

# Chronic Medicine Benefit

Consistent care for long-term wellness

If you have a chronic condition (long-term illness), you need ongoing support.

That's exactly what the Chronic Medicine Benefit gives you. It gives you reliable access to the medicine you need to manage your health effectively. It helps lower your costs, supports consistent treatment and improves your health over time by covering approved chronic medicine prescribed by your doctor.

In this brochure, we show you which conditions we cover and how you can get your medicine.

## How to get your chronic medicine

**By following the steps below, you'll make sure that your treatment is covered, convenient and in line with your Flexicare plan.**

### **Step 1: See your treating GP**

- Make an appointment with your general practitioner (GP).
- Discuss your chronic condition and treatment options with your doctor.

### **Step 2: Get a prescription for medicine on the medicine list**

- Your GP will prescribe medicine listed on our [approved medicine list](#) for your specific condition.
- This makes sure we cover it and you don't have out-of-pocket expenses.

### **Step 3: Get your medicine from a network pharmacy**

- Take your prescription to the **nearest network pharmacy**.
- The pharmacist will dispense your medicine according to the Chronic Illness Benefit.

## Overview of the chronic condition cover

The table below shows which chronic conditions we cover under each plan type. This allows you to easily see the benefits you have based on your specific healthcare needs. Cover is aligned with our approved medicine list and network protocols so that we support effective treatment and keep costs manageable.

Please read the table to see which conditions we support under your selected plan.

Flexicare Core	Flexicare Plus
<ul style="list-style-type: none"> <li>• Chronic medicine is covered in full (at 100% of the agreed rate) if the prescribed medicine is on the medicine list (formulary) for chronic medicine.</li> <li>• You can get your chronic medicine at a network pharmacy.</li> <li>• Chronic medicine is available for the following six chronic conditions:               <ul style="list-style-type: none"> <li>○ Asthma</li> <li>○ Diabetes insipidus</li> <li>○ Diabetes mellitus type 1</li> <li>○ Diabetes mellitus type 2</li> <li>○ Hyperlipidaemia</li> <li>○ Hypertension</li> <li>○ HIV</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Chronic medicine will be covered in full (at 100% of the agreed rate) if the prescribed medicine is on the medicine list (formulary) for chronic medicine.</li> <li>• You can get your chronic medicine at a network pharmacy.</li> <li>• Chronic medicine is available for the following conditions:               <ul style="list-style-type: none"> <li>○ Addison's disease</li> <li>○ Asthma</li> <li>○ Bipolar mood disorder</li> <li>○ Bronchiectasis</li> <li>○ Cardiac failure</li> <li>○ Cardiomyopathy</li> <li>○ Chronic renal disease</li> <li>○ COPD (chronic obstructive pulmonary disease)</li> <li>○ Coronary artery disease</li> <li>○ Crohn's disease</li> <li>○ Diabetes insipidus</li> <li>○ Diabetes mellitus type 1</li> <li>○ Diabetes mellitus type 2</li> <li>○ Dysrhythmia</li> <li>○ Epilepsy</li> <li>○ Glaucoma</li> <li>○ Haemophilia</li> <li>○ HIV</li> <li>○ Hyperlipidaemia (high cholesterol)</li> <li>○ Hypertension (high blood pressure)</li> <li>○ Hypothyroidism (underactive thyroid)</li> <li>○ Multiple sclerosis</li> <li>○ Parkinson's disease</li> <li>○ Rheumatoid arthritis</li> <li>○ Schizophrenia</li> <li>○ Systemic lupus erythematosus</li> <li>○ Ulcerative colitis</li> </ul> </li> </ul>

## Important notes

- Only medicine listed on the medicine list are covered.
- Make sure your GP is aware of the medicine list to avoid delays.
- Network pharmacies are contracted to provide medicine at agreed rates.

Managing a chronic condition is a lifelong journey. With the Chronic Medicine Benefit, you have steady access to the essential medicine your doctor prescribes. This helps you follow your treatment plan and maintain a better quality of life.

By staying informed and engaged in your care, you're taking a powerful step towards long-term wellness.

**Consistency matters. We're here to support you. Your health is a priority.**

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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 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. Discovery Emergency Cover 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 and administered by Discovery Health (Pty) Ltd. Terms, conditions and limits apply.

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