

KeyCare Series

The KeyCare Plans offer you affordable cover in the KeyCare network of hospitals and doctors

Hospital Benefit

In an emergency, go straight to any hospital but call us or get someone else to call us within 12 hours. For planned admissions you must go to a hospital in the KeyCare network of hospitals.

- You have no overall hospital limit on approved hospital admissions. Some healthcare services are limited.
- We cover the consultation and procedure in full if you see a specialist who takes part in our KeyCare direct payment arrangement.
- We cover other healthcare services for example GPs, x-rays and blood tests to a maximum of the Discovery Health Rate.

The procedures listed below will only be covered in our network of day-case facilities:

Colonoscopy	Adenoidectomy	Cystourethroscopy
Gastroscopy	Myringotomy	Prostate biopsy
Oesophagoscopy	Myringotomy with intubation (grommets)	Vasectomy
Proctoscopy	Tonsillectomy	
Sigmoidoscopy		

Your cover for chronic conditions

You have cover for a list of chronic conditions as long as your medicine is on the KeyCare medicine list (formulary) and you get your approved medicine from one of our network pharmacies or from your chosen GP. You can get your approved medicine from Optipharm (the designated courier pharmacy), if you are on a KeyCare Core Plan.

On the KeyCare Plus Plan your chosen GP must prescribe the medicine. We need to approve your chronic condition before we will pay for it from the Chronic Illness Benefit. You can get your approved medicine either from your chosen GP, if your GP dispenses medicine, or from Optipharm.

If you get your medicine anywhere else, you will need to pay 40% of the Discovery Health Medication Rate.

Screening and Prevention Benefit

If you go for certain preventive screening tests, we will cover the claim. The screening tests include: blood glucose, blood pressure, cholesterol and body mass index at a Discovery Wellness Network provider. 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.

Specialist Benefit

If you visit a specialist and you have a valid reference number from us, you will be covered up to R2 100 for each person each year. You must call us before your consultation and your GP must refer you.



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.

Introducing KeyFIT

KeyFIT gives you access to wellness Facilities, Incentives and Tools, designed to help you get healthier. We make it easier for you to get active and eat healthily by giving you savings on gym access and on HealthyFood™ at Pick n Pay. KeyFIT also gives you and your family terrific lifestyle and financial rewards.

Antenatal Benefit

The Antenatal Benefit covers you at 100% of the Discovery Health Rate for the following healthcare services while you are pregnant:

- four visits to a gynaecologist in a KeyCare Network Hospital
- one routine scan (between 10 and 20 weeks)
- selected antenatal blood tests requested by your gynaecologist or GP.

Mobility Devices Benefit (KeyCare Plus only)

We cover wheelchairs, wheelchair batteries and cushions, transfer boards and mobile ramps, commodes, long-leg callipers, crutches and walkers on the KeyCare mobility list, from a network provider. There is an overall limit of R3 500 for each family.

Casualty visits (KeyCare Plus only)

If you go to one of our preferred casualty units in the KeyCare network of hospitals, you pay the first R110 of the consultation.

You can also visit other casualty units in the KeyCare network of hospitals but you pay the first R250 of the consultation. Please remember to call us to confirm your benefits.

The treatment you receive will be paid according to your day-to-day benefits and formularies (list of medicines and other services).

Day-to-day medical care (KeyCare Plus only)

- KeyCare Plus offers access to a network of GPs, dentists and optometrists.
- When joining you have to choose a GP from this network.
- We will cover you for one out-of-network visit for each person each year; this includes a GP visit, with selected blood tests, selected x-rays and acute medicines (according to the KeyCare acute medicine formulary).
- You will have access to the following benefits in the KeyCare GP network:
 - Consultations and minor procedures at your chosen KeyCare network GP.
 - Selected basic x-rays and blood tests only if requested by your chosen KeyCare network GP.
 - Acute medicines (they must be on the KeyCare acute medicine list) only if prescribed by your chosen KeyCare network GP.
 - Selected basic dentistry (consultations, fillings and extractions) only at a dentist in the KeyCare dentistry network.
 - One eye test and one pair of clear single-vision, bifocal or multi-focal lenses with a basic frame or a basic set of contact lenses for each person 24 months from your last claim, only at an optometrist in the KeyCare optometry network.

Trauma Recovery Extender Benefit (KeyCare Plus only)

We will cover specific out-of-hospital claims for your recovery after certain traumatic events. Your cover applies for the rest of the year in which the trauma takes place, as well as the year after your trauma.

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

Hospital Benefits

KeyCare Series	
Overall limit	There is no overall hospital limit on the KeyCare Plans. Limits apply to some healthcare services and procedures.
Choice of hospitals	The KeyCare Plans cover you in any hospital in the KeyCare network. If you don't use KeyCare network hospitals you will need to pay your claims. This does not apply in an emergency.
Procedures and consultations by specialists participating in direct payment arrangements	The KeyCare Plans cover you in full if you see a specialist who charges according to the KeyCare payment arrangement
Other healthcare professionals	Your plan covers you up to 100% of the Discovery Health Rate
Dentistry	No benefit
Endoscopies (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	We will cover your scope in our network of day-case facilities up to 100% of the Discovery Health Rate. Please phone us before going for a scope to confirm your cover.
MRI and CT scans	If your scan is related to an approved hospital admission we pay it from your Hospital Benefit. If it is not related to an approved hospital admission we pay it from your Specialist Benefit up to R2 100 for each person each year. We do not pay for MRI or CT scans that are related to conservative back or neck treatment.
Terminal care benefit	R18 250 for each person
Chronic dialysis	We cover these expenses in full as long as we have approved your treatment plan and you meet the Scheme's clinical entry criteria. You are only covered if you use a provider in our network.
Mental health benefit	21 days for each person
Alcohol and drug rehabilitation	21 days for each person

Day-to-day benefits (KeyCare Plus only)

We pay for the following day-to-day claims:

KeyCare Plus	
Casualty visits	If you go to one of our preferred casualty units in the KeyCare network of hospitals, you will have to pay the first R110 of the consultation. You can also visit other casualty units in the KeyCare network of hospitals but you pay the first R250 of the consultation. Please remember to call us to confirm your benefits.
Trauma Recovery Extender Benefit	We will cover specific out-of-hospital claims for your recovery after certain traumatic events. This cover applies for the rest of the year in which the trauma takes place, as well as the year after your trauma.
Cover for GPs	Consultations and some minor procedures at your chosen KeyCare network GP
Radiology and pathology	We pay for selected basic x-rays at a radiology facility in our network and blood tests only if requested by your chosen KeyCare network GP
Medicine	Acute medicines (they must be on the KeyCare acute medicine list) only if prescribed by your chosen KeyCare network GP
Dentistry	Selected basic dentistry (consultations, fillings and extractions) only at a dentist in the KeyCare dentistry network
Glasses and eye tests	One eye test and one pair of clear single vision, bifocal or multifocal lenses with a basic frame, or a basic set of contact lenses for each person, every 24 months from your last date of service. Cover only at an optometrist in the KeyCare optometry network.
Mobility Devices Benefit	We cover any wheelchair, wheelchair batteries and cushions, transfer boards and mobile ramps, commodes, long-leg callipers, crutches and walkers on the KeyCare mobility list, from a network provider. There is an overall limit of R3 500 for each family.
Allied and alternative healthcare professionals	We do not cover allied and alternative healthcare professionals, for example physiotherapists, psychologists, speech-therapists, audiologist and chiropractors. The benefits described in this brochure are subject to clinical guidelines and policies.

Exclusions on the KeyCare Plans

Discovery Health does not cover certain healthcare services. 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.

In addition to the general Discovery Health Medical Scheme exclusions that apply on all plans, KeyCare Plans have the following exclusions, except as set out in the Prescribed Minimum Benefits:

1. Hospital admissions related to:
 - dentistry
 - obesity
 - skin disorders
 - investigations and diagnostic work-up
 - functional nasal surgery
 - elective caesarean section, except if medically necessary
 - surgery for oesophageal reflux and hiatus hernia
 - back and neck treatment or surgery
 - joint replacements, including but not limited to hips, knees, shoulders and elbows
 - cochlear implants, auditory brain implants and internal nerve stimulators. This includes procedures, devices and processors
 - healthcare services that should be done out of hospital and for which an admission to hospital is not necessary.
2. Brachytherapy for prostate cancer
3. Refractive eye surgery
4. Non-cancerous breast conditions
5. Healthcare services outside South Africa.

We also do not cover the cost of treatment for any complications, or the direct or indirect expenses related to these excluded conditions and treatments. 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 emergency admissions.

What you will pay

	KeyCare Plus				KeyCare Core		
	(R0 – R3 900)	(R3 901 – R6 250)	(R6 251 – R8 300)	(R8 301 +)	(R0 – R6 250)	(R6 251 – R8 300)	(R8 301 +)
Main member	R445	R533	R747	R1 112	R427	R531	R821
Adult dependant	R445	R533	R747	R1 112	R427	R531	R821
Child *	R119	R155	R208	R297	R107	R133	R185

* We count a maximum of three children when we work out your contributions

List of KeyCare hospitals for 2011

Applicable to the KeyCare Core and KeyCare Plus Plans. You must go to one of these hospitals for planned hospital admissions. If you do not use one of these hospitals for a planned admission, you will need to pay your claims.

Eastern Cape

East London

- Life Beacon Bay Hospital
- Life East London Private Hospital
- Life St James Operating Theatres
- Life St Dominic's Private Hospital**

Humansdorp

- Life Isivivana Private Hospital

Port Elizabeth

- Life New Mercantile Hospital**

Queenstown

- Life Queenstown Private Hospital*

Uitenhage

- Netcare Cuyler Clinic

Umtata

- Life St Marys Private Hospital*

Free State

Bethlehem

- Hoogland Medi-Clinic*

Bloemfontein

- Bloemfontein Eye Centre*
- Netcare Pelonomi Private Hospital*
- Life Rosepark Clinic**
- Life Pasteur Hospital
- Netcare Universitas Private Hospital*

Welkom

- Ernest Oppenheimer Hospital*
- Welkom Medi-Clinic**
- St Helena Hospital*

Gauteng

Benoni

- Life The Glynwood Hospital**

Boksburg

- Botshelong Empilweni Clinic (Clinix Vosloorus)**
- Sunshine Centre*

Brakpan

- Life Dalview Clinic

Germiston

- Life Roseacres Clinic**

Heidelberg

- Life Suikerbosrand Clinic**

Johannesburg

- Netcare Rand Clinic*
- Johannesburg Eye Clinic
- Netcare Garden City Clinic**
- Life Brenthurst Clinic**

Kempton Park

- Arwyp Medical Centre**

Lakefield

- Netcare Optiklin Eye Hospital

Lenasia

- Lenmed Clinic**

Midrand

- Life Carstenhof Clinic**

Pretoria

- Netcare Bougainville Private Hospital
- Centurion Eye Hospital
- Life Eugene Marais Hospital*
- Netcare Jacaranda Hospital*
- Legae Medi-Clinic**
- Louis Pasteur Hospital*
- Medforum Medi-Clinic*
- Moot Algemene Hospital**
- Muelmed Hospital
- Pretoria Eye Institute
- Zuid Afrikaans Hospital**

Randfontein

- Life Robinson Hospital**
- Sir Albert Medical Centre*

Soweto

- Clinix Soweto (Tshepo Themba)**
- Lesedi Clinic**

Springs

- Life Springs Parkland Clinic**
- Life St Mary's Maternity Hospital*

Thembisa

- Zamokuhle Private Hospital**

Vanderbijlpark

- Emfuleni Medi-Clinic**
- Ocumed
- Vaalpark**

Westgate

- Medgate Day Clinic

Vereeniging

- Clinix Private Hospital Sebokeng**
- Midvaal

KwaZulu-Natal

Amanzimtoti

- Kingsway Hospital*

Chatsworth

- Life Chatsmed Garden Hospital**

Durban

- Life City Hospital**
- Life Entabeni Hospital**
- McCord Hospital*

Empangeni

- Life Empangeni Garden Clinic**

Isipingo

- Life Isipingo Clinic**

Kokstad

- Kokstad Private Hospital*

Ladysmith

- La Verna Hospital*

Newcastle

- Newcastle Private Hospital*

Phoenix

- Life Mount Edgecombe**

Pietermaritzburg

- Midlands Medical Centre**
- Netcare St Anne's**

Pinetown

- Life Crompton Hospital

Port Shepstone

- Hibiscus Hospital**

Richards Bay

- Netcare The Bay Hospital**

Sydenham

- Nu Shifa Hospital*

Tongaat

- Victoria Private Hospital*

Lesotho

- Maseru Private Hospital*

Limpopo

Bela Bela

- St Vincent's Hospital*

Polokwane

- Limpopo Medi-Clinic**

Thabazimbi

- Thabazimbi Medi-Clinic**

Tzaneen

- Tzaneen Medi-Clinic*

Mpumalanga

Barberton

- Barberton Medi-Clinic*

Ermelo

- Ermelo Private Hospital**

Middelburg

- Life Middelburg Private Hospital**

Nelspruit

- Nelspruit Private Hospital**

Trichardt

- Highveld Medi-Clinic**

Witbank

- Life Cosmos Hospital**
- Emalahleni Day Hospital

North West

Carletonville

- Leslie Williams*
- Western Deep Clinic*

Klerksdorp

- Life Anncron Clinic**

Mafikeng

- Victoria Private Hospital (Mafikeng Hospital)*

Orkney

- West Vaal Clinic*

Potchefstroom

- Potchefstroom Medi-Clinic**

Rustenburg

- Life Peglerae Hospital**

Northern Cape

Kathu

- Kathu Medi-Clinic*

Kimberley

- Kimberley Medi-Clinic**

Upington

- Upington Private Hospital*

Vryburg

- Vryburg Private Hospital*

Western Cape

Bellville

- Bellville Medical Centre*
- Louis Leipoldt Medi-Clinic**

Cape Town

- Netcare Christiaan Barnard Memorial Hospital**

List of KeyCare hospitals for 2011 *(continued)*

- Netcare UCT Medical Centre*

Ceres

- Ceres Private Hospital*

Gatesville

- Gatesville Medical Centre**

George

- Geneva Clinic*

- George Medi-Clinic*

Hermanus

- Hermanus Medi-Clinic*

Kuils River

- Netcare Kuils River Private Hospital**

Milnerton

- Milnerton Medi-Clinic**

Mitchells Plain

- Mitchells Plain Medical Centre**

Mossel Bay

- Bayview Hospital**

Oudtshoorn

- Cango Day Clinic

- Klein Karoo Medi-Clinic*

Paarl

- Paarl Medi-Clinic*

West Coast

- Life West Coast Private Hospital*

Worcester

- Worcester Medi-Clinic*

* These hospitals have a casualty unit, but it is not a preferred casualty unit.

** These hospitals have a preferred casualty unit.

Please note that this list of hospitals is subject to change. Go to www.discovery.co.za for the latest list of hospitals and casualty units or phone us.

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.