

# 2025 DISCOVERY EMERGENCY COVER

FOR  
EMPLOYEES





# Contents

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Discovery Emergency Cover gives you peace of mind and certainty with quality, affordable, private emergency hospital cover.

# Key terms

Here are some of the terms we use in this document and what they mean.



## A

### Agreed rate

This is a rate we pay for healthcare services from healthcare providers.

## C

### Cover

Cover refers to the benefits you can get and how we pay for these healthcare services on the Discovery Emergency Cover Benefit.

## D

### Dependant

An eligible spouse, eligible child, special needs child or eligible special dependant.

## E

### Emergency medical condition

An emergency medical condition (also just called an emergency) is the sudden and, at the time, unexpected start of a health condition. This condition must need immediate medical and surgical treatment where if you do not treat it, it would:

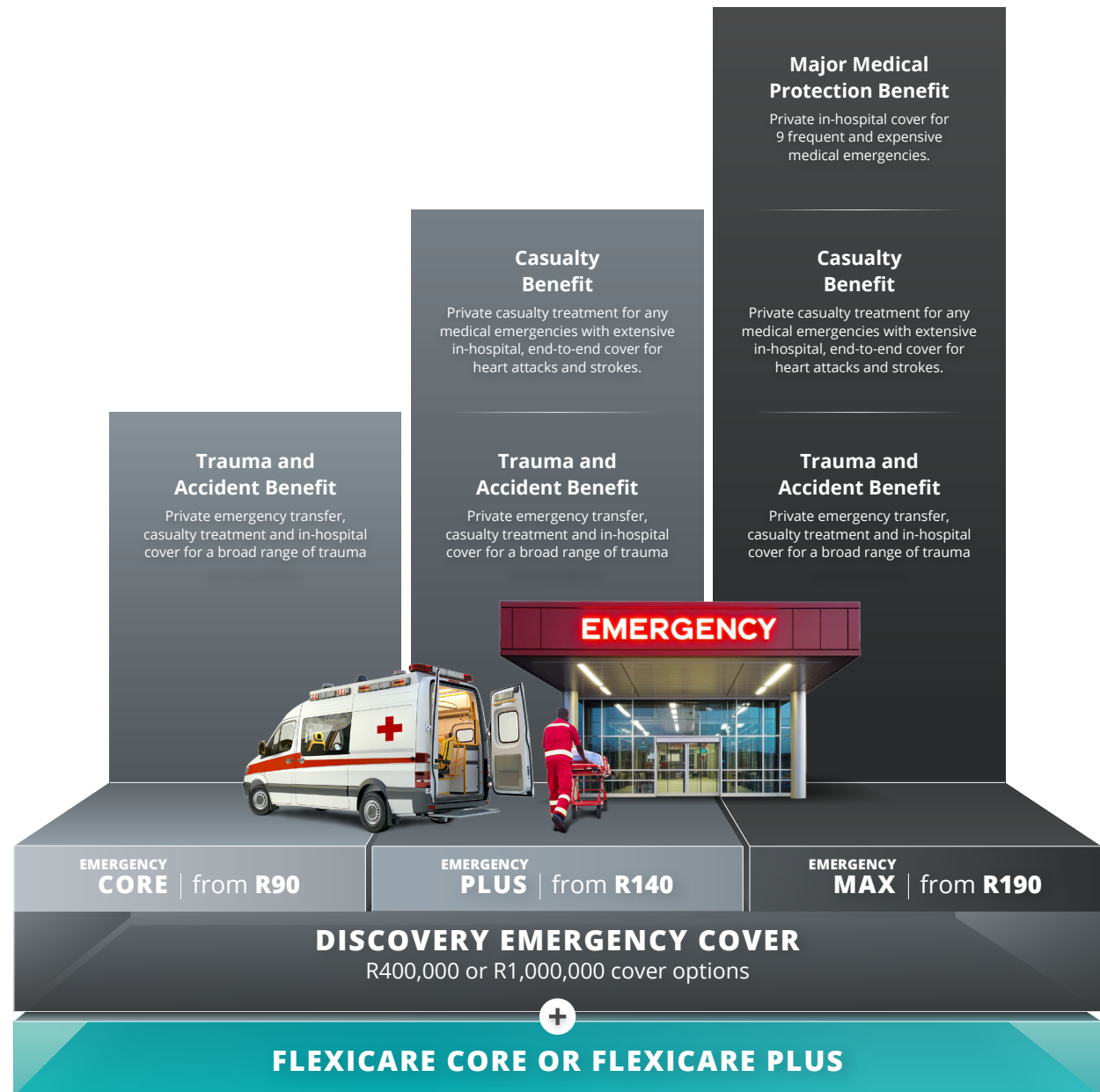
- Cause serious impairment to bodily functions
- Cause serious dysfunction of a bodily organ or part
- Put the person's life in serious danger.

An emergency does not necessarily need a hospital admission. We may ask you for extra information to confirm the emergency.



# Why Discovery Emergency Cover?




Discovery Emergency Cover is an affordable insurance product. It provides employees with the peace of mind that they and their family can access quality private emergency hospital care following an accidental healthcare emergency. With cover of up to R1 million per event, Discovery Emergency Cover provides you with financial security when faced with the significant unforeseen costs of urgent medical care.





# In 2025, Discovery is expanding access to quality, private emergency healthcare

Employees and their families will now have access to comprehensive cover for accidents and trauma events, treatment in casualty and emergency in-hospital procedures.

	EMERGENCY CORE	EMERGENCY PLUS	EMERGENCY MAX
Emergency Cover package detail	Cover for emergency healthcare services, including casualty and in-hospital treatment, for a broad range of accidental and traumatic events.	Cover for accidents and trauma, the stabilisation and treatment of any emergency condition in a casualty facility, including admission and treatment for heart attacks and strokes.	Cover for accidents and trauma, the stabilisation and treatment of any emergency condition in a casualty facility and the admission and treatment of a defined list of emergency conditions including heart attacks and strokes.
Conditions covered	Cover for casualty and in-hospital treatment for the following accidental and traumatic events: <ul style="list-style-type: none"> <li>▪ Burns</li> <li>▪ Head injuries, chest injuries or severe fractures as a result of a fall.</li> <li>▪ Loss of an arm, hand, leg or foot.</li> <li>▪ Near-drowning.</li> <li>▪ Poisoning or a serious allergic reaction that may cause death.</li> <li>▪ Injuries resulting from a crime, sexual assault, a car accident or an injury at work.</li> </ul>	Cover for the in-hospital treatment of defined accidental and traumatic events.  Cover for any medical emergency condition in a casualty facility, including hospital admission for the treatment of heart attacks and strokes: <ul style="list-style-type: none"> <li>▪ R200 co-payment when using network facility.</li> <li>▪ R250 co-payment when using a non-network facility.</li> <li>▪ This co-payment will be refunded if the claimant is diagnosed with a heart attack or stroke.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cover for the in-hospital treatment of defined accidental and traumatic events.</li> <li>▪ Cover for any medical emergency condition in a casualty facility, including hospital admission for the treatment of heart attacks and strokes. The casualty co-payment of R200 at a network facility or R250 outside of the network, will be refunded if the claimant is diagnosed with one of the qualifying emergency in-hospital conditions.</li> <li>▪ Admission and treatment for the following additional emergency conditions:               <ul style="list-style-type: none"> <li>– Acute appendicitis, acute asthma, ectopic pregnancy, acute inflammation of gall bladder, fit or seizure, acute pneumonia, kidney stones, acute renal failure, pulmonary embolism.</li> </ul> </li> </ul>
Differentiating benefits	Discovery Emergency Core provides affordable cover for the unforeseen costs of private ambulance transport and emergency medical treatment for trauma and accidents.	Discovery Emergency Plus ensures access to quality healthcare at a private casualty facility for swift evaluation and assistance. Employees have cover for emergency transport and treatment for defined trauma conditions, including admission for heart attacks and strokes.	Discovery Emergency Max provides ultimate peace of mind for a defined list of trauma conditions, assessment and stabilisation in casualty as well as in-hospital cover for 9 of the most likely high-cost emergency admissions facing the workforce.
Cover limits	R400,000 or R1,000,000 limit per event.	R400,000 or R1,000,000 limit per event.	R400,000 or R1,000,000 limit per event, a sub-limit of R400,000 will apply to the nine defined emergency conditions.
Pre and post emergency event support	<div>  Emergency transport            Counselling sessions            Take-home medicine         </div>		

Discovery Emergency Core (formally the Trauma Benefit) can be purchased as a standalone product.

Discovery Emergency Cover Plus and Max can be bought in addition to either Flexicare Core or Flexicare Plus. These product options are not available as a standalone product that can be purchased separately.



# Policy changes

## Important information

You can make changes to your policy, such as withdrawing or adding dependants, by sending your request to [emergencycoveradmin@discovery.co.za](mailto:emergencycoveradmin@discovery.co.za). We will make the changes from the 1st of the following month. No changes will be backdated.

## We need this information to make changes

- Your full name and 10-digit membership number, preferably in the subject line.
- The date on which the change must happen.

## Withdrawals

You can end cover for you or your dependants on the Discovery website or you can send the following information to [emergencycoveradmin@discovery.co.za](mailto:emergencycoveradmin@discovery.co.za) so we can withdraw your membership or dependants:

- Membership card number
- Reason for withdrawal
- Date on which membership will end



## Important information

### Extending cover to dependants

- Newborns can join without waiting periods if you add them to your policy within 90 days of their birth.
- If you or your dependant(s) have a break of more than 30 days in your membership, we will apply all waiting periods when you reapply for cover.
- There is no limit to the number of children that we allow on the policy. We charge for each child separately and they can stay on Discovery Emergency Cover if they depend on you financially. We charge the full adult dependant premium for child dependants who turn 21, from the month after their 21st birthday.

### Eligibility

You need a minimum of 10 employees to be eligible for Discovery Emergency Cover. Employee eligibility is defined in line with your recruitment criteria. You also have the option to determine the compulsory or voluntary nature of a Discovery Emergency Cover policy. Employees and their dependants cannot be members of a medical scheme and have Discovery Emergency Cover at the same time.

# Payment information

## Reference numbers

Please use your 10-digit membership number that is on your membership certificate when you need to pay manually. Without this reference number, we cannot allocate your payment to your membership, which could lead to suspension of cover. Please send your proof of payment to [emergencycover@discovery.co.za](mailto:emergencycover@discovery.co.za).

## Tax certificates

Discovery Emergency Cover is a health insurance product offered by Discovery Insure and is not a registered medical scheme. Members do not qualify for Medical Scheme Fees Tax Credits (MTC). MTC is allowed for medical scheme contributions. It applies to fees paid by a taxpayer to a registered medical scheme (or similar registered scheme outside South Africa) for that taxpayer and their dependants. Therefore, we will not issue any tax certificates to Discovery Emergency Cover members.

## Important payment information

### Bank accounts

To make sure that we allocate your premium payments correctly, you must pay into the correct account.

### Discovery Emergency Cover banking details for manual contribution payments

<b>Account name:</b>	Discovery Insure Ltd Discovery Insure Emergency Benefit Main Account
<b>Bank name:</b>	First National Bank
<b>Branch number:</b>	255005
<b>Account number:</b>	63023937030
<b>Account type:</b>	Cheque
<b>Payment reference:</b>	Your 10-digit membership number





# Claims

## Important information

Discovery Emergency Cover is structured in such a way that you should not have to pay for services provided by healthcare providers. Discovery Emergency Cover is limited to your chosen cover limit and defined by our emergency guidelines.

## Claims payment

If the healthcare provider has already sent us the claim, you do not have to send us another copy.

If you paid for the services provided, you can submit your claims to Discovery Emergency Cover by email at [claims@discovery.co.za](mailto:claims@discovery.co.za).

**Note:** Please make sure the image is clear before you send it to us.

## Underwriting

### Waiting periods

A one-month waiting period applies to all new policies and additions. Your membership certificate, included in your welcome pack, will provide confirmation on any waiting periods applied.





# Contact us



## Call Centre

0860 22 22 71



## Website

[www.discovery.co.za](http://www.discovery.co.za)

## General enquiries

**Telephone:** 0860 22 22 71

**Email:** [emergencycover@discovery.co.za](mailto:emergencycover@discovery.co.za)

You can email administration enquiries and withdrawal requests to [emergencycoveradmin@discovery.co.za](mailto:emergencycoveradmin@discovery.co.za).

## Complaints

**Email:** [emergencycoverescalations@discovery.co.za](mailto:emergencycoverescalations@discovery.co.za)

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

**Email:** [compliance@discovery.co.za](mailto:compliance@discovery.co.za)

## Hospital preauthorisation

**Telephone:** 0860 22 22 71

## Emergency services

You can call the Discovery Emergency Cover call centre on 0860 22 22 71 if you have an emergency. If you call after hours, we will divert the call to our emergency Benefit partner, Netcare 911.

## New business

Quotation letters and queries  
[quotationrequets\\_health@discovery.co.za](mailto:quotationrequets_health@discovery.co.za)

## Contracts and General Onboarding Queries

[groupapplication@discovery.co.za](mailto:groupapplication@discovery.co.za)

## Servicing team



### General queries

[emergencycover@discovery.co.za](mailto:emergencycover@discovery.co.za)



### Escalations

[emergencycoverescalations@discovery.co.za](mailto:emergencycoverescalations@discovery.co.za)



### Billing services

[emergencycoveradmin@discovery.co.za](mailto:emergencycoveradmin@discovery.co.za)

Download the Discovery Health app



Discovery Emergency Cover is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider. Terms, conditions and limits apply. Discovery Emergency Cover 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. Product terms and conditions apply.