

# **GUIDE TO CHOOSING**

YOUR DISCOVERY HEALTH MEDICAL SCHEME PLAN

2026



# Guide to choosing your health plan

Please work through the following with the assistance of a registered financial adviser.



## **Question 01**

Do you want a top of the range plan providing the most extensive cover for in-hospital, chronic and day-to-day benefits?

Your choice indicates the Executive Plan: The Executive Plan offers you the most extensive cover in-hospital, for day-to-day medical expenses and for emergencies.



#### **EXECUTIVI**

## Distinguishing features

- Access to a wide range of specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 300% and 200% respectively of the Discovery Health Rate (DHR)
- The highest reimbursement rate and accumulation to the Annual Threshold
- Cover for an extended list of chronic conditions
- Access to a defined list of non-generic medicines that we cover in full
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- Private ward cover
- Access to the Extended Oncology Benefit which provides members with full cover for a defined list of oncology treatments
- Access to the Oncology Innovation Benefit which provides members with cover for a list of innovative cancer treatments with a co-payment
- Access to the Global Treatment Platform which gives members access to specialised, advanced medical care in South Africa and abroad. Access to full cover for second opinion services and cover
- Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R750,000
- Up to \$1 million for medical emergencies when travelling outside of South Africa
- Cover for a defined list of the latest treatments through the Specialised Medicine and Technology Benefit, up to R200,000 with a co-payment of up to 20%
- Cover up to R140,000 for infertility treatment through the Assisted Reproductive Therapy Benefit with a co-payment of up to 25%
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

## **Hospital benefits**

- Cover in ANY private hospital
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911

## Comprehensive level

Day-to-day cover

- of day-to-day cover:
- 25% Medical Savings AccountUnlimited Above Threshold
- Full cover when using a specialist who we have an arrangement with
- Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for unlimited pharmacy clinic consultations in the wellness network, video call consultations with a GP, and unlimited consultations with a network GP, when referred. It also covers two kids casualty visits a year
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R12,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

## Chronic condition cover

- Extensive cover for a list of chronic conditions
- Full cover for approved medicine on Discovery Health's medicine list
- A high set monthly amount available for medicine not on our list
- Access to the Specialised Medicine and Technology Benefit
- Access to a comprehensive and consolidated mental health programme

## Oncology cover

 Cover for the first R500,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery

No overall limit

Health Rate

 Access to the Extended Oncology Benefit and the Oncology Innovation Benefit





## **Question 02**

therapies, enabled by Hospital at Home and the new Discovery

Health app

Do you want a plan that offers you extensive day-to-day benefits and comprehensive cover in-hospital and for chronic medicine?

Your choice indicates the Classic Comprehensive Plan: The Classic Comprehensive Plan offers you comprehensive cover in hospital, for day-to-day medical expenses and for emergencies.

#### **Distinguishing features Chronic condition cover** Oncology cover Hospital benefits Day-to-day cover Access to a wide range of specialists Cover in ANY private hospital Comprehensive level Extensive cover for a list No overall limit who we have an arrangement with of day-to-day cover: of chronic conditions Cover for the first R500,000 No overall hospital limit that we cover in full of approved cancer treatment over a 12-month cycle up 25% Medical Savings Account Full cover for approved Full cover when using a All other specialists and healthcare medicine on Discovery Limited Above Threshold specialist who we have an professionals are paid up to 200% of the Discovery Health Rate (DHR) Health's medicine list to 100% of the Discovery Benefit of R36,290 per arrangement with Health Rate adult member A high set monthly amount Emergency response services Cover for an extended list of available for medicine not Access to the Extended Full cover when using a nationwide with Discovery 911 chronic conditions on our list Oncology Benefit and the specialist who we have Cover for a defined list Oncology Innovation Benefit Access to a defined list of an arrangement with Access to the Specialised of procedures in our Day Surgery Network. Upfront Medicine and Technology medicines that we cover in full Day-to-day Extender Benefit Benefit pays for certain day-to-day benefits once members have Cover for comprehensive predeductible of R7.250 if the and postnatal healthcare services procedure is voluntarily Access to a comprehensive for maternity and early childhood performed outside the network spent their annual MSA and before the Annual Threshold and consolidated mental health programme Access to the Extended Oncology has been reached. It provides cover for pharmacy Benefit which provides members with full cover for a defined list clinic consultations in the wellness network, video call of oncology treatments Access to the Oncology Innovation consultations with a network GP, and consultations with a Benefit which provides members with cover for a list of innovative network GP, when referred. It also covers two kids casualty cancer treatments with a co-payment Access to the Global Treatment visits a year Platform which gives members access to specialised, advanced Access to the Trauma Recovery Extender Benefit medical care in South Africa and The Personal Health abroad. Cover for second opinion Fund is a new category services with a 25% co-payment of healthcare funding. Overseas Treatment Benefit for Members have access to up to R12,000 per family treatment not available in SA, where the Scheme pays up to R500,000 to spend on additional day-to-day benefits at with a co-payment of 20% Up to R5 million for medical their discretion through the Personal Health Fund, emergencies when travelling based on their engagement in their Personal Health outside of South Africa Cover for a defined list of the latest Pathway. This could be used treatments through the Specialised for a range of day-to-day Medicine and Technology Benefit, medical expenses. Your up to R200,000 with a co-payment Personal Health Fund limit of up to 20% depends on your plan type, the size and make up Cover up to R140,000 for infertility treatment through the Assisted Reproductive Therapy Benefit of your family (according to your policy). with a co-payment of up to 25% Access to benefits for home-based healthcare services and digital





therapies, enabled by Hospital at Home and the new Discovery

Health app

Are you looking for the most cost effective cover in-hospital, comprehensive chronic medicine cover and day-to-day cover which includes a Medical Savings Account and Above Threshold Benefit?

Your choice indicates the Classic Smart Comprehensive Plan.

#### **Distinguishing features** Hospital benefits Day-to-day cover Chronic condition cover Oncology cover Full cover at hospitals in the Cover at a private hospital in Access to a defined set of day-Cover for the Chronic No overall limit Smart Hospital Network the Smart hospital Network to-day benefits paid by the Disease List conditions Cover for the first R375.000 Scheme including: For planned hospital admissions No overall hospital limit Full cover for approved of approved cancer treatment over a 12-month cycle up to 100% of the at any other hospital, you must 15% Medical Savings Account medicine on Discovery Full cover when using pay an upfront payment of R12,650 to the hospital Health's medicine list a specialist who we have Unlimited cover for GP consultations at a GP in the A high set monthly amount Discovery Health Rate an arrangement with Smart Plan Network. A R70 co-payment applies for Access to a wide range of specialists available for medicine not Access to a defined list of Emergency response services nationwide with Discovery 911 who we have an arrangement with on our list innovative cancer medicine that we cover in full each consultation covered on the Oncology Access to a comprehensive Cover for a defined list of Innovation Benefit All other specialists and healthcare Access to the Trauma and consolidated mental procedures in our Day Surgery professionals are paid up to 200% of the Discovery Health Rate (DHR) Recovery Extender Benefit health programme Network. Upfront deductible Access to a limited Above of R12,650 if the procedure is voluntarily performed outside Day-to-day cover for Smart GP Threshold Benefit of R31,100 per adult member consultations with a fixed the network co-payments per consultation The Personal Health Fund Cover for comprehensive pre- and is a new category of healthcare funding. postnatal healthcare services for maternity and early childhood Members have access to up to R12,000 per family Access to the Global Treatment Platform which gives members to spend on additional day-to-day benefits at access to specialised, advanced medical care in South Africa and their discretion through the Personal Health Fund, abroad. Cover for second opinion services with a 25% co-payment based on their engagement in their Personal Health Overseas Treatment Benefit for Pathway. This could be used for a range of day-to-day treatment not available in SA, where the Scheme pays up to R500,000 with a co-payment of 20% medical expenses. Your Personal Health Fund limit Up to R5 million for medical depends on your plan type, the size and make up of emergencies when travelling outside of South Africa your family (according to your policy). Cover up to R140,000 for infertility treatment through the Assisted Reproductive Therapy Benefit with a co-payment of up to 25% Access to benefits for home-based healthcare services and digital





Do you want cost-effective cover in-hospital, essential chronic medicine cover and limited day-to-day through a Medical Savings Account and limited Above Threshold Benefit?

You can choose a plan in the Priority Series that offers you cost-effective cover in-hospital where certain procedures will attract an upfront payment. You will have cover for essential chronic medicine and day-to-day benefits through a Medical Savings Account and a limited Above Threshold Benefit.

#### CLASSIC PRIORITY

## Distinguishing features

#### Access to a wide range of specialists who we have an arrangement with that we cover in full

- All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)
- An upfront payment amount is payable on a defined list of in-hospital procedures. The upfront amount falls away if these procedures are done out of hospital
- Limited Above Threshold Benefit
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- Up to R5 million for medical emergencies when travelling outside of South Africa
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

#### Hospital benefits

- Cover in ANY private hospital
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- An upfront payment amount is payable on a defined list of in-hospital procedures
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R7,250 if the procedure is voluntarily performed outside the network

## Day-to-day cover

- Limited day-to-day cover:

  25% Medical Savings Account
- Limited Above Threshold Benefit
- Full cover when using a specialist who we have an arrangement with
- Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP, when referred. It also covers two kids casualty visits a year.
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R10,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

## Chronic condition cover

- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- A set monthly amount available for medicine not on our list
- Access to a comprehensive and consolidated mental health programme

## **Oncology cover**

 Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery

No overall limit

Health Rate

 Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit

## ESSENTIAL PRIORITY

- Full cover for specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)
- An upfront payment amount is payable on a defined list of in-hospital procedures. The upfront amount falls away if these procedures are done out of hospital
- Limited Above Threshold Benefit
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- Up to R5 million for medical emergencies when travelling outside of South Africa
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

- Cover in ANY private hospital
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- An upfront payment amount is payable on a defined list of in-hospital procedures
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R7,250 if the procedure is voluntarily performed outside the network

## Limited day-to-day cover:

- 15% Medical Savings Account
- Limited Above Threshold BenefitFull cover when using a specialist
- who we have an arrangement with

  Day-to-day Extender Benefit pays
  for certain day-to-day benefits once
- for certain day-to-day benefits once members have spent their annual MSA and before the Annual Threshold has been reached. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP, when referred.
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R6,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- A set monthly amount available for medicine not on our list
- Access to a comprehensive and consolidated mental health programme

- No overall limit
- Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
- Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit





Are you looking for the most economical cover in-hospital, essential chronic medicine cover and day-to-day cover through a Medical Savings Account?

You can choose a plan in the Saver Series where you can go to ANY hospital or a selected hospital network.

## **CLASSIC SAVER**

## **Distinguishing features**

- Access to a wide range of specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)
- Out-of-hospital claims are covered from the available funds in the Medical Savings Account
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- Up to R5 million for medical emergencies when travelling outside of South Africa
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

## Hospital benefits

- Cover in ANY private hospital
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R7,250 if the procedure is voluntarily performed outside the network

## Day-to-day cover

20% Medical Savings Account

Limited day-to-day cover:

- Full cover when using a specialist
   who we have an arrangement with
- Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a GP, and consultations with a network GP, when referred. It also covers two kids casualty visits a year. These benefits are covered up to a defined family limit.
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R10,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

# Chronic condition cover Cover for the Chronic

- Disease List conditions

  Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- A set monthly amount available for medicine not on our list
- Access to a comprehensive and consolidated mental health programme

## Oncology cover

- No overall limit
- Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
- Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit

## **ESSENTIAL SAVER**

- Full cover for specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)
- Out-of-hospital claims are covered from the available funds in the Medical Savings Account
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- R5 million International Travel
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

- Cover in ANY private hospital
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R7,250 if the procedure is voluntarily performed outside the network.

## Limited day-to-day cover:

- 10% Medical Savings AccountFull cover when using a specialist
- Full cover when using a specialist who we have an arrangement with
   Day-to-day Extender Benefit pays
- for certain day-to-day benefits once members have spent their annual MSA. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a GP, and consultations with a network GP, when referred. These benefits are covered up to a defined family limit.
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R6,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- A set monthly amount available for medicine not on our list
- Access to a comprehensive and consolidated mental health programme

- No overall limit
- Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
- Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit



<sup>\*</sup> You can choose a plan with a selected hospital network for planned procedures in order to reduce your monthly contributions.

#### CLASSIC DELTA SAVER

## **Distinguishing features**

- Full cover at hospitals in the Delta Hospital Network
- For planned admissions at any other hospital, you must pay an upfront payment of R11,100 to the hospital
- Access to a wide range of specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- R5 million International Travel Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

#### **Hospital benefits**

- Cover at a private hospital in the Delta Hospital
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R11,100 if the procedure is voluntarily performed outside the network

## Day-to-day cover

- Limited day-to-day cover:
- 20% Medical Savings Account
   Full cover when using a specialist who we have an arrangement with
- Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP when referred. It also covers two kids casualty visits a year. These benefits are covered up to a defined family limit.
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R10,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

## Chronic condition cover

- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- A set monthly amount available for medicine not on our list
- Access to a comprehensive and consolidated mental health programme

## Oncology cover

 No overall limit
 Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery

Health Rate

 Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit

## **ESSENTIAL DELTA SAVER**

- Full cover at hospitals in the Delta Hospital Network
- For planned admissions at any other hospital, you must pay an upfront payment of R11,100 to the hospital
- Full cover for specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- R5 million International Travel Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

- Cover at a private hospital in the Delta Hospital Network
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R11,100 if the procedure is voluntarily performed outside the network.

#### Limited day-to-day cover:

- 10% Medical Savings Account
- Full cover when using a specialist who we have an arrangement with
- Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP when referred. These benefits are covered up to a defined family limit.
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding, Members have access to up to R6,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- A set monthly amount available for medicine not on our list
- Access to a comprehensive and consolidated mental health programme

- No overall limit
- Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
- Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit

## **COASTAL SAVER**

- Hospital cover at a selected network of private hospitals in the coastal province
- Full cover for specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- R5 million International Travel Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

- Cover in private hospitals in a coastal province
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R7,250 if the procedure is voluntarily performed outside the network

## Limited day-to-day cover:

- 15% Medical Savings Account
- Full cover when using a specialist who we have an arrangement with
- Day-to-day Extender Benefit pays for certain day-to-day benefits once members have spent their annual MSA. It provides cover for pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and consultations with a network GP when referred. These benefits are covered up to a defined family limit.
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding, Members have access to up to R6,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- A set monthly amount available for medicine not on our list
- Access to a comprehensive and consolidated mental health programme

- No overall limit
- Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
- Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit



Travel Benefit

Access to benefits for home-

based healthcare services and digital therapies, enabled by

Hospital at Home and the new Discovery Health app services nationwide with Discovery 911

Cover for a defined

Network.

Upfront deductible of R12,650 if the procedure is voluntarily performed outside the network

list of procedures in

our Smart Day Surgery

## **Question 06**

Do you want a plan that offers you unlimited hospital cover together with the certainty of risk-funded cover for predictable day-to-day healthcare needs and the flexibility of a Medical Savings Account?

## Your choice indicates the Smart Saver Series:

The Smart Saver Series provides next-generation day-to-day benefits, combining risk-funded cover with the Personal Health Fund and a Medical Savings Account for discretionary healthcare spend. Together with comprehensive hospital cover, maternity benefits and chronic care, this series is an ideal choice if you are looking for both predictable cover and personalised flexibility.

#### **Distinguishing features Hospital benefits** Day-to-day cover Chronic condition cover **Oncology cover** Unlimited hospital cover Cover for the Chronic Next-generation day-to-day benefits. Day-to-day cover including unlimited No overall limit in the Smart Hospital Smart GP visits combining the certainty of risk Disease List conditions Cover for the first funded benefits for core family Network Cover for contraceptives, acute and Full cover for approved R250,000 of approved healthcare needs with flexibility for Full cover for specialists over-the-counter medicine medicine on Discovery cancer treatment over discretionary healthcare through a who we have a direct Health's medicine list a 12-month cycle up to Medical Savings Account (MSA) and Dental and optometry check-ups payment arrangement 100% of the Discovery Cover for approved the Personal Health Fund. Cover for Sports and Kids injuries for with and up to 200% of Health Rate chronic medicine if you Comprehensive pre- and post-natal the Discovery Health Rate children 12 years and younger use a MedXpress Network Pharmacy. A 20% co-Access to a defined list Fixed co-payments and/or limits apply healthcare for maternity and early for all other specialists of innovative cance in-hospital specialists to risk-funded day-to-day benefits payment applies if you medicine covered on R5 million International Travel Benefit Emergency response Savings via a Medical Savings Account don't use a MedXpress the Oncology Innovation services nationwide with Network Pharmacy together with additional day-to-day Access to benefits for home-based Discovery 911 healthcare funding through the Access to a comprehensive healthcare services and digital therapies, enabled by Hospital at Cover for a defined list of Personal Health Fund and consolidated mental Home and the new Discovery Health health programme procedures in our Smart Day Surgery Network. Upfront deductible of R12,650 if the procedure is voluntarily performed outside the network **ESSENTIAL SMART SAVER** Next-generation day-to-day Unlimited hospital Day-to-day cover including unlimited Smart GP visits Cover for the Chronic ■ No overall limit benefits, combining the certainty cover in the Smart Disease List conditions Cover for the first of risk-funded benefits for Hospital Network R250,000 of approved cancer treatment over Cover for contraceptives, acute Full cover for approved core family healthcare needs Full cover for medicine on Discovery and over-the-counter medicine with flexibility for discretionary specialists who we have a direct payment a 12-month cycle up to 100% of the Discovery Health's medicine list healthcare through a Medical Dental and optometry check-ups Cover for approved Savings Account (MSA) and the Cover for Sports and Kids arrangement with and up to 100% of the Health Rate Personal Health Fund. chronic medicine if injuries for children 12 years you use a MedXpress Access to a defined list Comprehensive pre- and post-Discovery Health Rate and younger Network Pharmacy of innovative cancer medicine covered natal healthcare for maternity for all other specialists Fixed co-payments and/or limits apply to risk-funded day-to-day A 20% co-payment and early childhood. in-hospital specialists applies if you don't use on the Oncology R5 million International henefits a MedXpress Network Innovation Benefit Emergency response

Savings via a Medical Savings Account together with additional day-to-day healthcare funding

through the Personal Health Fund

Pharmacy

Access to a

comprehensive and consolidated mental

health programme



## **Question 07**

Are you looking for the most cost effective cover in-hospital, essential chronic medicine cover and a basket of essential day-to-day healthcare services paid by the Scheme with a fixed co-payment, which is accessed through an intuitive and personal digital platform?

If yes, you can choose between four plans within the Smart Series.

#### CLASSIC SMART

## **Distinguishing features**

#### Full cover at hospitals in the Smart Hospital Network

- For planned hospital admissions at any other hospital, you must pay an upfront payment of R12,650 to the hospital
- Access to a wide range of specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)
- Day-to-day cover for GP consultations, acute and overthe-counter (OTC) medicine, eye and dental check-ups and sports-related injuries, with fixed co-payments and/or limits
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- R5 million International Travel Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

## **Hospital benefits**

- Cover at a private hospital in the Smart hospital Network
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R12,650 if the procedure is voluntarily performed outside the network

## Day-to-day cover

- Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R70 co-payment applies for each consultation
- Cover for a defined list of acute medicine with a limit of R1,905 per person a year or R3,180 a family a year obtained from any MedXpress Network Pharmacy
- Cover for over-the-counter (OTC) medicines obtained from any MedXpress Network Pharmacy, up to a limit of R875 per family per year
- Dentistry cover for a defined list of treatment with a R125 co-payment
- Eye test at an optometrist in the Smart Optometry Network with a R70 co-payment
- Defined list of treatment through sports injury benefit available through Network GP via HealthID
- Access to the Trauma Recovery
   Extender Panelit
- The Personal Health Fund is a new category of healthcare funding, Members have access to up to R8,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

## Chronic condition cover

- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- Access to a comprehensive and consolidated mental health programme

## Oncology cover

- No overall limit
- Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
- Access to a defined list of innovative cancer medicine covered on the Oncology Innovation

## **ESSENTIAL SMART**

- Full cover at hospitals in the Smart Hospital Network
- For planned hospital admissions at any other hospital, you must pay an upfront payment of R12,650 to the hospital
- Full cover for specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)
- Day-to-day cover for GP consultations, acute medicine, eye and dental check-ups, with fixed co-payments and/or limits
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- R5 million International Travel Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

- Cover at a private hospital in the Smart hospital Network
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R12,650 if the procedure is voluntarily performed outside the network
- Unlimited cover for GP consultations at a GP in the Smart Plan Network, A R125 co-payment applies for each consultation
- Cover for over-the-counter (OTC) medicines obtained from any MedXpress Network Pharmacy, up to a limit of R585 per family per year
- Dentistry cover for a defined list of treatment with a R190 co-payment
- Eye test at an optometrist in the Smart Optometry Network with a R125 co-payment
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R4,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy.
   A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- Renal dialysis will be covered in full in a state facility
- Access to a comprehensive and consolidated mental health programme

- No overall limit
- Cover for the first R250,000 of approved cancer treatment in the ICON Network over a 12-month cycle up to 100% of the Discovery Health Rate
- Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit



## **ESSENTIAL DYNAMIC SMART**

## **Distinguishing features**

- Full cover at hospitals in the Dynamic Smart Hospital Network as referred by the virtual assistant
- For planned hospital admissions at any other hospital, you must pay an upfront payment of R15,300 to the hospital
- Full cover for specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)
- Day-to-day cover for GP consultations, acute medicine, eye and dental check-ups, with fixed co-payments and/or limits
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- R5 million International Travel Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

## **Hospital benefits**

- Cover at a private hospital in the Dynamic Smart Hospital Network
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- I Cover for a defined list of procedures in the Dynamic Smart Day Surgery Network. Upfront deductible of R15,300 if the procedure is voluntarily performed outside the network

## Day-to-day cover

- Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R125 co-payment applies for each consultation
- Cover for over-the-counter (OTC) medicines obtained from any MedXpress Network Pharmacy, up to a limit of R585 per family per year
- Dentistry cover for a defined list of treatment with R190 co-payment
- Eye test at an optometrist in the Smart Optometry Network with a R125 co-payment
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R4,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

## Chronic condition cover

- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- Renal dialysis will be covered in full in a state facility
- Access to a comprehensive and consolidated mental health programme

## **Oncology cover**

- No overall limit
- Cover for the first R250,000 of approved cancer treatment in the ICON Network over a 12-month cycle up to 100% of the Discovery Health Rate
- Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit

#### ACTIVE SMART

## Distinguishing features

- Full cover for admissions in the Dynamic Smart Hospital network, with a standard deductible of R7,750 per admission for elective non-PMB admissions
- For planned hospital admissions at any other hospital, you must pay an upfront payment of R15,300 to the hospital
- Full cover for specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)
- Day-to-day cover for GP consultations, acute medicine, eye and dental check-ups, with fixed co-payments and/or limits
- R5 million International Travel Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

#### **Hospital benefits**

- Cover at a private hospital in the Dynamic Smart Hospital Network. R7,750 elective procedural deductible
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in the Dynamic Smart Day Surgery Network. Upfront deductible of R15,300 if the procedure is voluntarily performed outside the network

## Day-to-day cover

- Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R125 copayment applies for each in-person consultation, while virtual consults do not attract a co-payment
- Cover for over-the-counter (OTC) medicines obtained from any MedXpress Network Pharmacy, up to a limit of R535 per family
- Dentistry cover for a defined list of treatment with R190 co-payment
- Eye test at an optometrist in the Smart Optometry Network with a R125 co-payment
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to R4,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy)

## Cover for the Chronic

Chronic condition cover

- Disease List conditions

  Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy. A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- Renal dialysis will be covered in full in a state facility
- Access to a comprehensive and consolidated mental health programme

# Oncology cover

 Full cover for cancer treatment that is a Prescribed Minimum Benefit (PMB) at a network facility





maternity and early childhood

healthcare services and digital

therapies, enabled by Hospital at Home and the new Discovery

Health app

R5 million International Travel Benefit

Access to benefits for home-based

Do you want a value-for-money hospital plan which provides unlimited private hospital cover and essential cover for chronic medicine with no day-to-day cover?

You can choose a plan in the Core Series where you can go to ANY hospital or a selected hospital network.

#### **Distinguishing features Hospital benefits** Day-to-day cover Chronic condition cover Oncology cover Access to the Trauma Recovery Extender Benefit Access to a wide range of specialists Cover in ANY private Cover for the Chronic No overall limit who we have an arrangement with hospital Disease List conditions Cover for the that we cover in full No overall hospital limit The Personal Health Fund is a new Full cover for approved first R250,000 of approved cancer All other specialists and healthcare category of healthcare funding. medicine on Discovery Full cover when using Members have access to up to R8,000 per family to spend on additional professionals are paid up to 200% of the Discovery Health Rate (DHR) Health's medicine list treatment over a specialist who we have an arrangement with a 12-month cycle Cover for approved day-to-day benefits at their discretion through the Personal Health Fund, up to 100% of the Discovery Health No day-to-day cover chronic medicine if you Emergency response services nationwide use a MedXpress Network Cover for comprehensive pre- and based on their engagement in their Personal Health Pathway. This could be Rate Pharmacy. A 20% co-payment applies if postnatal healthcare services for with Discovery 911 Access to a maternity and early childhood used for a range of day-to-day medical expenses. Your Personal Health Fund Cover for a defined list you don't use a MedXpress Network Pharmacy defined list of innovative cancer of procedures in our Day Surgery Network. Upfront R5 million International Travel Benefit limit depends medicine covered on the Oncology Access to benefits for home-based A set monthly amount available for medicine on your plan type, the size and make up deductible of R7,250 if the procedure is voluntarily performed outside the network healthcare services and digital of your family (according to your policy). therapies, enabled by Hospital Innovation Benefit not on our list at Home and the new Discovery Access to a comprehensive Health app and consolidated mental health programme Full cover for specialists who we Cover in ANY private Access to the Trauma Recovery Cover for the Chronic No overall limit have an arrangement with that we cover in full Extender Benefit Disease List conditions Cover for the No overall hospital limit The Personal Health Fund is a new Full cover for approved first R250,000 All other specialists and healthcare category of healthcare funding. Members have access to up to R4,000 medicine on Discovery Health's medicine list of approved cancer treatment over Full cover when using a specialist who we have professionals are paid up to 100% per family to spend on additional day-to-day benefits at their discretion of the Discovery Health Rate (DHR) a 12-month cycle Cover for approved chronic medicine if you an arrangement with up to 100% of the No day-to-day cover Emergency response through the Personal Health Fund, based on their engagement in their Discovery Health use a MedXpress Network Cover for comprehensive pre- and services nationwide with Discovery 911 Rate Pharmacy. A 20% postnatal healthcare services for Personal Health Pathway. This could be

used for a range of day-to-day medical

expenses. Your Personal Health Fund

on your plan type, the size and make up

of your family (according to your policy).

limit depends

Cover for a defined list of procedures in our Day

Surgery Network. Upfront

deductible of R7,250 if the

procedure is voluntarily

performed outside the



co-payment applies if you don't use a MedXpress

Network Pharmacy

not on our list
Access to a comprehensive

A set monthly amount

available for medicine

and consolidated mental health programme Access to a defined list of

innovative cancer

medicine covered

on the Oncology Innovation Benefit

<sup>\*</sup> You can choose a plan with a selected hospital network for planned procedures in order to reduce your monthly contributions

#### CLASSIC DELTA CORE

## **Distinguishing features**

- -------
- Full cover at hospitals in the Delta Hospital Network
- For planned admissions at any other hospital, you must pay an upfront payment of R11,100 to the hospital
- Access to a wide range of specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 200% of the Discovery Health Rate (DHR)
- No day-to-day cover
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- R5 million International Travel Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

## **Hospital benefits**

- Cover at a private hospital in the Delta Hospital
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R11,100 if the procedure is voluntarily performed outside the network

## Day-to-day cover

- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R8,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

## Chronic condition cover

- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy.
   A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- A set monthly amount available for medicine not on our list
- Access to a comprehensive and consolidated mental health programme

## Oncology cover

- No overall limit
- Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
- Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit

## **ESSENTIAL DELTA CORE**

- Full cover at hospitals in the Delta Hospital Network
- For planned hospital admissions at any other hospital, you must pay an upfront payment of R11,100 to the hospital
- Full cover when using a specialist who we have an arrangement with
- Other specialists are paid up to 100% of the Discovery Health Rate in hospital
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- R5 million International Travel Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app.

- Cover at a private hospital in the Delta Hospital Network
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R1,100 if the procedure is voluntarily performed outside the network
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R4,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).
- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy.
   A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- A set monthly amount available for medicine not on our list
- Access to a comprehensive and consolidated mental health programme

- No overall limit
- Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
- Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit

## COASTAL CORE

- Hospital cover at a selected network of private hospitals in a coastal province
- Full cover when using a specialist who we have an arrangement with
- Other specialists are paid up to 100% of the Discovery Health Rate in hospital
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- R5 million International Travel Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

- Cover at a private hospital in a coastal province
- No overall hospital limit
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our Day Surgery Network. Upfront deductible of R7,250 if the procedure is voluntarily performed outside the network
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R4,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).
- Cover for the Chronic Disease List conditions
- Full cover for approved medicine on Discovery Health's medicine list
- Cover for approved chronic medicine if you use a MedXpress Network Pharmacy.
   A 20% co-payment applies if you don't use a MedXpress Network Pharmacy
- A set monthly amount available for medicine not on our list
- Access to a comprehensive and consolidated mental health programme

- No overall limit
- Cover for the first R250,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate
- Access to a defined list of innovative cancer medicine covered on the Oncology Innovation Benefit



Do you need affordable medical cover and are you willing to use a network of providers both in and out of hospital?

You can choose a plan in the KeyCare Series.

## **KEYCARE PLUS**

## **Distinguishing features**

## Unlimited cover in the KeyCare Hospital Network

- Cover for up to 70% in the Partial Cover Hospital Network. If the admission is a Prescribed Minimum Benefit, cover for up to 80% of the Discovery Health Rate (DHR)
- Full cover for specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)
- Unlimited cover for medically appropriate GP consultations, specialists, blood tests, X-rays or medicine in the KeyCare Network
- Access to a Specialist Benefit
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health add

## Hospital benefits

- Unlimited cover in the KeyCare Hospital Network
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our KeyCare Day Surgery Network. No cover if the procedure is performed outside the network

## Day-to-day cover

- Unlimited cover for medically appropriate GP consultations at a selected GP in the KeyCare Network
- Access to one nurse-led consultation at a network pharmacy clinic with GP referral if needed.
- Access to a Specialist Benefit of up to R5,750 per person per year when referred by a KeyCare GP
- Cover for basic dentistry and eve care
- Cover for one non-emergency casualty visit per person per year in any casualty unit at a hospital in the KeyCare network with an upfront payment. Unlimited for emergencies and subject to a co-payment.
- Access to the KeyCare Plus Mobility Devices benefit
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R1,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

## Chronic condition cover

- Cover for the Chronic Disease List conditions
- Chosen KeyCare GP must dispense approved chronic medicine or full cover for if you get your approved medicine from network pharmacies
- Access to a comprehensive and consolidated mental health programme

## Oncology cover

- No overall limit
- Full cover for cancer treatment that is a Prescribed Minimum Benefit (PMB). Full cover for cancer treatment in our network, or up to 80% of the DHR if you choose another provider

## **KEYCARE CORE**

- Unlimited cover in the KeyCare Hospital Network
- Cover for up to 70% in the Partial Cover Hospital Network. If the admission is a Prescribed Minimum Benefit, cover for up to 80% of the Discovery Health Rate (DHR)
- Full cover for specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)
- Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

- Unlimited cover in the KeyCare Hospital Network
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our KeyCare day surgery network. No cover if the procedure is performed outside the network
- Access to a Specialist Benefit of up to R5,750 per person per year when referred by a KeyCare GP
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R1,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).
- Cover for the Chronic Disease List conditions
- Any KeyCare Network GP can prescribe approved medicine
- Access to a comprehensive and consolidated mental health programme
- No overall limit
  - Full cover for cancer treatment that is a Prescribed Minimum Benefit (PMB). Full cover for cancer treatment in our network, or up to 80% of the DHR if you choose another provider



You can choose a plan with a selected hospital network for planned procedures in order to reduce your monthly contributions

we cover in full

## **Distinguishing features**

- Unlimited cover in the allocated KeyCare Start Hospital Full cover for specialists who we have an arrangement with that
- All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)
- Unlimited cover for medically appropriate GP consultations, blood tests, X-rays or medicine in the KeyCare Network
- Access to a specialist benefit
- Maternity related healthcare services are covered at your nominated GP or midwife Scans and Specialist visits can be funded from the Specialist Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

## **Hospital benefits**

- Unlimited cover in the allocated KeyCare Start Hospital
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our KeyCare Start Day Surgery Network. No cover if the procedure if performed outside the network

## Day-to-day cover

- Unlimited cover for medically appropriate GP consultations at a selected GP in the KeyCare Start Network
- Access to one nurse-led consultation at a network pharmacy clinic with GP referral if needed.
- Access to two private specialist visits up to R2,850 per person per year when referred by a KeyCare Start GP
- Cover for basic dentistry and eye care
- Access to after-hours care at a KeyCare Start GP or network provider
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R1,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

## Chronic condition cover

- Cover for the Chronic Disease List conditions
- Cover for chronic medicine and renal dialysis in a state facility
- Access to a comprehensive and consolidated mental health programme

## Oncology cover

Cover for cancer treatment in a state facility

- Unlimited cover in the allocated KeyCare Start Regional Hospital
- Full cover for specialists who we have an arrangement with that we cover in full
- All other specialists and healthcare professionals are paid up to 100% of the Discovery Health Rate (DHR)
- Unlimited cover for medically appropriate GP consultations, blood tests, X-rays or medicine in the KeyCare Network
- Access to a specialist benefit
- Maternity related healthcare services are covered at your nominated GP or midwife. Scans and Specialist visits can be funded from the Specialist Benefit
- Access to benefits for home-based healthcare services and digital therapies, enabled by Hospital at Home and the new Discovery Health app

- Unlimited cover in the allocated KeyCare Start Regional Hospital
- Full cover when using a specialist who we have an arrangement with
- Emergency response services nationwide with Discovery 911
- Cover for a defined list of procedures in our KeyCare Start Regional Day Surgery Network. No cover if the procedure if performed outside the network
- Unlimited cover for medically appropriate GP consultations at a selected GP in the KeyCare Regional Start Network if referred through the KeyCare Online Practice
- Access to two private specialist visits up to R2,850 per person per y when referred by a KeyCare Start Regional GP
- Cover for basic dentistry and eye care
- Access to after-hours care at a KeyCare Start Regional GP or network provider
- Access to the Trauma Recovery Extender Benefit
- The Personal Health Fund is a new category of healthcare funding. Members have access to up to R1,000 per family to spend on additional day-to-day benefits at their discretion through the Personal Health Fund, based on their engagement in their Personal Health Pathway. This could be used for a range of day-to-day medical expenses. Your Personal Health Fund limit depends on your plan type, the size and make up of your family (according to your policy).

- Cover for the Chronic Disease List conditions
- Cover for chronic medicine when using one of our network pharmacies or a chosen KeyCare Start Regional Network GP
- Access to a comprehensive and consolidated mental health programme
- Cover for cancer treatment in a state facility



<sup>\*</sup> Please note that this is a high-level guide to selecting a plan for 2024. You should consult your financial adviser for a more detailed analysis before making a decision

Notes		
Client signature and date	Adviser signature and date	
Disclaimer: Please note that this analysis is intended purely to as:	ssist financial advisers and consultants. No information generated from the use of this analysi	is

shall in any way be construed as an acceptance or offer by or from Discovery Health Medical Scheme for the application concerned until such time as the quote

generated has been confirmed in writing by the Discovery Health Underwriting Department.

# Guide to choosing your health plan

Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints and we encourage you to follow the process.





## Step 01 TO TAKE YOUR QUERY FURTHER

If you have already contacted us and feel that your query has still not been resolved, please complete our online complaints form on the website. We would also love to hear from you if we have exceeded your expectations.



## Step 03 TO LODGE A DISPUTE

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information on the Scheme's disputes process on the website.



## TO CONTACT THE PRINCIPAL OFFICER

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a guery or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.



## Step 04

## TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes (CMS). You may contact the CMS at any stage of the complaints process but are encouraged to follow the steps above to resolve your complaint before contacting the CMS directly. Members who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.co.za. Customer care centre: 0861 123 267 | website www.medicalschemes.co.za



Contact centre 0860 99 88 77



PO Box 784262, Sandton, 2146



www.discovery.co.za

The benefits explained in this brochure are provided by Discovery Health Medical Scheme, registration number 1125, administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. This brochure is only a summary of the key benefits and features of Discovery Health Medical Scheme plans subject to the approval from the Council for 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 are continuously improving our communication to you. The most up to date and detailed benefit information is available on www.discovery.co.za. Discovery Health Medical Scheme, registration number 1125, administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes. Discovery app, Ask Discovery, MedXpress, Medicine tracker, Track your health, second opinion services from Cleveland Clinic, Connected Care and Discovery Hospital at Home are brought to you by Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.