

AFRICA EVACUATION BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME
2026





Overview

The Africa Evacuation Benefit is available on all plans except the KeyCare plans.

This benefit covers members working or living in certain African countries

The Africa Evacuation Benefit covers you and your dependants for the usual and reasonable emergency and specified non-emergency treatment and medical costs by a qualified and registered healthcare provider, which you would get in an accident or emergency, approved with or without evacuation.

Cover includes emergency transport and evacuation to an appropriate facility in South Africa or other facility authorised by the Scheme and up to the overall international cover limit.

Cover for medical emergency evacuations from a defined list of sub-Saharan countries to South Africa

Our service provider for international claims is Medical Services Organisation International (MSOI). Once they approve the request, the Africa Evacuation Benefit covers medical emergency evacuations to South Africa from the African country where you or your dependants are or may live. The benefit applies to a defined list of sub-Saharan countries in Africa, including the islands of Madagascar, Mauritius, Seychelles, Réunion and the Comoros.

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
Cover	Refers to the benefits that you can access on your health plan and how we pay for these healthcare services. The services may include consultations, medicine and hospital visits.
Global Fee	A single amount that we calculate based on the average claims experience in South Africa, depending on your specific plan. Clinical protocols and policies apply, and this means that we will only pay medically appropriate claims. Cover also depends on the rules of the Scheme and funding policies.
Member	Includes dependants, where applicable.
Medical Services Organisation International (MSOI)	Discovery Health's appointed service provider for facilitation and case management of international claims.
Waiting period	Can be general (up to 3 months) or condition-specific (up to 12 months). It means the member has to wait for a set time before they can claim from their chosen plan's cover.

African countries that are covered

The countries listed below qualify for evacuation cover from the Africa Evacuation Benefit. Countries and/or territories at war are excluded from cover. For the latest list of countries and/or territories at war, go to the [Discovery website](#) and click Medical aid > Benefits and cover > Most queried benefits > International travel

Angola	Ethiopia	Republic of Congo
Benin	Gabon	Réunion
Botswana	Ghana	Rwanda
Burundi	Kenya	Seychelles
Cameroon	Lesotho	Somalia



Central African Republic	Madagascar	Swaziland
Comoros	Malawi	Tanzania
Congo	Mauritius	Togo
Democratic Republic of the Congo (DRC)	Mozambique	Uganda
Djibouti	Namibia	Zambia
Equatorial Guinea	Nigeria	Zimbabwe
Eritrea		

How you will be covered

If you or your dependant have a medical emergency in the African country where you live, approved claims are covered by the Scheme according to your chosen healthcare plan, depending on benefit limits. If needed, you or your dependant will be evacuated to South Africa, where you will get medical treatment and healthcare services according to the benefits of your chosen health plan. This benefit is not available on the KeyCare Series.

Cover depends on the rules of the Scheme and funding policies. If you are evacuated, we will only cover your return transport to the African country where you live if you are not well enough to travel alone and need a medical escort. The Africa Evacuation Benefit only covers evacuations to South Africa due to medical emergencies.

Process for claiming from the Africa Evacuation Benefit

If you need a medical emergency evacuation or have a medical emergency, you must call our service provider, Medical Services Organisation International (MSOI). If you need help with contacting MSOI in an emergency, you can contact the international operator of the country you are in and ask to be connected to MSOI on reverse call charges. MSOI will verify your membership and review the request for evacuation. If they approve the request, they will also arrange the evacuation.

MSOI contact details

Tel. no: +27 11 529 6900 or +27 11 259 5003

WhatsApp: +27 82 902 8607

Email: discoveryitb@mso.co.za

These are the minimum requirements for evacuation:

- There must be an airport or runway in good enough condition for aircraft accessibility
- There should be no security risks in accessing the destination at the time of evacuation
- There should be no Civil Aviation Authority restrictions regarding airspace

Services covered at the equivalent local cost

We may cover the following services at the global fee, depending on your health plan and benefit limits:

- Any treatment needed in pregnancy or childbirth when travelling contrary to medical advice, or if there are medical emergencies after the 24th week of pregnancy (If the baby is born outside South Africa, they will not be covered until you register them on the Scheme.)
- Situations where you or your dependants are aware of a reason which could lead to a claim
- Situations where you or your dependants are travelling contrary to medical advice, or with the intention of obtaining medical treatment, or where a terminal prognosis has been given
- Renal dialysis or chemotherapy, as well as related healthcare services
- Emergency or any other treatment for acute or chronic conditions and complications, for which you or your dependant received treatment or medical advice at any time during the 30 days immediately before the date of departure from South Africa
- Healthcare services for cancer diagnosed or treated within the 12 months immediately before the date of departure from South Africa
- Healthcare services for organ failure diagnosed or treated within the 12 months immediately before the date of departure from South Africa

Prescribed Minimum Benefit Regulations do not apply beyond the borders of South Africa.



Cover for other out-of-hospital, non-emergency or planned treatment

We may cover you for non-emergency or elective treatment if the following conditions are met:

- The treatment must be routinely available in South Africa from a registered member of the medical profession ("Routinely available" means that the know-how, skill, expertise, device or equipment needed for the treatment exists and that suitable clinically appropriate or cost-effective alternative treatment can be given to satisfactorily treat the member.)
- The treatment would normally be covered by your plan benefits and according to the rules of the Scheme

If the treatment meets these criteria, you must pay for these medical expenses upfront. You can then submit all the claims to us. The Scheme will reimburse you into the South African bank account that we already have on record for you, at the rate equivalent to treatment offered in South Africa and according to the benefits for your plan.

This cover only applies to healthcare services received in the covered African countries.

How to arrange direct payment for in-hospital, non-emergency or elective treatment

You need to contact Medical Services Organisation International (MSOI) for approval before going to hospital for the procedure. You must give them the following information:

- Your membership number
- Date of the planned procedure
- Name and practice number of the hospital
- Name of the treatment or procedure

MSOI will review and approve payment after the Scheme has given funding approval. They will provide confirmation of the approval to the hospital at the South African global fee, based on:

- The claims experience on your plan type
- The Scheme's clinical policies
- The rules of the Scheme.

Any amount higher than the approved payment will not be paid by the Scheme. You must settle it directly with the healthcare service provider.

What the Africa Evacuation Benefit does not cover

You are not covered for any of the following while living in one of the covered African countries:

- Healthcare services related to a waiting period, if applicable
- Healthcare services related to a pre-existing condition where a member or dependant is aware of a reason which could lead to a claim
- Healthcare services related to any of Discovery Health Medical Scheme's general scheme exclusions. For example, you are not covered for search and rescue attempts or efforts, or for any travel to and within a country at war. For the latest list of countries at war, go to the [Discovery website](#) and click Medical aid > Benefits and cover > Most queried benefits > International travel.
- Any claims if you are on a KeyCare Plan

Procedure for submitting claims

You can send claims as follows:

- Postal address: PO Box 784262, Sandton, 2146
- Fax: 0860 329 252
- Email: claims@discovery.co.za

You must send the claims to us within four months of the date of service. Remember to keep copies for your records. Mark your claims as "International claim" and put your membership number on each page.



The following information must be included with the claim:

- A detailed, original invoice or account from the healthcare provider
 - The invoice or account must be in English. If it is not in English, please send the original along with an English translation.
 - The invoice or account must include the following information: Patient name and surname, the diagnosis, provider details, date of service, treatment description and cost of treatment
- Confirmation of the diagnosis in the form of a doctor's report or letter in English
- The International Travel claim form, completed in full and including proof of payment in English for all attached claims



How to contact us

	Members can call us on 0860 99 88 77 Health partners can call us on 0860 44 55 66
	Go to www.discovery.co.za to get help from our chatbot, Ask Discovery.
	You can ask us a question by just saving the number 0860 75 67 56 on your phone and typing 'Hi' to start chatting with us 24/7.
	You can send us a letter to PO Box 784262, Sandton, 2146
	You can visit our offices at 1 Discovery Place, Sandton, 2196

We welcome any feedback about our service

We would love to hear if there's anything we can improve on or if we have exceeded your expectations. Your feedback helps us serve you better. To give us feedback, you can complete our short *Complaints and compliments form* on the right side of the [Complaints, compliments or disputes page](#) under **Contact us**.

What to do if you have a complaint

1. To take your query further

If you have already contacted Discovery Health Medical Scheme and feel that your query has not been resolved, you can take the next step. Please complete our short online *Complaints and compliments form*. It's on the right side of the [Complaints, compliments and disputes page](#) under section 1, Contact us.

2. To contact the principal officer

If you are still not satisfied with the outcome after following the process in Step 1, you can escalate your complaint to the principal officer of Discovery Health Medical Scheme by choosing one of these options:

- Complete our short online *Contact the principal officer form*. You'll find it on the right side of the [Complaints, compliments and disputes page](#) under section 2, Contact us.
- Send an email to principalofficer@discovery.co.za.

3. To lodge a dispute

If you have received a final decision from the principal officer of Discovery Health Medical Scheme and want to challenge it, you can lodge a formal dispute. You can find more information online about the [Scheme's dispute process](#).

4. To contact the Council for Medical Schemes

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You can contact the Council directly at any stage of the complaints process, but we encourage you to follow the steps above before doing so.

The contact details are:

	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
	0861 12 32 67
	www.medicalschemes.co.za

Your privacy matters to us

We take your privacy seriously. We're committed to protecting your personal information and keeping it safe and confidential. You can read our full privacy statement anytime at www.discovery.co.za > **MEDICAL AID** > **About Discovery Health Medical Scheme**.