



# COVID-19

## Frequently asked questions

**This document outlines the details about Discovery Life's stance and claims procedure for COVID-19**

The Discovery Life Plan has been designed to give comprehensive protection when our clients and their families need it the most. The current outbreak of the COVID-19 pandemic is no exception. The unique features across all our benefits make sure that our clients are comprehensively protected against the effect that this virus can have on them and on their family's lives.

**We highlight the following features in this document:**

- No COVID-19 exclusions across any of our existing benefits, including life cover, capital disability and the Severe Illness Benefit.
- Payments of up to 215% of a policyholder's sum assured (the specified amount they are insured for) under the Severe Illness Benefit for policyholders who need ICU admission and ventilation. Ventilation is the supply of air to a patient's lungs, usually by artificial means.
- Automatic cover for children under the Severe Illness Benefit on a Classic or Purple Life Plan gives them the same spectrum of cover as their parents.
- Policyholders with the Income Continuation Benefit on a seven-day waiting period can get a guaranteed 14-day retrospective payment on confirmation of COVID-19.
- Guaranteed payments under the Income Continuation Benefit of up to 215% of a policyholder's income for six months, where they meet the criteria for ICU admission and ventilation.
- The Family Protector under the Comprehensive Income Continuation Benefit gives policyholders up to six months of their income if their child or spouse meet criteria due to COVID-19.

### **1. Does Discovery Life cover death due to COVID-19?**

Yes, in the unlikely event of a policyholder passing away due to COVID-19, their life cover will pay out according to Discovery's normal claims assessment criteria.

### **2. Does Discovery Life cover disability due to COVID-19?**

Yes. However, based on current information, there should be a low incidence of long-term disability due to this virus as most people recover completely. In the unlikely event of permanent disability due to secondary complications that fall under one of the Capital Disability claims criteria, we will assess the claim in line with Discovery's normal claims assessment criteria.



### 3. Does Discovery Life cover severe illness due to COVID-19?

Yes, though based on current information, more than 80% of patients have mild symptoms, only 15% have more serious symptoms and about 5% of cases are critical. The very severe cases, due to secondary complications of the virus, will need hospitalisation and possibly ventilation.

We cover admission into an intensive care unit with mechanical ventilation for a specified period under the Intensive Care Benefit of the Severe Illness Benefit. This feature is only available on the more recent versions of Discovery Life's Severe Illness Benefit.

On qualifying for a Severity A condition (a 100% payment under the Comprehensive (Plus) benefit in the table below) a policyholder will also trigger payments under:

- The Global Education Protector, which covers their insured children's school fees
- The Health Plan Protector, which covers their medical aid contributions.

#### Payment levels for the Severe Illness Benefit

Definition	Percentage of a client's sum assured that we will pay		
	Comprehensive/ Comprehensive Plus	LifeTime (Plus) Max 100%	LifeTime (Plus) Max 200%
ICU admission for more than <b>five weeks</b> with assisted mechanical ventilation for more than <b>three weeks</b>	100%	115%*	215%*
ICU admission for more than <b>four weeks</b> with assisted mechanical ventilation for more than <b>two weeks</b>	75%	115%*	165%*
ICU admission for more than <b>two weeks</b> with assisted mechanical ventilation for more than <b>one week</b>	50%	100%	100%
ICU admission for more than <b>one week</b> with assisted mechanical ventilation for more than <b>four days</b>	25%	75%	75%

\*Assuming three financial dependants

The Family Trauma Benefit could also pay out if a patient needs ventilation or other emergency procedures, if a client has purchased this benefit on their Discovery Life policy:

#### Payment levels for the Family Trauma Benefit

Definition	Family Trauma Benefit
ICU admission for more than <b>five weeks</b> with assisted mechanical ventilation for more than <b>three weeks</b>	100%
ICU admission for more than <b>four weeks</b> with assisted mechanical ventilation for more than <b>two weeks</b>	75%
ICU admission for more than <b>two weeks</b> with assisted mechanical ventilation for more than <b>one week</b>	50%
ICU admission for more than <b>one week</b> with assisted mechanical ventilation for more than <b>four days</b>	25%

### 4. Are children automatically protected under Discovery Life's Severe Illness Benefit?

Yes, on a Classic or Purple Life Plan where the policyholder selected the Severe Illness Benefit, a policyholder's children also get the same degree of coverage as the main insured person under the Automatic Child Severe Illness Benefit (children and spouses may also be covered under the Family Trauma Benefit):

#### Payment levels for Automatic Child Severe Illness Benefit

Definition	Percentage of sum assured paid*
ICU admission for more than <b>five weeks</b> with assisted mechanical ventilation for more than <b>three weeks</b>	10%
ICU admission for more than <b>four weeks</b> with assisted mechanical ventilation for more than <b>two weeks</b>	7.5%
ICU admission for more than <b>two weeks</b> with assisted mechanical ventilation for more than <b>one week</b>	5%
ICU admission for more than <b>one week</b> with assisted mechanical ventilation for more than <b>four days</b>	2.5%

\*The benefit payment for any child is the combined sum assured for principal and spouse under the Severe Illness Benefit. These claims have no effect on the Life Fund. The payment is subject to the specified maximum amount for automatic cover for children.



## 5. What protection is given under Discovery Life's income protection benefits against COVID-19?

The Income Continuation Benefit pays a policyholder a regular income if they experience an illness or injury that prevents them from working. COVID-19 is no exception, and under a Discovery Plan a policyholder can qualify for a payment for COVID-19 in many ways.

**On policies with waiting periods for 1, 3, 6 and 12 months** we will process all valid claims as usual. This is as long as the policyholder has been booked off work for longer than their waiting period after a laboratory test has confirmed COVID-19. Even if they had a negative COVID-19 test result, we will still consider a claim on the merits of the illness based on the symptoms that a client presents with.

**On a one-month waiting period:** If a client is admitted to ICU for more than five weeks with assisted mechanical ventilation for more than three weeks, they will qualify for a guaranteed payment. The guaranteed payment is up to 215% of their Income Continuation and Top-up Income Continuation Benefit sum assured for a period of five months.

**For policies with a seven-day waiting period:** If a laboratory test confirms COVID-19, the policyholder can claim for as long as they are unable to perform their nominated occupation due to illness or sickness stemming from the disease. This is subject to a minimum guaranteed retrospective payment of 14 days\*.

Even in the instance of a negative COVID-19 test result, we will still consider a claim on the merits of the illness. We base this on the symptoms that a client presents with.

In addition, on a **7-day waiting period** two further minimum guaranteed payment periods could apply depending on the severity of the illness:

- If a policyholder is hospitalized for a week or more, they will receive a minimum guaranteed payment of 100% of their insured amount for one month.
- If a client is admitted to ICU for more than five weeks with assisted mechanical ventilation for more than three weeks, they will qualify for a guaranteed payment of up to 215% of their Income Continuation and Top-up Income Continuation Benefit sum assured for a period of six months.

*\* The 14-day guaranteed payment for qualifying COVID-19 claims on a seven day waiting period will be reviewed from time to time and take into account medical guidelines at the time.*



## 6. Does Discovery Life give income protection for quarantine?

We summarise our treatment of COVID-19 cases under the Income Continuation Benefit as follows:

Scenario		Could this qualify for a claim if they meet criteria for the waiting period?	Comment
Symptoms <b>and</b> confirmed diagnosis	Diagnosis only	Yes	Based on time booked off work given the symptoms and secondary complications present, subject to a minimum 14 day guaranteed retrospective payment*
	Symptoms and confirmed diagnosis with hospitalization	Yes	In addition to the above, if a client is hospitalized for a week or more, they can receive a minimum guaranteed payment of 100% of their insured amount for one month
	Symptoms and confirmed diagnosis with hospitalisation and mechanical ventilation	Yes	In addition to the above, if the policyholder is in ICU for more than five weeks with assisted mechanical ventilation for more than three weeks, they will receive a minimum guaranteed payment of 200%** of their insured amount for six months
Symptoms <b>and</b> quarantine (self or medically needed) <b>but</b> test pending or negative		Yes	In this scenario we will consider the claim on its own merits. We base this on the symptoms that a client presents with (this means even if you don't have COVID-19, a doctor may book you off work for influenza (the flu) for example).  On a positive test, the <b>symptoms and confirmed diagnosis scenario above will apply.</b>  If a claimant self-quarantines as a precaution, but does not consult a doctor (whether they display symptoms or not), we will not consider any claim.
No symptoms <b>and</b> quarantine (self or medically needed) <b>with</b> confirmed diagnosis		Yes	Clients qualify for a guaranteed payment period of 14 days*
No symptoms <b>and</b> quarantine (self or medically needed) <b>but</b> test negative or no test done		No	Based on the current testing regime, no asymptomatic case should lead to quarantine in hospital. Therefore, in practice this scenario is unlikely to ever occur. Once a case turns symptomatic, all claim triggers we discuss above will apply.
Geographical or government-mandated lockdown		No	Events such as this are not covered under Discovery Life's Income Continuation Benefit as the benefit covers loss of income due to medical impairments, illness and injury occurring to the insured person.

\* We will review the 14-day guaranteed payment for qualifying COVID-19 claims on a seven-day waiting period from time to time and take into account medical guidelines at the time.

\*\*Policyholders can receive an additional 5% per financial dependant, up to a maximum of an additional 15%.



**7. Does the Discovery Life Plan protect a client's income if their spouse or child are hospitalised due to COVID-19?**

Yes, we cover an insured person's spouse and children under the Family Protector Benefit. The Family Protector Benefit is automatically included in the Income Continuation Benefit on a Classic and Purple Life Plan for all waiting periods. This benefit will pay a policyholder's Income Continuation Benefit amount and Top-Up Income Continuation Benefit amount as follows for COVID-19:

*Payment levels for Family Protector Benefit*

<b>Definition</b>	<b>Percentage of Income Continuation Benefit and Temporary Income Continuation Benefit paid</b>	<b>Number of months of payments*</b>
<b>ICU admission for more than five weeks with assisted mechanical ventilation for more than three weeks for spouse or child</b>	100%	Six months
<b>ICU admission for more than four weeks with assisted mechanical ventilation for more than two weeks for spouse or child</b>	100%	Six months
<b>Death of spouse</b>	100%	One month

\*We will make the payments at the end of each month when claiming. We will pay it pro rata for the month in which the spouse or child dies if they die before the end of the benefit payment period.