

## Priority Series

The Priority Plans offer you cost-effective cover in hospital as well as extensive day-to-day benefits

### Hospital Benefit

In an emergency, go straight to hospital but call us or get someone else to call us within 12 hours.

For planned hospital admissions, please call us 48 hours before you go to hospital to confirm your admission.

- You have no overall hospital limit on approved hospital admissions. Some healthcare services are limited.
- We cover you in full if you see a specialist who charges the Premier Rate or Classic Direct Rate (for Classic Priority).
- We cover GPs and other healthcare professionals up to a maximum of 200% of the Discovery Health Rate on Classic Priority and up to a maximum of 100% of the Discovery Health Rate on Essential Priority.
- We pay the Discovery Health Rate for radiology and pathology accounts.

You need to pay an amount upfront (a deductible) to the hospital when you or your dependants are admitted for one of the following procedures:

Conservative back and neck treatment, myringotomy (grommets), tonsillectomy, adenoidectomy: **R1 500**.

Cystourethroscopy, colonoscopy, sigmoidoscopy, proctoscopy, gastroscopy: **R2 000**.

Arthroscopy, functional nasal procedures, hysterectomy (except for pre-operatively diagnosed cancer), laparoscopy, hysteroscopy, endometrial ablation: **R3 600**.

Nissen fundoplication (reflux surgery), spinal (back and neck) surgery, joint replacements: **R7 300**.

### Your cover for chronic conditions

You have flexible cover for a list of chronic conditions. You have full cover for approved medicine on Discovery Health's medicine list or up to a set amount for medicine not on our list.

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

### Your cover for cancer treatment

The DiscoveryCare Oncology Programme covers the first R200 000 of your approved cancer treatment over a 12-month cycle, in full, after which a 20% co-payment will apply, without any overall limits.

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

### Screening and Prevention Benefit

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

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

Day-to-day cover refers to healthcare services that you get when you are not in hospital. We pay these health services from your Medical Savings Account or from your limited Above Threshold Benefit.

We first pay claims from your Medical Savings Account. If it runs out, you need to pay for claims from your pocket until your claims add up to a set rand amount called the Annual Threshold.

### Annual Medical Savings Account amounts\*:

**Classic:** R4 716 for a main member, R3 708 for each adult, R1 884 for each child (to a maximum of three)

**Essential:** R2 424 for a main member, R1 908 for each adult, R972 for each child (to a maximum of three)

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

### Limited Above Threshold Benefit

Once your claims add up to this amount, we pay the rest of your claims from the Limited Above Threshold Benefit. We pay a maximum of the Discovery Health Rate from the Above Threshold Benefit. Your Above Threshold Benefit has an overall limit. Once this limit is reached, we will not pay any more day-to-day claims other than GP and pathology.

### Annual Threshold amounts\*:

R6 800 for main member, R5 070 for each adult, R2 250 for each child (to a maximum of three)

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

### Above Threshold Benefit limits\*:

R5 800 for main member, R4 100 for each adult, R2 000 for each child (to a maximum of three)

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

### The Insured Network Benefit

We further extend your day-to-day cover through the Insured Network Benefit. The benefit ensures you have no gaps in cover for GPs and pathology in a network. When you have spent your annual Medical Savings Account deposit, and when the Above Threshold Benefit limit is reached:

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

### Trauma Recovery Extender Benefit

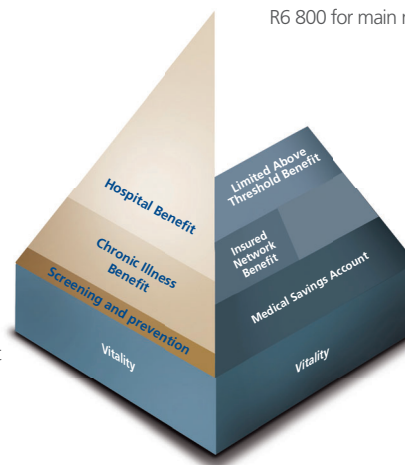
We will cover out-of-hospital claims for your recovery after certain traumatic events from the Trauma Recovery Extender Benefit. The cover applies for the rest of the year in which the trauma takes place, as well as for the year after your trauma.

### International Travel Benefit

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

### The Africa Evacuation Benefit

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



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

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

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

### Hospital benefits

Priority Series	
Overall limit	There is no overall hospital limit on the Priority Series. Limits apply to some health services and procedures only. You also need to pay a deductible for certain hospital admissions.
Procedures and consultations with specialists participating in direct payment arrangements	We pay in full if you consult a specialist who charges the Premier Rate. If you are on the Classic Plan we cover a wider range of specialists in full.
Other healthcare professionals	<b>Classic Priority:</b> We pay up to 200% of the Discovery Health Rate. <b>Essential Priority:</b> We pay up to 100% of the Discovery Health Rate.
Radiology and pathology	We cover these expenses in full up to the Discovery Health Rate
Endoscopies (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy)	The first R2 000 of your hospital account is a deductible which you need to pay. We pay the balance of the hospital account and your related accounts from your Hospital Benefit.
MRI and CT scans	As part of an approved hospital admission: we pay this from your Hospital Benefit, up to the Discovery Health Rate. If admitted for conservative back or neck treatment: You will need to pay the first R1 500 of the hospital account and the first R1 975 of the scan code from your day-to-day benefits. We pay the balance from your hospital benefit up to the Discovery Health Rate.*
Dentistry	There is an overall limit of R13 100** per person. We pay the first R1 975 of your hospital account from your day-to-day benefits. We pay the balance of the hospital account from your Hospital Benefit.* The R1 975 co-payment does not apply when children 12 years old or younger are admitted to hospital.
Cochlear implants and auditory brain implants and processors	R126 000 for each person for each benefit
Internal nerve stimulators	R96 000 for each person
Hip and knee joint prostheses	There is no overall limit if you get your prosthesis from our preferred supplier. If you choose not to, a limit of R31 500 will apply to each prosthesis.
Prosthetic devices used in spinal surgery	R20 000 for each level, limited to two levels for each procedure, and one procedure for each person, each year
Mental health benefit	21 days for each person
Alcohol and drug rehabilitation	21 days for each person
Terminal care benefit	R23 400 for each person

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

\*\* We pro-rate this benefit according to when you join the medical scheme. Both your hospital account and related accounts are paid up to this limit.

### Day-to-day benefits

We pay your day-to-day claims from the money in your Medical Savings Account or from your Above Threshold Benefit. The limits below are the maximum amount we'll pay up to as long as you have money in your Medical Savings Account or if you are in your Above Threshold Benefit.

All day-to-day benefits will be paid up to the limited Above Threshold Benefit or up to the limit that applies below, whichever you reach first.

	Classic Priority	Essential Priority
Professional services		
General practitioners	Paid up to the overall Above Threshold Benefit limit	
Specialists	Paid up to the overall Above Threshold Benefit limit	
Allied health professionals	Paid up to the overall Above Threshold Benefit limit	
Radiology and pathology	Paid up to the overall Above Threshold Benefit limit	
Mental health benefit *	You have R13 100 for your family	You have R11 100 for your family
Private nursing	You have R6 200 for your family	
Antenatal classes	You have R850 for your family	
Dentistry*	You have an overall limit of R13 100 for each person	
Endoscopies (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy) done in your doctor's rooms.	There is no overall limit – the deductible does not apply to endoscopies done out-of-hospital. Discovery Health pays these claims without using your day-to-day benefits.	
MRI and CT scans	There is no limit on these healthcare services. We will pay the first R1 975 of your MRI or CT scan from your Medical Savings Account or limited Above Threshold Benefit. We cover the balance in full at the Discovery Health Rate.	
Medicine		
Prescribed medicine* (schedule 3 and above)	Single member: R10 150	Single member: R7 250
	Member with one dependant: R12 300	Member with one dependant: R8 550
	Member with two dependants: R14 800	Member with two dependants: R10 150
	Member with three or more dependants: R16 200	Member with three or more dependants: R12 300
Over-the-counter medicine, including prescribed schedule 0, 1 and 2 medicine and lifestyle enhancing products	We pay these claims from available funds in your Medical Savings Account	
Apliances and equipment		
External medical items	You have R27 300 for your family	You have R18 600 for your family
Hearing aids	You have R12 200 for your family	You have R8 700 for your family
Optical* (includes cover for spectacles, frames, contact lenses and surgery or any healthcare service to correct refractive errors of the eye, eg excimer laser)	You have R2 400 for each person	

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

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

## The amounts we add up to your Annual Threshold

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

### Specialists

For Premier Rate specialists, we add up the Premier Rate. For non-participating specialists, we add up the Discovery Health Rate.

### Medicine

For generic medicines, we add up 100% of the Discovery Health Medication Rate. For non-generic medicines, we add up 75% of the Discovery Health Medication Rate. Over-the-counter medicines do not add up to your Annual Threshold.

### All other health services

We add up the Discovery Health Rate.

For each of these, we add up the amount to the benefit limit available.

## General exclusions

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

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

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

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

## What you will pay

Family size	Classic Priority	Essential Priority
Main member	R1 574	R1 352
Adult dependant	R1 238	R1 063
Child ***	R630	R540

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

This brochure is only a summary of the key benefits and features of the Discovery Health plans, pending formal approval from the Council for Medical Schemes. Full details will be found in the Discovery Health Medical Scheme Rules. For a copy of the rules, email [compliance@discovery.co.za](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.