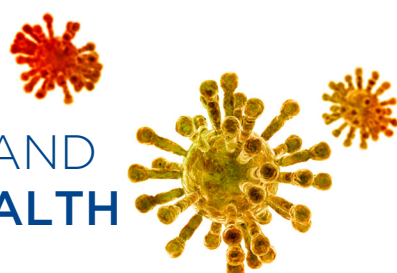




MORE ON THE CORONAVIRUS AND HOW IT'S COVERED BY FEDHEALTH



With the Coronavirus being declared a pandemic by the World Health Organisation (WHO), and a national state of disaster declared by President Cyril Ramaphosa on Sunday 15 March, please see below the most recent communication sent out to all Fedhealth members.

As you probably know, numerous cases of coronavirus (COVID-19) infections have now been confirmed in South Africa. Our message to you is that you should not panic, but stay informed and follow advice from experts. Understandably many of you may be concerned, and various questions have been asked.

WHAT SHOULD I DO IF I SUSPECT THAT I HAVE CONTRACTED COVID-19?

Please remember that unless you've been travelling, or have had contact with people with known infection, your risk for contracting COVID-19 is almost negligible.

However, if you suspect that you might have contracted the virus and are showing signs of respiratory illness, please do the following:

- **Call your doctor, who will assess you and see whether you qualify as a person under investigation. Please do not arrive at the hospital unannounced** so that they can prepare to safely and efficiently receive you.
- **Self-isolate at home, and avoid social contacts.** If possible, stay in a specific room and away from other people in your home, and use a separate bathroom.
- **Wear a mask** if you have to be around other people in your home and wash your hands regularly. Remember however that only specific masks such as the N95 are approved to protect you from infecting others.
- If a **family member cares for you, he/she should wear a face mask** when they are in the room with you, and wash their hands thoroughly when they leave the room.
- Doctors have been informed and trained on how and from whom they should collect specimens. When you visit the doctor, clinic or hospital, you will be asked certain questions, examined and informed whether you should be tested. If so, they will **collect a specimen for testing** and send this to a laboratory.
- Various labs have been trained on testing for the virus and are working closely with NICD on the same.



PLEASE NOTE: Patient self-referrals will NOT be tested. You must go to your healthcare provider for assessment.



What if the test outcome is negative?

If the diagnosis is negative, the related tests will be covered from your day-to-day benefits. Any consultations with medical practitioners will be covered from the day-to-day benefits available on your option. There is no need to be tested more than once, but if you do this, it will also be covered in line with available day-to-day benefits.



What if the test outcome is positive?

In the case of a positive diagnosis, you, your representative or your healthcare provider must notify us of the diagnosis as soon as possible. Your healthcare provider will prescribe the necessary care, depending on the severity of your symptoms. Fedhealth will cover out-of-hospital and/or in-hospital treatment as PMB from Risk in line with formularies and other standard managed care protocols.

WILL THE SCHEME COVER MY EXPENSES IF I CONTRACT THE VIRUS?

All beneficiaries on all plans will be covered for the testing and the management of COVID-19 once a positive diagnosis is confirmed. If you or one of your dependants tests positive for COVID-19, the benefit cover applies according to the Scheme Rules:

Medical intervention	Where?	Covered from which benefit?
Diagnostic testing according to agreed protocols	Treating doctor will collect specimen or private laboratory	Risk / Prescribed Minimum Benefits
Consultations with your healthcare professional	At the practice	Risk / Prescribed Minimum Benefits
Defined supportive treatment and medicine	In-hospital or out-of-hospital	Risk / Prescribed Minimum Benefits. Formularies and other managed care protocols apply

HOW CAN I PREVENT CONTRACTING THE VIRUS?

Continue being vigilant in protecting yourself and others by doing the following:



Wash your hands thoroughly (for at least 20 seconds) with water and soap on a regular basis.



Consider getting a **hand sanitiser** (minimum alcohol content 60%) for when you are out and about, or have to use biometric access systems.



Avoid touching your eyes, nose and mouth.



Cover your mouth with a cloth or the inside of your elbow when coughing or sneezing.



If possible, **postpone any unnecessary international or local travel.**



Avoid going to hospitals unnecessarily. Where possible, delay non-emergency/elective surgeries

WHAT IF I HAVE BEEN TRAVELLING TO AFFECTED COUNTRIES?

For members returning from affected countries, discuss with your doctor how you can **self-quarantine** (for example, working from home for 14 days after your return). If you develop symptoms of COVID-19, you need to get tested. If the test is negative, you should return to work after 72 hours.

WHO SHOULD BE ESPECIALLY CAREFUL TO AVOID INFECTION?

Elderly members, as well as members with pre-existing conditions (for example cardiovascular disease, diabetes, chronic respiratory disease, hypertension, cancer, HIV and other immune-suppressive conditions), would be more at risk if they contract this virus. If you fall into one of these categories, please take extra care of your health.

HOW PREPARED ARE FEDHEALTH SERVICE PROVIDERS TO DEAL WITH COVID-19?

The Scheme has confirmed the readiness of all hospital groups with which we are in partnership, in investigating and managing COVID-19 infections, and maintaining the necessary protocols. We also have assurance that all outbreak prevention and infection control measures are being followed in hospitals and at ports of entry.

We'd like to assure our members that Fedhealth is on high alert and will continue to monitor the situation. We will also constantly review and align our internal processes and procedures to ensure that members are supported and receive the care they need.