

## **NETCARE MEDICAL SCHEME WORLD HEALTH ORGANIZATION (WHO) GLOBAL OUTBREAK BENEFIT**

### **Overview**

From time to time, there are viruses or diseases that affect world health. These outbreaks are closely monitored by the World Health Organization (WHO) and are, depending on the severity and spread, declared as pandemics that place the global population's health at risk.

We recognise the importance of being responsive for these public health emergencies. Through careful benefit design and in support of public health initiatives aimed at containing and mitigating the spread of such outbreak diseases, our members have access to supportive benefits during the outbreak period. The outbreak is actively monitored by a dedicated team that closely assesses the evolution and progression of such outbreaks. Having a timely and effective response to global epidemics help to improve the health outcomes for our members.

This document explains the enhancements made to your cover and support we provide to you when faced with a WHO-recognised epidemic.

### **Understanding COVID-19**

The World Health Organization (WHO) confirmed that the outbreak of coronavirus disease (COVID-19) continues to be a public health emergency of international concern (PHEIC). With many countries around the world confirming an outbreak, Netcare Medical Scheme continues to take proactive steps to respond effectively to COVID-19 infections in South Africa.

COVID-19 is a disease caused by a novel 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 [www.netcaremedicalscheme.co.za](http://www.netcaremedicalscheme.co.za).

### **WHO Global Outbreak Benefit**

The WHO Global Outbreak Benefit is available to all members of Netcare Medical Scheme during a declared outbreak period. The benefit provides cover for relevant healthcare services, as well as a defined basket of care for out-of-hospital healthcare services, related to the outbreak disease.

This benefit ensures members have access to screening consultations, testing, and management and appropriate supportive treatment as long as they meet the Scheme's Benefit entry criteria.

### **How you are covered from the WHO Global Outbreak Benefit**

#### **How you are covered?**

This benefit, available on all plans, is covered by the Scheme for cases of outbreak diseases and out-of-hospital healthcare services related to COVID-19 and does not affect your day-to-day benefits, where applicable.

#### **What you are covered for?**

This benefit offers cover for out-of-hospital management and appropriate supportive treatment of global World

Health Organization (WHO) recognised disease outbreaks and out-of-hospital healthcare services related to COVID-19.

The basket of care includes:

- Screening consultations with a network GP (either virtual consultations, telephone or face-to-face)
- Unlimited COVID-19 PCR screening tests
- Unlimited pathology tests for COVID-19 positive members
- A defined basket of x-rays and scans for COVID-19 positive members
- Supportive treatment, including medicine and a home monitoring device to track oxygen saturation levels for at risk members who meet the clinical entry criteria
- COVID-19 vaccine
- The overall aim of the COVID-19 vaccines are to prevent COVID-19-related disease and deaths, and to prevent transmission between individuals. Even if you get the virus, the vaccine is believed to 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 (PMBs). All Netcare Medical Scheme members will be covered for the vaccine.
- You will be required to register on the National Department of Health's Electronic Vaccination Data System (EVDS), and make use of one of the accredited vaccination sites. The list of accredited facilities will be published by the National Department of Health.

## Waiting Periods?

The scheme will waive waiting periods for existing members needing treatment for COVID-19; this is where we have placed a three-month general waiting period or condition specific waiting related to respiratory conditions.

For new applicants and dependants the scheme will load waiting periods if COVID-19 is disclosed at time of joining, or picked up in claims within 14 day's post joining.

Note: general waiting periods for other conditions will still apply, it will just not apply to respiratory conditions if it meets the criteria agreed by the Scheme.

Cover is subject to the Scheme's preferred providers (where applicable), protocols and the treatment meeting the Scheme's entry criteria and guidelines. Any recommended treatment and healthcare services that are not included in the basket of care are covered according to the benefits available or in accordance with Prescribed Minimum Benefits where applicable.

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



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## Benefits available to you from the WHO Global Outbreak Benefit

<p>These healthcare services are covered from the WHO Global Outbreak Benefit up to a maximum of 100% of the Scheme Rate. This cover does not affect your day-to-day benefits. These benefits are available up to the limits set out by the Scheme. You may apply for additional cover from the Scheme, where clinically appropriate.</p>	
Risk assessment	<p>You can understand your risk status at any point in time by completing the COVID-19 risk assessment available via <a href="http://www.netcaremedicalscheme.co.za">www.netcaremedicalscheme.co.za</a> or by calling us and following the prompts to complete the COVID- 19 risk assessment. The assessment is a set of questions which determines if you may be presenting with symptoms suggestive of COVID-19 disease or may have been exposed to COVID-19 infection and need a consultation with a doctor. It is not a prerequisite for Netcare Medical Scheme members to complete the risk assessment.</p>
Screening consultation	<p>You are covered for COVID-19 screening consultations. You can choose to either access a virtual, telephone or face-to-face screening consultation with a network provider. Virtual and telephone consultations provide a safe alternative to face-to-face consultations for patients and doctors, and contributes to the important containment measures that will continue to reduce the impact of the outbreak.</p>
COVID-19 screening PCR tests	<p>You have access to unlimited COVID-19 PCR tests per beneficiary per annum, regardless of the outcome of the test. Screening tests are funded in full from the WHO Global Outbreak Benefit, when referred by the doctor that screened you. This includes pre-admission PCR testing for approved hospital admissions, subject to referral by a doctor.</p>
Diagnostic and follow up consultations for COVID-19 positive members	<p>You have access to a defined basket of diagnostic and follow up consultations if you are diagnosed with COVID-19, up to the Scheme Rate</p>
Diagnostic and follow up tests for COVID-19 positive members	<p>You have access to a defined basket of diagnostic and follow up pathology tests if you are diagnosed with COVID-19, up to the Scheme Rate.</p>
X-rays and scans	<p>You have access to a defined basket of x-rays and scans up to the Scheme Rate.</p>



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Supportive medicines list	We pay for supportive medicines prescribed by your doctor for symptom management and treatment of COVID-19, up to the Scheme Rate.
Home monitoring device for at-risk COVID-19 positive members	If you meet the qualifying clinical entry criteria for at risk members, the scheme will issue you with a pulse oximeter device, through our network provider, to track and monitor your oxygen saturation levels. Funding for this device is subject to a limit of one device per family. You will also be covered for two consultations with a wellness specialist to track and monitor oxygen-saturation levels and a follow-up virtual consultation with a GP, where necessary.
In-hospital	Your hospital admission is subject to approval and preauthorization. Sub-limits and clinical guidelines apply to certain healthcare services in hospital. In-hospital treatment related to COVID-19 for approved admissions is covered from the Hospital Benefit in accordance with Prescribed Minimum Benefits (PMB) where applicable.
Physiotherapy	You have access to a defined basket of physiotherapy treatments up to the Netcare Medical Scheme Rate.
Mental Health	You have access to a defined basket of mental health consultations/treatments up to the Netcare Medical Scheme Rate.

Once you have used up the benefits available from the WHO Global outbreak benefit, we pay for out-of-hospital healthcare expenses related to COVID-19 from your available day-to-day benefits, where applicable.

### **How to access the WHO Global Outbreak Benefit**

To access the benefits outlined above, as part of the WHO Global Outbreak Benefit, you must meet the Scheme's Benefit entry criteria.

- The following criteria need to be met before claims will be paid from the WHO Outbreak Benefit:
- The disease needs to be a WHO recognised outbreak disease;
- Cover is for diseases during a declared outbreak period;
- May be subject to use of preferred providers, where applicable
- Subject to the Scheme's treatment guidelines and protocols

### **In an emergency**

If you have an emergency, call Netcare 911 on 082 911. You can request ambulance services or go straight to hospital.

### **Contact us**

You can call us on 0861 638 633 or visit [www.netcaremedicalscheme.co.za](http://www.netcaremedicalscheme.co.za) for more information.

### **Complaints process**

You may lodge a complaint or query with Netcare Medical Scheme directly on 0861 638 633. You may also send a complaint in writing to the Principal Officer at the Scheme's registered address. You will find the



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address on the Scheme's website at [www.netcaremedicalscheme.co.za](http://www.netcaremedicalscheme.co.za). If your complaint remains unresolved, you may lodge a formal dispute by following Netcare Medical Scheme's Internal Resolution Process. You may, as a last resort, approach the Council for Medical Schemes for assistance. The Council's contact details are as follows: Physical address: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 Telephone: 0861 123 267 Email: [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za).