

Comprehensive Series

Offers you extensive cover in hospital and comprehensive day-to-day benefits

Hospital Benefit

In an emergency, go straight to hospital but call us or get someone else to call us within 12 hours. For planned hospital admissions, please call us 48 hours before you go to hospital to confirm your admission.

- You have no overall hospital limit on approved hospital admissions. Some healthcare services are limited.
- We cover you in full if you see a specialist who charges the Premier Rate or Classic Direct Rate (for Classic Comprehensive).
- We cover GPs and other healthcare services who do not participate in our direct payment arrangements to a maximum of 200% of the Discovery Health Rate on Classic Comprehensive Plans and up to a maximum of 100% of the Discovery Health Rate on Essential Comprehensive Plans.
- We pay the Discovery Health Rate for radiology and pathology claims.

You must use a network hospital on the Delta network option

On the Classic and Essential Delta Comprehensive network options, you are covered at hospitals in the Delta Hospital Network. For planned admissions at any other private hospital, you must pay a deductible of R4 150.

Your cover for chronic conditions

You have extensive and flexible cover for a comprehensive list of chronic conditions. You have full cover for approved medicine on Discovery Health's medicine list (formulary) or up to a set monthly amount for medicine not on our list.

The medicine list for Comprehensive Plans has more medicines on it than most other plans. If you choose to use medicines that are not on the medicine list, you have a higher set monthly amount available to you than on most other plans.

We pay medicine up to a maximum of the Discovery Health Medication Rate. We need to approve your chronic condition before it is covered from the Chronic Illness Benefit.

Your cover for cancer treatment

DiscoveryCare's Oncology Programme covers the first R400 000 of your approved cancer treatment over a 12-month cycle, in full. Cover is unlimited once your cancer treatment costs go over this amount, but you will need to pay 20% of the costs of all further treatment from your pocket.

Radiology and pathology approved for your cancer treatment is also covered. Cancer treatment that falls within the Prescribed Minimum Benefits is always covered in full, with no co-payment. Please call us to register on the Oncology Programme.

We cover chemotherapy and any oncology-related medicines up to the Discovery Health Medication Rate. Consultations, radiotherapy, radiology, pathology and scans are paid up to 100% of the Discovery Health Rate. You may be responsible for a co-payment if your healthcare provider charges more than the applicable Discovery Health Rate.

Cover for dental treatment in hospital

You need to pay a portion (deductible) of your hospital or day clinic account upfront for dental admissions. This amount varies depending on your age and the place of treatment.

	Hospital	Day clinic
Members younger than 13 years	R1 200	R600
Members 13 years and older	R3 000	R2 000

We pay the balance of the hospital account from the Hospital Benefit up to 100% of the Discovery Health Rate. We pay the related accounts, which include the dental surgeon and anaesthetist's accounts, from the Hospital Benefit up to 100% of the Discovery Health Rate.

No overall dental limit

There is no overall limit for dental treatment. However, all dental devices, appliances and orthodontic treatments (including the related accounts for orthognathic surgery) are paid at 100% of the Discovery Health Rate from your day-to-day benefits, up to an annual sub-limit of R16 000 a person. We pro-rate this benefit according to when you join the medical scheme.

Severe dental and oral surgery

The Severe Dental and Oral Surgery Benefit covers a defined list of procedures, with no deductible and no overall limits. This benefit is subject to authorisation and the Scheme's clinical entry criteria.

Screening and Prevention Benefit

The Screening and Prevention Benefit covers a range of healthcare services, including the following tests at a Discovery Wellness Network provider: blood glucose, blood pressure, cholesterol and body mass index. The benefit also covers a mammogram, Pap smear, PSA and HIV screening tests. Members from the age of 65 and members registered for certain chronic conditions are also covered for a seasonal flu vaccine from this benefit.

Your cover for medical technology and expensive medicine

You have additional cover for a defined list of the latest treatments through the Specialised Medicine and Technology Benefit, up to R200 000 for each person each year. Please call us to see whether your treatment qualifies.

You have access to the Overseas Treatment Benefit, where you are covered when you travel to seek evidence-based healthcare not available in South Africa at a registered healthcare professional, up to a limit of R500 000 for each person each year. You will need to pay and claim back from us when you return to South Africa.

Entry criteria and a co-payment of up to 20% apply to both benefits.

Day-to-day cover through the Medical Savings Account and Above Threshold Benefit

We pay for your day-to-day medical expenses like GP visits, radiology and pathology from your Medical Savings Account, as long as you have money available. You may need to pay for your day-to-day medical expenses if you have run out of money in your Medical Savings Account before your claims add up to the Annual Threshold.

Once your claims add up to the Annual Threshold, we pay the rest of your claims from the Above Threshold Benefit at the Discovery Health Rate.



Discovery Vitality: The wellness programme that rewards you for getting healthier

Vitality empowers you to get healthier by giving you the knowledge, tools and motivation to improve your health. The more you interact with Vitality, the healthier you will become and the greater the rewards you'll qualify for.

Annual Medical Savings Account amounts*:

Classic: R7 596 for a main member, R7 188 for each adult, R1 512 for each child (to a maximum of three).

Classic Delta Comprehensive: R6 840 for a main member, R6 468 for each adult, R1 356 for each child (to a maximum of three).

Essential: R3 828 for a main member, R3 612 for each adult, R756 for each child (to a maximum of three).

Essential Delta Comprehensive: R3 444 for a main member, R3 252 for each adult, R684 for each child (to a maximum of three).

*We pro-rate this benefit according to when you join the medical scheme

Above Threshold Benefit

Once your claims add up to the Annual Threshold amount, we pay the rest of your claims from the Above Threshold Benefit. We pay up to a maximum of the Discovery Health Rate from the Above Threshold Benefit. For Specialists we pay up to 200% of the Discovery Health Rate on Classic Comprehensive Plans and up to a maximum of 100% of the Discovery Health Rate on Essential Comprehensive Plans.

Annual Threshold amounts*:

R8 450 for a main member, R8 450 for each adult, R1 600 for each child (to a maximum of three).

*We pro-rate this benefit according to when you join the medical scheme

The Insured Network Benefit

We further extend your day-to-day cover through the Insured Network Benefit. When you have spent your annual Medical Savings Account deposit:

- We cover the full cost of your consultation fees if you go to a GP in our network. We pay the claim directly to the GP.
- We cover pathology at our network providers if your GP or specialist requests the appropriate tests using the Discovery Health pathology form.

Trauma Recovery Extender Benefit

We will cover out-of-hospital claims for your recovery after certain traumatic events from the Trauma Recovery Extender Benefit. The cover applies for the rest of the year in which the trauma takes place, as well as the year after your trauma.

International Travel Benefit

The International Travel Benefit covers you if you have emergency medical expenses while travelling outside South Africa. The International Travel Benefit provides cover of up to R5 million for a maximum of 90 days from the date of departure from South Africa. You pay the first \$150 or €100 of out-of-hospital emergency claims.

The Africa Evacuation Benefit

You have cover for emergency medical evacuations from certain sub-Saharan African countries back to South Africa.

Some of your healthcare services have no limit and some are limited. Here is a summary:

Hospital Benefits

Comprehensive Series	
Overall limit	There is no overall hospital limit on Comprehensive Plans. Limits apply to some healthcare services and procedures.
Procedures and consultations by specialists participating in direct payment arrangements	We pay in full if you consult a specialist who charges the Premier Rate. If you are on a Classic Plan we cover a wider range of specialists in full.
Other healthcare professionals	Classic: We pay up to 200% of the Discovery Health Rate. Essential: We pay up to 100% of the Discovery Health Rate.
Radiology and pathology	We cover these expenses in full up to the Discovery Health Rate
Endoscopies (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	We pay the first R1 900 of your hospital account from your day-to-day benefits. We pay the balance of the hospital account and your related accounts from your Hospital Benefit.
MRI and CT scans	As part of an approved hospital admission: we pay this from your Hospital Benefit, up to the Discovery Health Rate. If admitted for conservative back or neck treatment: We pay the first R2 100 of your MRI or CT scan code from your day-to-day benefits. We cover the balance from your Hospital Benefit up to the Discovery Health Rate*.
Cochlear implants and auditory brain implants and processors	R133 000 for each person for each benefit
Internal nerve stimulators	R101 000 for each person
Hip, knee and shoulder joint prostheses	There is no overall limit if you get your prosthesis from a preferred supplier. If you choose not to, a limit of R33 000 will apply to each prosthesis.
Prosthetic devices used in spinal surgery	R21 000 for the first level, R42 000 for two or more levels, limited to one procedure for each person
Mental health benefit	21 days for each person
Alcohol and drug rehabilitation	21 days for each person
Terminal care benefit	R25 250 for each person

* We pay all related accounts from the Medical Savings Account. Once you reach your Annual Threshold, we pay these accounts from the Above Threshold Benefit. A related account is the account for your admitting doctor, anaesthetist and any approved expenses you incur during your approved hospital admission, other than the hospital account.

Network of hospitals on the Delta network options

Delta

On the Classic and Essential Delta Comprehensive network options, you are covered in full at hospitals in the Delta Hospital Network. For planned admissions at any other private hospital, you must pay a deductible of R4 150. This does not apply in an emergency.

Delta Hospital Network

Gauteng

Arwyp Medical Centre
Life Bedford Gardens Hospital
Netcare Bougainville Private Hospital
Life Brenthurst Clinic
Life Carstenhof Clinic
Clinix Private Hospital – Lesedi
Clinix Private Hospital – Sebokeng
Clinton Clinic
Emfuleni Medi-Clinic
Life Fourways Hospital
Legae Private Hospital
Lenmed Clinic Limited
Life Little Company of Mary
Louis Pasteur Hospital
Midvaal Private Hospital
Morningside Medi-Clinic
Life Robinson Private Hospital
Life Roseacres Clinic

Suikerbosrand Clinic

The Donald Gordon Medical Centre
Life Wilgeheuwel Hospital

Plus 22 day clinics

Eastern Cape

Life New Mercantile Hospital

Free State

Life Rosepark Hospital
Universitas Private Hospital

Plus 3 day clinics

KwaZulu Natal

Life Chatsmed Garden Hospital
Life Entabeni Hospital
Ethekwini Hospital
Midlands Medical Centre
Life Westville Hospital

Plus 1 day clinics

Western Cape

Cape Town Medi-Clinic
Life Claremont Hospital
Life Kingsbury Hospital
Mitchells Plain Medical Centre
Panorama Medi-Clinic
Vergelegen Medi-Clinic

Plus 4 day clinics

Use Discovery Health MaPS to see the latest Delta Hospital Network list on www.discovery.co.za

Some of your healthcare services have no limit and some are limited. Here is a summary:

Day-to-day benefits

Some of your day-to-day expenses are limited. These limits apply to claims paid from your Medical Savings Account and Above Threshold Benefit.

	Classic	Essential
Professional services		
General practitioners	There is no limit on the number of GP visits or services	
Specialists	There is no limit on the number of specialist visits or services	
Allied healthcare professionals, for example chiropractors and physiotherapists	There is no limit on these healthcare services	
Radiology and pathology	There is no limit on these healthcare services	
Mental health benefit* (including psychologists and psychiatrists)	You have R16 200 for your family	You have R14 000 for your family
Private nursing	You have R6 650 for your family	
Antenatal classes	You have R900 for your family	
Dental devices, appliances and orthodontic treatment*	You have R16 000 for each person	
Endoscopies (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy) done in your doctor's rooms	There is no limit on these healthcare services. Discovery Health pays for these claims without using your day-to-day benefits.	
MRI and CT scans	There is no limit on these healthcare services. We will pay the first R2 100 of your MRI or CT scan code from your day-to-day benefits. We cover the balance in full at the Discovery Health Rate.	
Medicine		
Prescribed medicine* (schedule 3 and above)	Single member: R16 900 Member with one dependant: R19 850 Member with two dependants: R23 050 Member with three or more dependants: R26 300	Single member: R10 950 Member with one dependant: R13 250 Member with two dependants: R15 950 Member with three or more dependants: R17 450
Over-the-counter medicine, including prescribed schedule 0, 1 and 2 medicine and lifestyle-enhancing products	We pay these claims from available funds in your Medical Savings Account	
Appliances and equipment		
External medical items	You have R43 250 for your family	You have R28 750 for your family
Hearing aids	You have R15 800 for your family	You have R12 800 for your family
Optical* (includes cover for spectacles, frames, contact lenses and surgery or any healthcare service to correct refractive errors of the eye, for example excimer laser.	You have R2 800 for each person	

* We pro-rate this benefit according to when you join the medical scheme.

The benefits described in this section are subject to clinical guidelines and policies

The amounts we add up to your Annual Threshold

The Comprehensive Series includes an Above Threshold Benefit that gives you further day-to-day cover when your Medical Savings Account runs out and when your day-to-day claims add up to a set rand amount. On the Comprehensive Series, the Above Threshold Benefit is unlimited.

For you to get to your Above Threshold Benefit, we add your claims up to your Annual Threshold. Here are the amounts that we add up:

- For Premier Rate specialists, we add up the Premier Rate. For non-participating specialists, we add up 100% of the Discovery Health Rate.
- For GPs and all other healthcare services, we add up the Discovery Health Rate.
- For generic medicine, we add up 100% of the Discovery Health Medication Rate. For non-generic medicines, we add up 75% of the Discovery Health Medication Rate. Over-the-counter medicines do not add up to your Annual Threshold.

We add up the amount to the benefit limit available.

General exclusions

The Discovery Health Medical Scheme has certain exclusions. Discovery Health will not pay for healthcare services related to the following, except where stipulated as part of a defined benefit or under the Prescribed Minimum Benefits:

1. Cosmetic procedures and treatments
2. Otoplasty for bat-ears, portwine stains and blepharoplasty (eyelid surgery)
3. Breast reductions or enlargements and gynaecomastia
4. Obesity
5. Frail care
6. Infertility
7. Wilfully self-inflicted illness or injury
8. Alcohol, drug or solvent abuse
9. Wilful and material violation of the law or during a period of imprisonment
10. Wilful participation in war, terrorist activity, riot, civil commotion, rebellion or uprising
11. Injuries sustained or healthcare services arising during travel to or in a country at war
12. Experimental, unproven or unregistered treatments or practices
13. Search and rescue
14. Any costs for which a third party is legally responsible.

We also do not cover the complications or the direct or indirect expenses that arise from any of the exclusions listed above.

If we apply waiting periods because you have never belonged to a medical scheme or have had a break in membership of more than 90 days before joining Discovery Health, you will not have access to the Prescribed Minimum Benefits during your waiting periods. This includes cover for emergency admissions

What you will pay

Family size	Classic Comprehensive	Classic Delta Comprehensive	Essential Comprehensive	Essential Delta Comprehensive
Main member	R2 533	R2 281	R2 129	R1 916
Adult dependant	R2 396	R2 157	R2 012	R1 811
Child *	R506	R454	R425	R383

* We count a maximum of three children when we work out your contribution, Medical Savings Account and Above Threshold Benefit

This brochure is merely a summary of the key benefits and features of the Discovery Health plans, pending formal approval from the Council for Medical Schemes.

Full details will be found in the Discovery Health Medical Scheme Rules. For a copy of the rules, email compliance@discovery.co.za. Discovery Health Medical Scheme is administered by Discovery (Pty) Ltd, Registration number 1997/013480/07, an authorised financial services provider.