

Discovery Health Medical Scheme

2023 Contributions



April – December

PLAN		CONTRIBUTIONS (R)			CONTRIBUTIONS TO MEDICAL SAVINGS ACCOUNT (R)			TOTAL CONTRIBUTIONS (R)		
		MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**
Executive	Executive plan	6,842	6,842	1,309	2,280	2,280	435	9,122	9,122	1,744
Comprehensive	Classic Comprehensive	5,616	5,311	1,120	1,871	1,770	373	7,487	7,081	1,493
	Classic Delta Comprehensive	5,057	4,787	1,007	1,685	1,595	335	6,742	6,382	1,342
	Essential Comprehensive	5,349	5,052	1,079	943	890	190	6,292	5,942	1,269
	Essential Delta Comprehensive	4,818	4,550	965	849	802	169	5,667	5,352	1,134
	Classic Smart Comprehensive	5,441	5,022	1,730	No Medical Savings Account			5,441	5,022	1,730
Priority	Classic Priority	3,597	2,837	1,440	1,198	945	478	4,795	3,782	1,918
	Essential Priority	3,503	2,755	1,399	618	485	246	4,121	3,240	1,645
Saver	Classic Saver	3,045	2,402	1,220	1,015	800	406	4,060	3,202	1,626
	Classic Delta Saver	2,433	1,922	977	811	640	325	3,244	2,562	1,302
	Essential Saver	2,744	2,059	1,100	483	362	193	3,227	2,421	1,293
	Essential Delta Saver	2,189	1,652	879	385	291	154	2,574	1,943	1,033
	Coastal Saver	2,577	1,937	1,040	643	483	260	3,220	2,420	1,300
Smart	Classic Smart	2,412	1,903	963	No Medical Savings Account			2,412	1,903	963
	Essential Smart	1,727	1,727	1,727				1,727	1,727	1,727
	Essential Dynamic Smart	1,565	1,565	1,565				1,565	1,565	1,565

Shariah compliant arrangement available on all health plans.

PLAN		CONTRIBUTIONS (R)			CONTRIBUTIONS TO MEDICAL SAVINGS ACCOUNT (R)			TOTAL CONTRIBUTIONS (R)		
		MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**	MAIN MEMBER	ADULT	CHILD**
Core	Classic Core	3,022	2,384	1,209	No Medical Savings Account			3,022	2,384	1,209
	Classic Delta Core	2,419	1,907	967				2,419	1,907	967
	Essential Core	2,597	1,947	1,043				2,597	1,947	1,043
	Essential Delta Core	2,075	1,561	832				2,075	1,561	832
	Coastal Core	2,403	1,804	955				2,403	1,804	955
KeyCare	KeyCare Plus 0 – 9,450	1,489	1,489	542	No Medical Savings Account			1,489	1,489	542
	KeyCare Plus 9,451 – 15,250	2,047	2,047	577				2,047	2,047	577
	KeyCare Plus 15,251 +	3,023	3,023	809				3,023	3,023	809
	KeyCare Core 0 – 9,450	1,170	1,170	306	No Medical Savings Account			1,170	1,170	306
	KeyCare Core 9,451 – 15,250	1,459	1,459	362				1,459	1,459	362
	KeyCare Core 15,251 +	2,232	2,232	507				2,232	2,232	507
	KeyCare Start 0 – 10,100	1,127	1,127	687	No Medical Savings Account			1,127	1,127	687
	KeyCare Start 10,101 + 15,250	1,897	1,897	743				1,897	1,897	743
	KeyCare Start 15,251 +	2,954	2,954	803				2,954	2,954	803
	KeyCare Start Regional 0 – 10100	1,003	1,003	604	No Medical Savings Account			1,003	1,003	604
	KeyCare Start Regional 10,101 – 15,250	1,516	1,516	669				1,516	1,516	669
	KeyCare Start Regional Option 15,251 +	2,363	2,363	723				2,363	2,363	723

Shariah compliant arrangement available on all health plans.

* Discovery Health Medical Scheme, registration number 1125, is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. In all instances, Discovery Health Medical Scheme Rules prevail. Please consult the Scheme Rules on www.discovery.co.za. When reference is made to 'we' in the context of benefits, members, payments or cover, in this brochure this is reference to Discovery Health Medical Scheme.

** We count a maximum of three children when we work out the monthly contribution and annual Medical Savings Account, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted.

Annual **Medical Savings Account**

	PLAN	MAIN MEMBER (R)	ADULT (R)	CHILD* (R)
Executive	Executive Plan	26,742	26,742	5,103
Comprehensive	Classic Comprehensive	21,945	20,760	4,374
	Classic Delta Comprehensive	19,764	18,708	3,930
	Essential Comprehensive	11,061	10,440	2,229
	Essential Delta Comprehensive	9,960	9,408	1,983
Priority	Classic Priority	14,052	11,085	5,610
	Essential Priority	7,248	5,691	2,886
Saver	Classic Saver	11,955	9,426	4,785
	Classic Delta Saver	9,552	7,539	3,828
	Essential Saver	5,691	4,266	2,274
	Essential Delta Saver	4,536	3,429	1,815
	Coastal Saver	7,575	5,691	3,063

* We count a maximum of three children when we work out the annual Medical Savings Account, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted.

If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

The Annual Medical Savings Account amounts displayed above reflects the adjusted allocation for 2023 following the annual contribution increase from April 2023.



Annual Threshold Amounts

ANNUAL THRESHOLD

	MAIN MEMBER (R)	ADULT (R)	CHILD* (R)
Executive	31,200	31,200	5,920
Classic, Essential and Delta Comprehensive	25,740	25,740	4,910
Classic Smart Comprehensive	29,480	29,480	1,000
Priority	20,820	15,650	6,930

ABOVE THRESHOLD BENEFIT LIMITS

	MAIN MEMBER (R)	ADULT (R)	CHILD* (R)
Executive	Unlimited		
Comprehensive			
Priority	17,620	12,570	6,160

* We count a maximum of three children when we work out the Annual Threshold and Above Threshold Benefit limit, except when a child has been placed in the custody of a member, such as foster care, in which case every child on the membership will be counted.

If you join the medical scheme after January, you won't get the full amount because it is calculated by counting the remaining months in the year.

The Annual Threshold and Above Threshold Benefit limit amounts are calculated for January 2023 to December 2023.

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes.

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