

# **SPECIALISED MEDICINE AND TECHNOLOGY BENEFIT**

DISCOVERY HEALTH MEDICAL SCHEME  
2025





## Overview

The Specialised Medicine and Technology Benefit gives members on the Executive and Classic Comprehensive Plan access to specific high-cost medicines and new technologies. This benefit is not available on the Classic Smart Comprehensive Plan. This document explains how the benefit works, how we pay for treatment from the Specialised Medicine and Technology Benefit and the process you need to follow to apply for the benefit.

## About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Above Threshold Benefit (ATB)	<b>Available on the Executive, Comprehensive and Priority plans</b> Once the day-to-day claims that you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit, at the Discovery Health Rate or a portion of it.
Discovery Health Rate (DHR)	This is the rate that we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
Medical Savings Account (MSA)	<b>Available on the Executive, Comprehensive, Priority and Saver plans</b> You have access to a Medical Savings Account (MSA) at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution. We pay your day-to-day medical expenses from the money allocated in your MSA. These day-to-day expenses are for general practitioner (GP) and specialist consultations, acute medicine, and radiology and pathology services, among others. You can choose to have your claims paid from the MSA, either at the Discovery Health Rate or at cost. If you have unused money in the account, this will carry over to the next year. If you leave the Scheme or change your plan during the year and have used more of the MSA money than what you have contributed, you will need to pay the difference to us.
Reference Price	The Reference Price is the set amount that we pay for a medicine category. This applies for medicine that is not listed on the medicine list (formulary).

## The Specialised Medicine and Technology Benefit at a glance

The Specialised Medicine and Technology Benefit provides additional cover for a defined list of high-cost medicines, new technologies and procedures up to a limit of R200 000 for each person, each year, subject to specific rules. Cover is either at 80% or 100% of the Discovery Health Rate (DHR) or Reference Price, depending on the treatment, as outlined in the table below. Where the provider charges more than the Discovery Health Rate (DHR), you will have to pay the difference.

## Cover from the Specialised Medicine and Technology Benefit is subject to entry criteria

To access this benefit, which covers certain treatments for specific indications, you must meet the benefit entry criteria which are developed using evidence-based medicine. These criteria are updated in accordance with local and international best practice as well as clinical protocols, where applicable.

If you do not meet the criteria for funding from the Specialised Medicine and Technology Benefit, you can access funding through the available funds allocated to your Medical Savings Account (MSA) and Above Threshold Benefit (ATB), subject to the prescribed medicine limit, where applicable.

## You must apply for cover

You need to complete a Chronic Illness Benefit application form for cover from the Specialised Medicine and Technology Benefit. Up to date forms are always available on [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Manage your health plan > Find important documents and certificates.



## Conditions and medicine covered from the Specialised Medicine and Technology Benefit

TREATMENT	CONDITION	FUNDING
Actemra®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Amgevita®	Ankylosing spondylitis Crohn's disease Psoriatic arthritis Rheumatoid arthritis Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Blitzima®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Copellor®	Ankylosing spondylitis Psoriatic arthritis	Up to a maximum of 80% of the reference price of the preferentially priced equivalent
Cosentyx®	Ankylosing spondylitis Psoriatic arthritis	Up to a maximum of 80% of the reference price of the preferentially priced equivalent
Enbrel®	Ankylosing spondylitis Psoriatic arthritis	Up to a maximum of 80% of the reference price of the preferentially priced equivalent
	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Entyvio®	Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Erelzi®	Ankylosing spondylitis Psoriatic arthritis	Up to a maximum of 80% of the reference price of the preferentially priced equivalent
	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Esbriet®	Pulmonary fibrosis	80% of the Discovery Health Rate
Forteo®	Osteoporosis	80% of the Discovery Health Rate
Humira®	Ankylosing spondylitis Crohn's disease Psoriatic arthritis Rheumatoid arthritis Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
MabThera®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Neotecla®	Chronic renal disease	100% of the Discovery Health Rate
Orencia®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Prolia®	Osteoporosis	80% of the Discovery Health Rate
Redditux®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent



TREATMENT	CONDITION	FUNDING
Remiflix®	Ankylosing spondylitis Psoriatic arthritis	Up to a maximum of 80% of the reference price of the preferentially priced equivalent
	Rheumatoid arthritis Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Remsima®	Ankylosing spondylitis Psoriatic arthritis	Up to a maximum of 80% of the reference price of the preferentially priced equivalent
	Rheumatoid arthritis Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Revellex®	Ankylosing spondylitis Psoriatic arthritis	Up to a maximum of 80% of the reference price of the preferentially priced equivalent
	Rheumatoid arthritis Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Rinvoq® 15mg	Ankylosing spondylitis Psoriatic arthritis Crohn's disease Rheumatoid arthritis Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Ristova®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Sensipar®	Chronic renal disease	100% of the Discovery Health Rate
Simponi® 45 mg/0.45 ml	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent
Simponi® 50 mg/0.5 ml	Ankylosing spondylitis Psoriatic arthritis	Up to a maximum of 80% of the reference price of the preferentially priced equivalent
	Rheumatoid arthritis Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Stelara® 130 mg/26 ml (Loading Dose)	Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Stelara® 45 mg/0.5 ml	Psoriatic arthritis	Up to a maximum of 80% of the reference price of the preferentially priced equivalent
Stelara® 90 mg/1 ml	Psoriatic arthritis	Up to a maximum of 80% of the reference price of the preferentially priced equivalent
	Crohn's disease Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent
Unamity®	Rheumatoid arthritis	Up to a maximum of the reference price of the preferentially priced equivalent



TREATMENT	CONDITION	FUNDING
Xeljanz® 5mg	Ankylosing spondylitis Psoriatic arthritis Rheumatoid arthritis Ulcerative colitis	Up to a maximum of the reference price of the preferentially priced equivalent

## Other high-cost treatments and surgical procedures covered from the Specialised Medicine and Technology Benefit

TREATMENT	CONDITION	CO-PAYMENT
Balloon sinuplasty	Chronic sinusitis	80% of the Discovery Health Rate
Bariatric surgery	Obesity	80% of the Discovery Health Rate
HALO oesophageal ablation system	Barrett's oesophagus with high-grade dysplasia	100% of the Discovery Health Rate
Ozurdex®	Retinal vein occlusion Diabetic macular oedema	80% of the Discovery Health Rate
Pegasys®	Hepatitis C	80% of the Discovery Health Rate
PegIntron®	Hepatitis C	80% of the Discovery Health Rate



## Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

### How to contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to [www.discovery.co.za](http://www.discovery.co.za) to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

### What to do if you have a complaint

#### 01 | TO TAKE YOUR QUERY FURTHER:

If you have already contacted Discovery Health Medical Scheme and you feel that your query has still not been resolved, please complete our online complaints form on [www.discovery.co.za](http://www.discovery.co.za). We would also love to hear from you if we have exceeded your expectations.

#### 02 | TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1, you can escalate your complaint to the Principal Officer of Discovery Health Medical Scheme. You can lodge a query or complaint with us by completing the online form on [www.discovery.co.za](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto:principalofficer@discovery.co.za).

#### 03 | TO LODGE A DISPUTE:

If you have received a final decision from us and you want to challenge it, you can lodge a formal dispute. You can find more information about our dispute process on the [website](#).

#### 04 | TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You can contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za) | 0861 123 267 | [www.medicalschemes.co.za](http://www.medicalschemes.co.za).

### Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on [www.discovery.co.za](http://www.discovery.co.za) > Medical aid > About Discovery Health Medical Scheme.