

	Executive Plan	Classic Comprehensive		Essential Comprehensive		Classic Priority	Essential Priority
Summary	The Executive Plan has the most extensive cover in hospital, for day-to-day healthcare and for emergencies, comprehensive chronic illness benefits and access to funding for the latest medical technology. Members have private ward cover of up to R1 050 a day. Members also have access to the Trauma Recovery Extender Benefit.	The plans in the Comprehensive Series offer extensive in-hospital cover, as well as comprehensive day-to-day benefits, chronic illness benefits, access to funding for the latest medical technology and a Medical Savings Account with an Above Threshold Benefit.  The Delta network options are an affordable alternative. It pivots on the Delta Hospital Network, where cover is provided in full, while also offering the choice of providers, subject to a deductible.				The plans in the Priority Series offer extensive in-hospital cover and day-to-day benefits, through the Medical Savings Account and limited Above Threshold Benefit. Members also have cover for approved chronic medicine and access to the Trauma Recovery Extender Benefit.	
Hospital Benefit (procedures must be confirmed with Discovery Health)	Covers the hospital account from the Hospital Benefit and related accounts, eg. specialists and radiology, from the Medical Savings Account and Above Threshold Benefit. Provides full cover if members use a specialist participating in a payment arrangement. We cover other specialists up to 300% of the Discovery Health Rate.  We cover radiology, pathology, GP and other healthcare services up to 100% of the Discovery Health Rate.	Provides full cover if members use a specialist who participates in a payment arrangement, subject to available benefits.  We cover other specialists up to 200% of the Discovery Health Rate.  We cover radiology and pathology up to 100% of the Discovery Health Rate.		We cover other healthcare professionals up to 100% of the Discovery Health Rate.  We cover radiology and pathology up to 100% of the Discovery Health Rate.		Provides full cover if members use a specialist who participates in a payment arrangement, subject to available benefits.  We cover other specialists up to 200% of the Discovery Health Rate.  We cover radiology and pathology up to 100% of the Discovery Health Rate.	
Deductibles	No deductibles	For Delta network options only: Full cover at hospitals in the Delta Hospital Network. For planned hospital admissions at any other hospital, members must pay a R4 150 deductible.				Members need to pay between R1 600 and R7 900 upfront to the hospital when they are admitted for a defined list of procedures.	
Oncology	Discovery Care's Oncology Programme covers the first R400 000 of members' approved cancer treatment over a 12-month cycle, in full. Cover is unlimited once their cancer treatment costs go over this amount, but they will need to pay 20% of the costs of all further treatment from their pocket.  The member will also be responsible for a co-payment if the provider charges more than the Discovery Health Rate.	Discovery Care's Oncology Programme covers the first R400 000 of members' approved cancer treatment over a 12-month cycle, in full. Cover is unlimited once their cancer treatment costs go over this amount, but they will need to pay 20% of the costs of all further treatment from their pocket.  The member will also be responsible for a co-payment if the provider charges more than the Discovery Health Rate.				Discovery Care's Oncology Programme covers the first R200 000 of members' approved cancer treatment over a 12-month cycle, in full. Cover is unlimited once their cancer treatment costs go over this amount, but they will need to pay 20% of the costs of all further treatment from their pocket.  The member will also be responsible for a co-payment if the provider charges more than the Discovery Health Rate.	
Chronic Illness Benefit	Members have extensive and flexible cover for a list of chronic conditions. They have full cover for approved medicine on Discovery Health's medicine list or up to a set monthly amount for medicine not on our list. The Executive Plan has a more extensive medicine list and higher monthly medicine amounts than other plans.	Members have extensive and flexible cover for a list of chronic conditions. They have full cover for approved medicine on Discovery Health's medicine list or up to a set monthly amount for medicine not on our list. The Comprehensive Plans have a more extensive medicine list and higher monthly medicine amounts than other plans.				Members have cover for a list of chronic conditions. They have full cover for approved medicine on Discovery Health's medicine list or up to a set monthly amount for medicine not on our list.	
Day-to-day benefits	Funded from the Medical Savings Account or from the Above Threshold Benefit once medical expenses have reached the Annual Threshold.  We further extend members' day-to-day cover through the Insured Network Benefit by paying for the following when they have spent their annual Medical Savings Account deposit: <ul style="list-style-type: none"> <li>We cover the full cost of members' consultation fees if they go to a GP in our network. We pay the claim directly to the GP.</li> <li>We cover blood tests at our network providers if members' GPs or specialists requests the appropriate tests using the Discovery Health pathology form.</li> </ul>	Funded from the Medical Savings Account or from the Above Threshold Benefit once day-to-day expenses have reached the Annual Threshold.  We further extend members' day-to-day cover through the Insured Network Benefit by paying for the following when they have spent their annual Medical Savings Account deposit: <ul style="list-style-type: none"> <li>We cover the full cost of members' consultation fees if they go to a GP in our network. We pay the claim directly to the GP.</li> <li>We cover blood tests at our network providers if members' GPs or specialists requests the appropriate tests using the Discovery Health pathology form.</li> </ul>				Funded from the Medical Savings Account or from the limited Above Threshold Benefit once day-to-day expenses have reached the Annual Threshold. The Above Threshold Benefit has an overall annual limit.  We pay all day-to-day benefits up to the overall Above Threshold Benefit limit or the amounts of benefits available whichever applies first.  We further extend members' day-to-day cover through the Insured Network Benefit by paying for the following when they have spent their annual Medical Savings Account deposit: <ul style="list-style-type: none"> <li>We cover the full cost of members' consultation fees if they go to a GP in our network. We pay the claim directly to the GP.</li> <li>We cover blood tests at our network providers if members' GPs or specialists requests the appropriate tests using the Discovery Health pathology form.</li> </ul>	
Trauma Recovery Extender Benefit	We cover certain out-of-hospital claims for members' recovery after certain traumatic events from the Trauma Recovery Extender Benefit. This cover applies for the rest of the year in which the trauma takes place, as well as the year after their trauma.	We cover certain out-of-hospital claims for members' recovery after certain traumatic events from the Trauma Recovery Extender Benefit. This cover applies for the rest of the year in which the trauma takes place, as well as the year after their trauma.				We cover certain out-of-hospital claims for members' recovery after certain traumatic events from the Trauma Recovery Extender Benefit. This cover applies for the rest of the year in which the trauma takes place, as well as the year after their trauma.	
Above Threshold Benefit	The Above Threshold Benefit is unlimited.	The Above Threshold Benefit is unlimited.				The Above Threshold Benefit is limited.	
MRI and CT scans	We pay the hospital account from members' Hospital Benefit and all related accounts from their Medical Savings Account or Above Threshold Benefit if performed during an approved admission.  We pay MRI or CT scans up to 100% of the Discovery Health Rate.	If members are in hospital as part of an approved hospital admission, we cover their MRI or CT scan up to 100% of the Discovery Health Rate from their Hospital Benefit.  If they are admitted for conservative neck and back treatment, we pay the first R2 100 of the scan quote from their day-to-day benefits. We pay the balance from their Hospital Benefit up to 100% of the Discovery Health Rate.				If members MRI or CT scan is done as part of an approved hospital admission, we cover their MRI or CT scan up to 100% of the Discovery Health Rate from their Hospital Benefit.  If they are admitted for conservative neck and back treatment, they will need to pay the first R1 600 of the hospital account, and the first R2 100 of the scan quote is paid from their day-to-day benefits. We pay the balance from their Hospital Benefit up to 100% of the Discovery Health Rate.	
Dentistry	There is an overall limit of R28 000 for each person. We pay the hospital account from the Hospital Benefit.  We pay all related accounts from the Medical Savings Account and Above Threshold Benefit.	Members need to pay a portion (deductible) upfront for dental admissions.  We pay the related accounts from the Hospital Benefit up to 100% of the Discovery Health Rate.  All dental devices, appliances and orthodontic treatments (including orthognathic surgery) are paid at 100% of the Discovery Health Rate from members' day-to-day benefits, up to an annual sub-limit of R16 000 a person.				Members need to pay a portion (deductible) upfront for dental admissions.  We pay the related accounts from the Hospital Benefit up to 100% of the Discovery Health Rate.  All dental devices, appliances and orthodontic treatments (including orthognathic surgery) are paid at 100% of the Discovery Health Rate from members' day-to-day benefits, up to an annual sub-limit of R10 000 a person. The overall Above Threshold Benefit limit applies.	

#### Contributions

	Executive Plan	Classic Comprehensive		Essential Comprehensive		Classic Priority	Essential Priority
		Classic	Delta	Essential	Delta		
Main member	R3 089	R2 533	R2 281	R2 129	R1 916	R1 698	R1 460
Adult dependant	R3 089	R2 396	R2 157	R2 012	R1 811	R1 337	R1 147
Child*	R586	R506	R454	R425	R383	R680	R582

	Classic Saver	Essential Saver	Coastal Saver	Classic Core	Essential Core	Coastal Core	KeyCare Plus	KeyCare Core
Summary	The plans in the Saver Series offer a high level of in-hospital cover and a Medical Savings Account for day-to-day medical expenses. Members also have cover for approved chronic medicine and access to the Trauma Recovery Extender Benefit. The Delta network options are an affordable alternative. They pivot on the Delta Hospital Network, where cover is provided in full, while also offering the choice of providers, subject to a deductible.			The plans in the Core Series offer a high level of in-hospital cover. Members also have cover for approved chronic medicine. The Delta network options are an affordable alternative. It pivots on the Delta Hospital Network, where cover is provided in full, while also offering the choice of providers, subject to a deductible.			The plans in the KeyCare Series provide cost-effective cover for the low income market. The KeyCare Series pivots on a network of hospitals and primary care doctors. KeyCare Plus members also have access to the Trauma Recovery Extender Benefit.	
Hospital Benefit (procedures must be authorised by Discovery Health)	Provides full cover if members use a specialist who participates in a payment arrangement.  We cover radiology and pathology up to 100% of the Discovery Health Rate. Other specialists are covered up to 200% of the Discovery Health Rate.		Covers procedures and consultations in a network of coastal hospitals in full if members use a specialist who participates in a direct payment arrangement, or up to 100% of the Discovery Health Rate if not. Members are liable for 30% of the hospital account if they choose to go out of the network of coastal hospitals for an elective procedure.	Provides full cover if the member uses a specialist who participates in a payment arrangement.  We cover radiology and pathology up to 100% of the Discovery Health Rate. Other specialists are covered up to 200% of the Discovery Health Rate.		Covers procedures and consultations in a network of coastal hospitals in full if members use a specialist who participates in a payment arrangement, or up to 100% of the Discovery Health Rate. Members are liable for 30% of the hospital account if they choose to go out of the network of coastal hospitals for an elective procedure.	Covers medical expenses incurred when members are admitted to hospital within a network of KeyCare hospitals.  Provides full cover if they use a specialist who participates in the KeyCare payment arrangement.  We cover other healthcare professionals up to 100% of the Discovery Health Rate.	
Deductibles	For Delta network options only: Full cover at hospitals in the Delta Hospital Network. For planned hospital admissions at any other hospital, members must pay a R4 150 deductible.		No deductibles	For Delta network options only: Full cover at hospitals in the Delta Hospital Network. For planned hospital admissions at any other hospital, members must pay a R4 150 deductible.		No deductibles	If members go to one of our preferred casualty units in the KeyCare network of hospitals, they pay the first R110 of the consultation.  If they go to other casualty units in the KeyCare network of hospitals they will have to pay the first R250 of the consultation.  Please remember to call us to confirm their benefits.	
Oncology	Discovery Care's Oncology Programme covers the first R200 000 of members' approved cancer treatment over a 12-month cycle, in full. Cover is unlimited once your cancer treatment costs go over this amount, but members will need to pay 20% of the costs of all further treatment from their pocket.  The member will also be responsible for a co-payment if the provider charges more than the Discovery Health Rate.			Discovery Care's Oncology Programme covers the first R200 000 of members' approved cancer treatment over a 12-month cycle, in full. Cover is unlimited once your cancer treatment costs go over this amount, but they will need to pay 20% of the costs of all further treatment from their pocket.  The member will also be responsible for a co-payment if the provider charges more than the Discovery Health Rate.			We cover members' cancer treatment if it is a Prescribed Minimum Benefit and if they go to a cancer specialist in our network.  The member will also be responsible for a co-payment if the provider charges more than the Discovery Health Rate.	
Chronic Illness Benefit	Members have cover for a list of chronic conditions. Members have full cover for approved medicine on Discovery Health's medicine list or up to a set monthly amount for medicine not on our list.  For Delta Network options members must get their approved medicine from a network pharmacy. If they get their medicine anywhere else they will need to pay a 25% co-payment.			Members have cover for a list of chronic conditions. Members have full cover for approved medicine on Discovery Health's medicine list or up to a set monthly amount for medicine not on our list.  For Delta Network options members must get their approved medicine from a network pharmacy. If they get their medicine anywhere else they will need to pay a 25% co-payment.			Members have cover for a list of chronic conditions as long as their medicine is on the KeyCare medicine list and they get their approved medicine from our network pharmacy or from their chosen GP. If they get their medicine anywhere else, they will need to pay 40% of the Discovery Health Medication Rate.	
Day-to-day benefits	Funded from the Medical Savings Account.  We extend members' day-to-day cover through the Insured Network Benefit by paying for the cost of their GP consultations if they go to a GP in our network when they have spent their annual Medical Savings Account deposit. The maximum number of consultations that we cover for a single member and a family each year depends on their plan type:  Classic and Coastal plans: Single member: three consultations Family: six consultations  Essential plan: Single member: two consultations Family: four consultations			No day-to-day benefits available to Core Plan members.			Offers access to day-to-day cover through the KeyCare network of GPs, dentists and optometrists.  Radiology is covered at a network provider only.  Mobility Devices Benefit covers any wheelchair, wheelchair batteries and cushions, transfer boards, mobile ramps, commodes, long-leg callipers, crutches and walkers on the KeyCare mobility list, from a network provider up to a limit of R3 500 a family.	
Trauma Recovery Extender Benefit	We cover certain out-of-hospital claims for members' recovery after certain traumatic events from the Trauma Recovery Extender Benefit. This cover applies for the rest of the year in which the trauma takes place, as well as the year after their trauma.			The Trauma Recovery Extender Benefit is not available.			We cover certain out-of-hospital claims for members' recovery after certain traumatic events from the Trauma Recovery Extender Benefit. This cover applies for the rest of the year in which the trauma takes place, as well as the year after your trauma.  The Trauma Recovery Extender Benefit is not available.	
Above Threshold Benefit	There is no Above Threshold Benefit.			There is no Above Threshold Benefit.			There is no Above Threshold Benefit.	
MRI and CT scans	If members' MRI or CT scans are done as part of an approved hospital admission, we pay it up to 100% of the Discovery Health Rate from their Hospital Benefit.  If they are admitted for conservative back or neck treatment, we pay the first R2 100 of the scan code from their day-to-day benefits.  We pay the balance from their Hospital Benefit up to 100% of the Discovery Health Rate.			If members' MRI or CT scan is done as part of an approved admission, we pay it from their Hospital Benefit.  If they are admitted for conservative back or neck treatment or the scan is unrelated to their admission; we do not pay for it.			If members' scans are related to an approved hospital admission we pay them from their Hospital Benefit.  If it is not related to an approved hospital admission we pay it from their Specialist Benefit up to R2 100 for each person.  We do not pay for MRI or CT scans that are related to conservative back or neck treatment.	
Dentistry	Members need to pay a portion (deductible) upfront for dental admissions.  We pay the related accounts from the Hospital Benefit up to 100% of the Discovery Health Rate.  All dental devices, appliances and orthodontic treatment (including orthognathic surgery) are paid at 100% of the Discovery Health Rate from their Medical Savings Account.			Members need to pay a portion (deductible) upfront for dental admissions.  We pay the related accounts from the Hospital Benefit up to 100% of the Discovery Health Rate.  The member needs to pay all dental devices, appliances and orthodontic treatments (including orthognathic surgery).			We cover selected basic dentistry (consultations, fillings and extractions) at a dentist within the KeyCare dentist network.	

	Classic Saver		Essential Saver		Coastal Saver	Classic Core		Essential Core		Coastal Core	KeyCare Plus				KeyCare Core		
	Classic	Delta	Essential	Delta		Classic	Delta	Essential	Delta		(R0-R3 900)	(R3 901-R6 250)	(R6 251-R8 300)	(R8 301+)	(R0-R6 250)	(R6 251-R8 300)	(R8 301+)
Main member	R 1 516	R1 212	R1 204	R963	R1 172	R1 128	R903	R969	R775	R819	R445	R533	R747	R1 112	R427	R531	R821
Adult dependant	R1 193	R953	R902	R722	R877	R888	R710	R726	R581	R614	R445	R533	R747	R1 112	R427	R531	R821
Child*	R606	R485	R481	R384	R472	R451	R361	R388	R311	R327	R119	R155	R208	R297	R107	R133	R185

\* We count a maximum of three children when we work out the monthly contribution.

This brochure is only a summary of the key benefits and features of the Discovery Health Medical Scheme Plans, pending formal approval from the Council for Medical Schemes. Full details can be found in the Discovery Health Scheme Rules. For a copy of the rules, email [compliance@discovery.co.za](mailto:compliance@discovery.co.za). Discovery Health Medical Scheme is administered by Discovery Health (Pty) Ltd, Registration number 1997/013480/07, an authorised financial services provider.

## A summary of Discovery Health Plans

