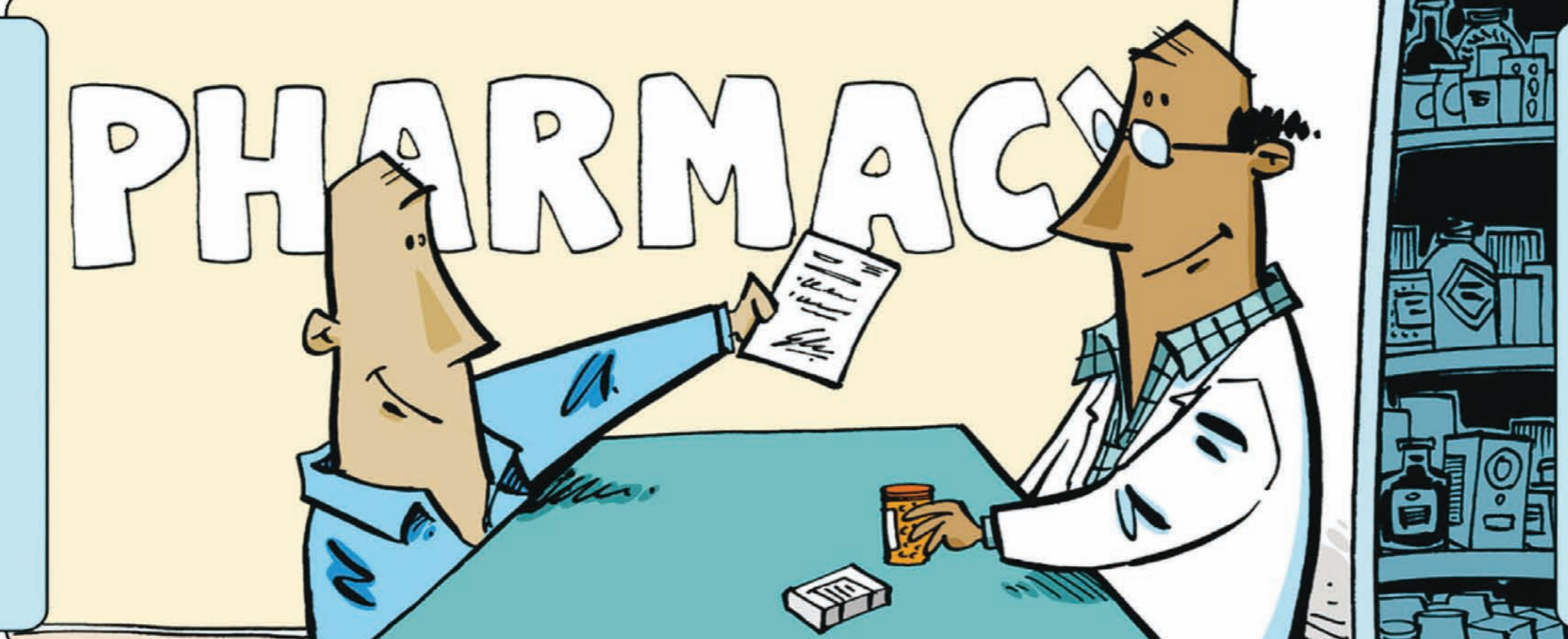


# How to... ...claim from your pharmacy

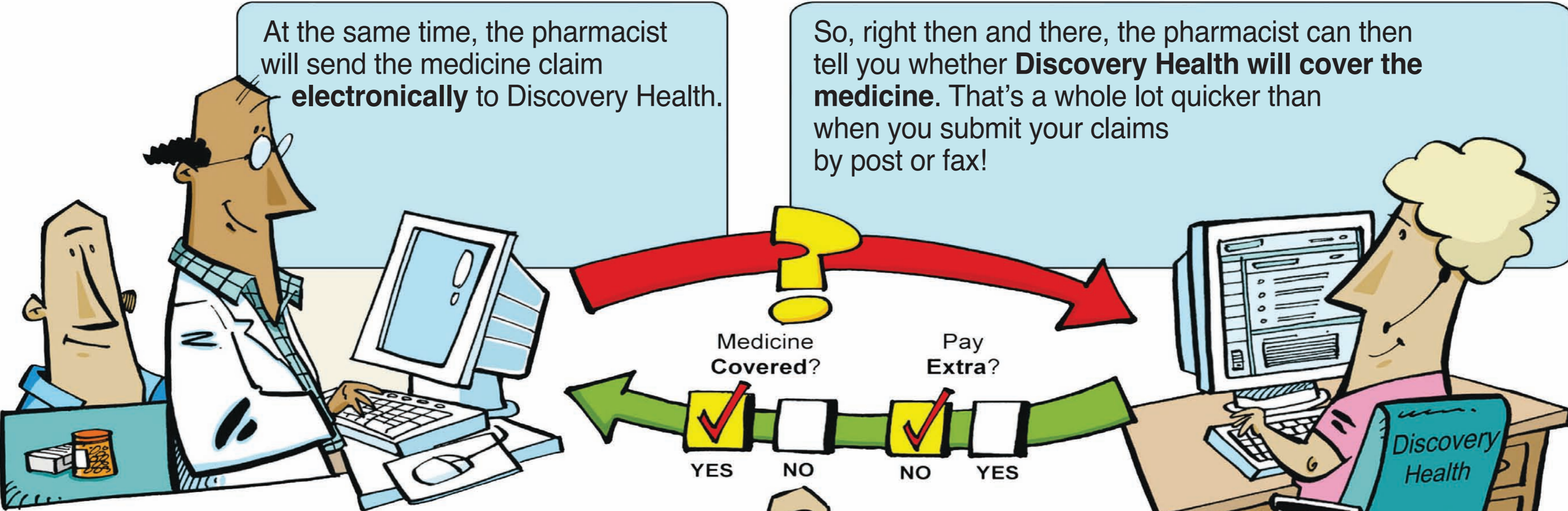
When you take a **prescription** for medicine from your doctor to a **pharmacy**, this is what will happen...



Give the script to the **pharmacist**, who will get you the **medicine** you require.

At the same time, the pharmacist will send the medicine claim **electronically** to Discovery Health.

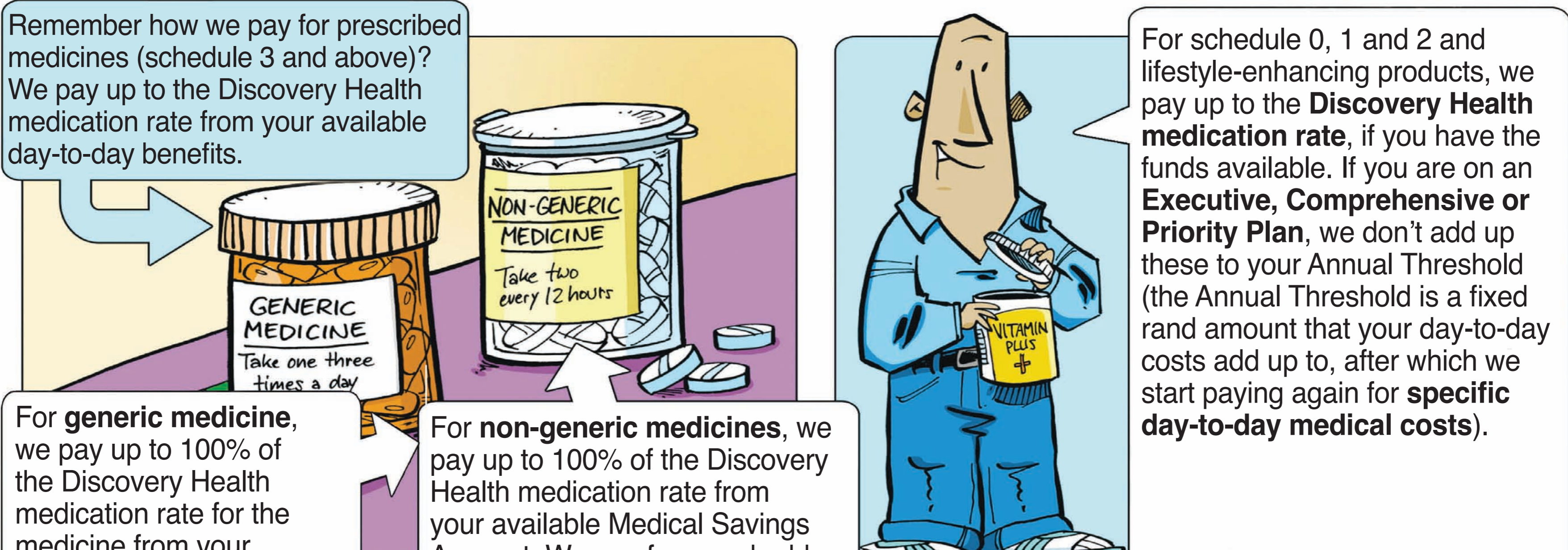
So, right then and there, the pharmacist can then tell you whether **Discovery Health will cover the medicine**. That's a whole lot quicker than when you submit your claims by post or fax!



You'll even know whether you need to **pay anything** from your pocket or not.

And that's all it takes! Your claim will be processed immediately and conveniently, with no hassle or fuss.

Remember how we pay for prescribed medicines (schedule 3 and above)? We pay up to the Discovery Health medication rate from your available day-to-day benefits.



For **generic medicine**, we pay up to 100% of the Discovery Health medication rate for the medicine from your available day-to-day benefits and add up the same amount to your Annual Threshold (where applicable).

For **non-generic medicines**, we pay up to 100% of the Discovery Health medication rate from your available Medical Savings Account. We pay from and add up to 75%\* of the Discovery Health medication rate to your Above Threshold Benefit (where applicable).

For schedule 0, 1 and 2 and lifestyle-enhancing products, we pay up to the **Discovery Health medication rate**, if you have the funds available. If you are on an **Executive, Comprehensive or Priority Plan**, we don't add up these to your Annual Threshold (the Annual Threshold is a fixed rand amount that your day-to-day costs add up to, after which we start paying again for **specific day-to-day medical costs**).

\*90 percent on the Executive Plan

