

Netcare Medical Scheme World Health Organisation (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 Organisation (WHO) and are, depending on the severity and spread, declared as epidemics that place the global population's health at risk.

We recognise the importance of being prepared 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, you now have access to supportive benefits during the outbreak period. The outbreak is actively monitored by a dedicated team within our administrator, Discovery Health, and internal Netcare Group Clinical teams which 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 cover and support we provide to you when faced with a WHO-recognised epidemic.

WHO Global Outbreak Benefit

The WHO Global Outbreak Benefit is available to all members of the Netcare Medical Scheme during a declared outbreak period.

This benefit ensures members with a confirmed diagnosis have access to the out-of-hospital management and appropriate supportive treatment as long as they meet the Scheme's Benefit entry criteria. In-hospital treatment is covered as part of the usual in-hospital benefits.

The WHO Global Outbreak Benefit provides cover for a defined basket of healthcare services related to COVID-19 disease.

Understanding COVID-19

In January 2020, the World Health Organisation declared COVID-19 a global population health threat. With many countries around the world confirming an outbreak, Netcare Medical Scheme is taking proactive steps to respond effectively to COVID-19 infections in South Africa.

COVID-19 is a disease caused by a type of coronavirus. The majority of people who contract COVID-19 experience only mild symptoms, potentially including a 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.

How you are covered from the WHO Global Outbreak Benefit

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 practising safe social distancing.

Administration of the COVID-19 vaccines is covered in accordance with the National Department of Health COVID-19 guidelines. All South Africans have access to the COVID-19 vaccines and boosters which are provided by the National Department of Health to public sector facilities and private service providers free of charge.

Confirmed cases are classed as a Prescribed Minimum Benefit (PMB) condition in terms of the Medical Schemes Act.

You have access to a new benefit called the "WHO Global Outbreak Benefit" that complements existing benefits and extends cover in cases of positive COVID-19. The **WHO Global Outbreak Benefit** provides full funding for tests and treatment in confirmed cases of COVID-19 during the period of the outbreak, Netcare Medical Scheme has taken this further by offering funding for the test whether positive or negative as outlined below.

In combination with the existing benefits, Netcare Medical Scheme has further enhanced your benefits where,

- Diagnostic testing, whether the result is positive or negative, will be fully funded by the scheme and will NOT accrue to your annual pathology limit.

- Consultations with healthcare professionals will be funded from MSA except where there is a positive diagnosis which will then result in this being funded by the scheme from risk.
- Acute medicines will be funded from MSA except where there is a positive diagnosis which will then “unlock” a scheme funded benefit.
- A Defined basket of care for x-rays and scans, physiotherapy and mental health consults will be available as scheme funded where there is a positive diagnosis.
- Basket of care items are subject to limits.

Disclaimer: Additional benefits are subject to the approval of the Council for Medical Schemes.

Netcare Medical Scheme will pay for treatment in-hospital according to the usual scheme benefits and rules. You can access the benefit guide and limits at www.netcaremedicalscheme.co.za.

People who contract COVID-19 may take from one to 14 days to develop symptoms. You should only be tested for particular reasons, and there is a specific process you have to follow to undergo the test for COVID-19. Please check with your OHS representative or your line manager or call the Netcare helpline on 010 209 8333.

Use of the relevant networks where applicable will apply for healthcare services paid from the WHO Global Outbreak Benefit. Any recommended treatment and healthcare services, that are not included in the basket of care, are covered according to the respective available benefits.

In-hospital treatment

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

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 their severity levels. You can also apply for the benefit by using the PMB application form.

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

Call Centre: 0861 638 633, PO Box 652509, Benmore, 2010, or at www.netcaremedicalscheme.co.za.

Complaints process

You may lodge a complaint or query with Netcare Medical Scheme directly on 0861 638 633 or address a complaint in writing to the Principal Officer at the Scheme’s registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the Netcare Medical Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance. Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.co.za / www.medicalschemes.co.za.