

**Mr. P. Ungerer**  
**81 Bayridge**  
**Milnerton Ridge**  
**7441**

**Membership number: 191189910**  
**Plan details: You have a Classic Comprehensive Plan**

**26 January 2007**

Dear Mr. P.Ungerer

### **Your Discovery Health International Travel Benefit**

Thank you for your query about our International Travel Benefit, which is available on all Discovery Health plans except the Foundation Core and KeyCare Plans.

Please note the following:

- The International Travel Benefit covers emergency medical treatment that you and your dependants might need while travelling overseas.
- The International Travel Benefit is for emergency or accidental expenses only. We will not cover ongoing and planned treatments.
- The benefit provides cover for 90 days from your date of departure. If you intend to travel for longer than 90 days, you must apply for additional cover. Please contact your travel agent.
- Please remember that it is important to take your Discovery Health membership card with you when travelling overseas.

### **How we will cover your hospital and medical evacuation expenses**

We will cover all approved costs for emergency evacuation or transportation that you may need for medical reasons. You are entitled to cover of up to R5 million per person per journey from your Hospital Benefit.

Should you need emergency hospitalisation while travelling overseas, you must call (+2711) 541-1350 reverse charges. We will confirm your Discovery Health membership and necessary details with the overseas hospital where you receive the emergency treatment.

155 West Street, Sandton, P. O. Box 786722, Sandton 2146, Tel 0860 99 88 77 or 083 123 8877 (Client Services), (011) 529 2888 (Switchboard). Fax (011) 539 2958, [www.discovery.co.za](http://www.discovery.co.za)

**Directors:** L L Dippenaar (Chairman), A Gore\* (CEO), B Swartzberg\* (Managing), Dr. B A Brink, J P Burger, Dr. N J Dlamini, S B Epstein (USA), M I Hilkwitz (Israel), N S Koopowitz\*, H P Mayers\*, J M Robertson\* (COO), S D Whyte\*, S V Zilwa (\*Executive). Secretary: M J Botha.

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### How we will cover your day-to-day expenses

Should you need emergency medical treatment without hospitalisation within the 90-day period, you will need to settle the account with the health care provider upfront.

If you are on a Comprehensive, Priority or Saver Plan, you will then be able to claim the money back from us once you are back in South Africa.

If you are on a Comprehensive or Priority Plan, we will refund you the exact exchange rate value of the cost incurred. We will not deduct any money from your Medical Savings Account.

If you are on a Saver Plan, we will pay for day-to-day medical expenses incurred while outside the borders of South Africa from your Medical Savings Account, according to the rate of reimbursement you selected (Cost or the Discovery Health rate).

If you are on a Core Plan, we do not pay for day-to-day medical expenses incurred while outside the borders of South Africa as you do not have a Medical Savings Account.

**Note** that if you are on the Foundation or KeyCare Plan, you **do not** have access to the International Travel Benefit.

### Sending us your overseas medical claims

On your return, please ensure that you submit the following details to Discovery Health, to allow us to settle your emergency non-hospital claims promptly and accurately:

- A detailed, original account from the health care provider. Where accounts are in a foreign language, we will arrange for a translator to translate the account. Please note that this may cause a further delay with the reimbursement of the claim.
- The claim form, completed in full and including the following information:
  - Dates of travel
  - The full diagnosis and treatment
  - Method of payment of the account
  - Details of other travel insurance, such as credit card particulars.

### We only cover emergency claims that your Discovery Health Plan would normally cover

The medical condition for which you receive medical treatment while travelling overseas must be a covered benefit of your Discovery Health Plan. Please read your Fact File or check Discovery's website at [www.discovery.co.za](http://www.discovery.co.za) to see what your Health Plan covers.

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In addition to the general scheme exclusions, there are specific exclusions that apply to the International Travel Benefit. Discovery Health will not cover health care services relating to:

- Any non-emergency, planned or elective medical treatment that occurs while you are overseas
- Any member-specific waiting periods, if applicable
- Pre-existing conditions, ie any illness related to active treatment in South Africa within 30 days of departure from South Africa
- Dialysis or chemotherapy and any related illness
- Any treatment relating to cancer and or organ failure within the last 12 months unless we get a letter from the treating South African doctor indicating that you are fit to fly
- Situations where a terminal prognosis has been given
- Situations where you are travelling contrary to medical advice
- Situations where there is an intention of getting medical treatment
- Pregnancy or childbirth should medical complications or emergencies occur after the 24th week of pregnancy. Should the baby be born overseas, the scheme does not cover the baby until he or she returns to South Africa and is registered on the scheme
- Treatments incurred by members on the Foundation Core and KeyCare Plans.

Sincerely,

Nazmie Adams  
**Discovery Health**

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