus which teach or stimulate the body's immune system to recognise the virus as a "threat" when it attacks, and to promptly fight the virus.

It typically takes a few weeks after vaccination for the body to build protection (immunity) against the COVID-19 virus. That means it is possible a person could still get COVID-19 just after vaccination; this is because the vaccine has not had enough time to provide protection. Sometimes after vaccination, the process of building immunity can cause symptoms, such as fever; these symptoms are normal and are a sign that the body is building immunity.

Vaccines are critical in the battle against COVID-19, but as we learn how they work best, it is still important to continue to protect yourself by washing your hands regularly, wearing a mask and practicing safe social distancing.

The COVID-19 vaccine and administration of the vaccine are covered as Prescribed Minimum Benefits (PMB). The Scheme pays for COVID-19 vaccinations.

You will be required to register on the National Department of Health's Electronic Vaccination Data System (EVDS), and go to one of the accredited vaccination sites to get vaccinated. The list of accredited facilities is published by the National Department of Health.

When are you covered?

The WHO Global Outbreak Benefit is available for the WHO-recognised outbreak period. All healthcare services covered by this benefit becomes available when you undergo a diagnostic test, subject to the Scheme's benefit entry criteria.

This benefit is covered by the Scheme from the Major Medical Benefit and does not affect your day-to-day benefits.

What you are covered for?

Cover includes access to a defined basket of care that includes:

- The relevant pathology tests to diagnose the disease, irrespective of whether the test result is positive or negative;
- Consultations with GPs or Specialists, including video or telephonic consultations, and consultations at a casualty unit;
- The relevant radiology tests for members who test positive for COVID-19
- The relevant Physiotherapy treatment for members who test positive for COVID-19
- The relevant mental health consultations for members who test positive for COVID-19
- Supportive medicine, according to a defined list, if you test positive for COVID-19

Any out-of-hospital treatment, and healthcare services that are not included in the COVID-19 basket of care, will be paid from the available day-to-day benefits of your Option.

When you have COVID-19, you must use the Scheme's Designated Service Providers (DSP). On LA KeyPlus you must make use of the services of the Scheme's Network providers.

In-hospital treatment

In-hospital treatment related to COVID-19, for approved admissions, is covered from the Hospital Benefit in accordance with Prescribed Minimum Benefits (PMB).

You must use the services of a hospital in the Scheme's Network and if you are a LA Focus or LA KeyPlus member the facility must be one of those in your benefit Option's Network of facilities.

Understanding Long COVID-19

'Long COVID' is the term commonly used to describe signs and symptoms that continue or develop after acute COVID-19 illness. It includes both ongoing symptomatic COVID-19 (from four to 12 weeks) and post COVID-19 syndrome (12 weeks or more). Some symptoms may only start for the first time three to four weeks after the acute COVID-19 infection.

Common symptoms of Long COVID include:

- Fatigue
- Persistent loss of smell and taste
- Shortness of breath
- Joint or muscle pains
- Persistent cough
- Headaches
- Difficulty thinking or concentrating (sometimes referred to as "brain fog")

Other symptoms that have been reported include chest or stomach pain, fast-beating or pounding heart (also known as heart palpitations), pins-and-needles, diarrhoea, sleep problems, fever, dizziness on standing (light-headedness), body rash, mood changes, changes in menstrual cycles.

Illness severity can range from mild to critical:

- Mild to moderate – mild symptoms, mild pneumonia, occurs in approximately 80% of cases
- Severe - difficulty breathing, requiring oxygen, generally results in a hospital admission
- Critical - requiring intensive care.

Benefit activation:

Members who have been identified through qualifying claims will be allocated the benefit depending on the severity of their COVID-19 infection levels. You can also apply for the benefit by using the PMB application form.

In an emergency

If you have an emergency, call Discovery 911 on 0860 999 911. You can request ambulance services or go to a hospital.

General and Claim Queries

If you have any queries, please contact LA Health Call Centre on 0860 103 933. Claims can be submitted to claims@discovery.co.za.