

# **FLEXICARE**

Frequently asked questions for  
employees of the University of Cape  
Town

# FREQUENTLY ASKED QUESTIONS

## General practitioners (GPs)

### **Q: How many GP visits are allowed?**

A: You are allowed an unlimited number of visits to a network GP.

### **Q: Can I go to any GP?**

A: You must go to a GP in the Flexicare Network. The network is widespread, so there are many options for you. The first GP you visit becomes your chosen GP (allocated GP) and you are allowed to change your GP two times each year.

### **Q: How can I check if my GP is on the Flexicare GP Network?**

A: You can log in to the Discovery website or Flexicare App to find a provider. Alternatively, you can contact the dedicated Flexicare call centre on 0860 44 47 79. Network providers can change at any time without notice. We advise you to contact the healthcare provider in advance and confirm their participation in the Flexicare Network before making an appointment.

### **Q: How am I covered for GP consultations?**

A: Flexicare pays for GP consultations, including virtual consultation and defined medical procedures done in a doctor's rooms, if the doctor is part of the Flexicare Network.

## Dentistry

### **Q: Are there dental services available to members?**

A: As a member, you have access to dentist consultations at dentists who are part of our network. You can log in to the Discovery website to find a provider. Alternatively, you can contact the dedicated Flexicare call centre on 0860 44 47 79 for help.

### **Q: What type of dental services do I have access to?**

A: Through the dental services offered, you are covered for the actual consultation and dental services, such as fillings and tooth extractions (tooth removals).

## Optometry

### **Q: Do I have access to optometrists?**

A: You have cover for one eye test every year at an optometrist who is part of our network and cover for one pair of glasses every 24 months. You can log in to the Discovery website or Flexicare App to find a provider. Alternatively, you can contact the dedicated Flexicare call centre on 0860 44 47 79 for help.

### **Q: Am I limited to any types of glasses?**

A: There is a defined list of glasses that you can choose from. The list has a wide variety to choose from.

## Medicine

### **Q: Where can I go to get my medicine?**

A: You can get your medicine from either your Flexicare Network GP or from a network pharmacy. If the network GP is a dispensing GP (which means the GP can provide medicine prescribed to a patient from the practice's own stock), they will dispense acute medicine in their rooms as part of your consultation. If the GP is a non-dispensing GP, then you can get acute medicine from a network pharmacy. You must always get chronic medicine from a network pharmacy.

### **Q: How do I get over-the-counter (OTC) medicine?**

A: You can get OTC medicine according to a medicine list (formulary) subject to limits from a network pharmacy without a prescription from a network GP.

### **Q: Can my doctor prescribe any medicine?**

A: A Flexicare Network GP can prescribe acute and chronic medicine that is on a defined medicine list.

### **Q: How broad is the list of medicine covered by Flexicare and will I know if my medicine is covered?**

A: The medicine covered is broad and the list of acute medicine covers many medicine categories. The chronic medicine list covers 27 chronic conditions (including HIV). The medicine list is provided to network GPs where the GP will prescribe medicine from the Flexicare medicine list and let you know if any medicine is not covered. The medicine list is available on request from your dedicated Flexicare service team. Simply call 0860 44 47 79.

### **Q: What is the difference between over-the-counter medicine, acute medicine and chronic medicine?**

A: Over-the-counter medicine is medicine that you can buy without a script (prescription) from a medical provider. This medicine can be bought over the counter at pharmacies and retail stores.

Acute medicine is medicine used to treat common acute conditions and includes medicines like pain killers, antihistamines antimicrobials.

Chronic medicine is used to treat a chronic condition or disease that is long lasting, such as asthma, diabetes and epilepsy.

### **Q: What do I do if my medicine is not covered?**

A: If the medicine you need is not part of the Flexicare medicine list, then you will need to pay for it yourself. It is always a good idea to check with your GP during the consultation if the medicine they are prescribing is on the Flexicare medicine list or not.

## Pathology and radiology

### **Q: What is pathology (blood tests) and what is radiology (X-rays)?**

A: Pathology is the science that uses laboratory examination to help identify the causes and effects of diseases. For example, when a cardiologist orders blood tests, a pathologist reviews the results for abnormalities.

Radiology is the science that deals with X-ray or other high-energy radiation that helps diagnose and treat diseases.

**Q: How will I be able to benefit from the pathology and radiology benefit?**

A: We cover basic pathology (blood tests) when a Flexicare GP refers you. As part of this benefit, you will also be covered for X-rays through the Flexicare radiology network if a Flexicare GP refers you.

**Q: Is there a rand limit or can I go for any blood test?**

A: Blood tests and X-rays that are covered are defined by a set list. The Flexicare GP is aware of the tests that they can refer you for.

**Q: Is the benefit unlimited as long as I use a network provider?**

A: The benefit is limited to a defined list of blood tests. The Flexicare GP will refer you for blood tests as per the defined list. They will let you know if you need a blood test that is not on the defined list.

**Q: Who are the network providers?**

A: Flexicare has partnered with Ampath, Lancet and PathCare for pathology as these are established pathology institutes across the country. For radiology network providers, you can log in to the Discovery website to find a provider.

**Q: What if a doctor or nurse requests blood tests that are not on the defined list?**

A: Any blood tests that are not on the defined list of tests will not be covered. You will need to pay for these yourself.

**Q: What if the specialist refers me for more tests?**

A: Any following claims referred by a specialist will depend on the specialist benefit rand value limit. For example, if the specialist refers you for pathology, payment of the pathology claim will be from the funds available in your specialist limit.

**Trauma Benefit (optional benefit offered by Discovery Insure)****Q: What do I have access to through the Trauma Benefit?**

A: You have access to emergency private healthcare services for a defined range of traumatic events. You will be covered for up to R400 000 or R1 million, depending on the level chosen for these events. You won't have to pay upfront.

**Q: What is classified as a traumatic event?**

A: We cover the following traumatic events:

- Burns
- Head injuries, chest injuries or severe fractures due to a fall
- Loss of an arm, hand, leg, or foot
- Near-drowning
- Poisoning or a serious allergic reaction that may cause death
- Injuries resulting from a crime, sexual assault, a car accident, or an injury at work.

**Q: How will I be transported to hospital if I experience a traumatic event?**

A: In the case of a traumatic event, the emergency services Netcare 911 will determine the most clinically appropriate course of action. For life-threatening emergencies, they'll take you to the nearest hospital or casualty facility. For all other traumatic events, one of our preferred providers will be prioritised and you will be transported to that facility.

## Flu vaccination

### **Q: Do I have access to flu vaccinations?**

A: You have access to one flu vaccination for each member a year at a network pharmacy.

## HIV Management Programme

### **Q: What is the HIV Management Programme and who can join?**

A: The HIV Management Programme, along with the GP, helps members to actively manage their condition and get high-quality, coordinated healthcare. Members who test positive for HIV have access to the programme.

### **Q: What benefits do I have if I'm part of the Flexicare HIV Management Programme?**

A: Members who test positive for HIV have cover for antiretroviral medicine (ARVs), multivitamins and supportive medicine at a network pharmacy when prescribed by a network GP. They also have cover for HIV-specific blood tests and X-rays at a network pathologist or radiologist when referred by a network GP.

## Wellness Screening and Prevention Benefit

### **Q: What is included in the Flexicare Wellness Screening and Prevention Benefit?**

A: You have access to the Discovery Wellness Experience, through your employer, which provides you with a holistic set of wellness screenings, including BMI, blood pressure, cholesterol, glucose and HIV testing. You also get a one-on-one session with a wellness specialist and a lifestyle and wellness assessment, or you can have the same tests done once a year at a network pharmacy.

### **Q: Who can I add to my Flexicare policy?**

A: Dependants who qualify to join Flexicare are the spouse and child dependants of the Flexicare member. Once a child turns 21, they will be classified as an adult dependant and you will have to pay the adult dependant contributions for them. Adult blood relatives such as your mother, father, sister, brother, aunt, uncle and so on will not be allowed to join your Flexicare policy. However, we do not restrict the number of spouses and child dependants that can be added to a policy as we charge a contribution for each dependant.



## Contact us

**USSD service:** \*120\*DISCO# or \*120\*34726#

**Call:** 0860 444 779

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

**WhatsApp:** Add us on 0860 444 779 and get in touch whenever you need information or have questions on Flexicare

**Claims can be submitted to:** [claims@discovery.co.za](mailto:claims@discovery.co.za)

### Digital services info.

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

### HIV

Email: [hiv\\_queries\\_flexicare@discovery.co.za](mailto:hiv_queries_flexicare@discovery.co.za)

### Hospital preauthorisation

Telephone: 0860 44 47 79

### Emergency Services

Members can call the Flexicare call centre on 0860 44 47 79. If you call after hours, the call will be diverted to our Trauma Benefit partner, Netcare 911.

### Complaints

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

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

Email: [compliance@discovery](mailto:compliance@discovery)

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### Disclaimer

Flexicare is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership. Flexicare and Auto & General Accident Cover is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07 an authorised financial services provider and underwritten by Auto & General Insurance Company Limited, registration number 1973/016880/06, a licensed non-life insurer and financial services provider. Terms, conditions and limits apply.

Discovery Vitality (Proprietary) Limited, registration number: 1999/007736/07. Terms, conditions and limits apply.

The Trauma Benefit 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. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Trauma Benefit policy.

The Funeral Benefit is a life insurance policy, underwritten by Discovery Life Limited. Registration number 1966/003901/06, a licensed life insurer and an authorised financial services and registered credit provider, NCR Reg. No. NCRCP3555. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Funeral Benefit policy.