

## Core Series

### The Core Plans offer you cover in hospital

#### 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.

- We cover you in full if you see a specialist who charges the Premier Rate or Classic Direct Rate (for Classic Core).
- We cover GPs and other healthcare professionals to a maximum of 200% of the Discovery Health Rate on Classic Core and up to a maximum of 100% of the Discovery Health Rate on Essential, Coastal and Foundation Core plans.
- We pay the Discovery Health Rate for radiology and pathology claims.

Approved hospital admissions on the Foundation Core Plan are limited to R320 000 for each person.

#### You must use a network hospital on the Delta and Coastal options

##### Delta

On the Classic and Essential Delta Core network options, you are covered in full at hospitals in the Delta Hospital Network. For planned admissions at any other private hospital, you must pay a deductible of R3 850.

##### Coastal

On the Coastal Core Plan you must go to a hospital in one of the four coastal provinces for a planned hospital admission. If you don't use these hospitals, Discovery Health will pay up to a maximum of 70% of the hospital account and you will need to pay the difference. This does not apply in an emergency.

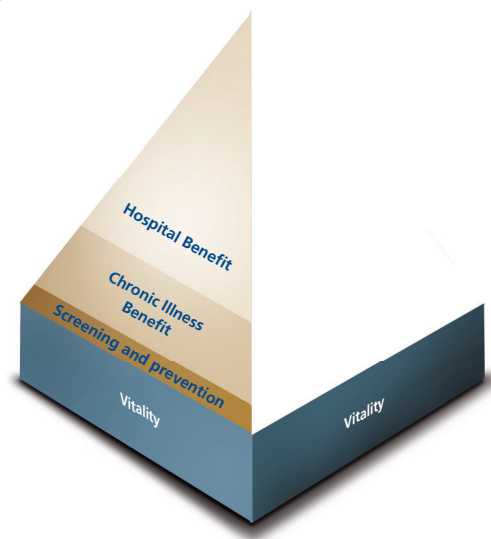
#### Your cover for chronic conditions

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.

##### Delta Range

You have cover with no co-payment for approved chronic medicine if you use the Delta Courier Pharmacy. If you don't use a Delta Courier Pharmacy, a 25% co-payment applies.



#### 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.

#### 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.

#### You have access to the following day-to-day benefits:

- 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.
- We also cover endoscopies (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy) if done in your doctor's rooms. Please call us before you go for your scope to confirm your benefits.

#### 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 Foundation Core Plan does not cover international claims.

#### The Africa Evaluation Benefit

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

This benefit is not available on the Foundation Core Plan.

## Hospital Benefits

Core Series	
Overall limit	There is no overall hospital limit on the Core Plans. The Foundation Core Plan has an overall hospital limit of R320 000 for each person.
Procedures and consultations by specialists participating in direct payment arrangements	Limits apply to some healthcare services and procedures. We pay in full if you consult a specialist who charges the Premier Rate. If you are on a Classic Plan we cover a wider range of specialists in full.
Other healthcare professionals	<b>Classic:</b> We pay up to 200% of the Discovery Health Rate. <b>Essential, Foundation Core and Coastal Core:</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)	You pay the first R2 200 of your hospital account. We pay the balance of your 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 you are admitted for conservative back or neck treatment, you must pay the full cost of the scan.
Dentistry*	There is an overall limit of R13 100 for each person. You must pay the first R1 975 of your hospital account. We pay the balance of the hospital account. The R1 925 co-payment does not apply when children 12 years old or younger are admitted to hospital**. We do not cover dentistry on the Foundation Core Plan.
Cochlear implants, 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
Chronic dialysis	We cover these expenses in full if we have approved your treatment plan and you use a provider in our network. If you go elsewhere, we will pay up to the Discovery Health Rate.

\* We pro-rate this benefit according to when you join the medical scheme. Your hospital account is subject to this limit.

\*\* You must pay all related accounts.

\*\*\* 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.

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

### Network of hospitals on the Delta and Coastal options

#### Delta

On the Classic and Essential Delta Core network options, you are covered in full at hospitals in the Delta Hospital Network. For planned admissions at any other private hospital, you must pay a deductible of R3 850. This does not apply in an emergency.

#### Coastal

On the Coastal Core Plan you must go to a hospital in one of the four coastal provinces for a planned hospital admission. If you don't use these hospitals, Discovery Health will pay up to a maximum of 70% of the hospital account and you will need to pay the difference. This does not apply in an emergency.

### Delta Hospital Network

#### Gauteng

Arwyn Medical Centre	Life Robinson Private Hospital	Life Mount Edgecombe Hospital
Life Bedford Gardens Hospital	Life Roseacres Clinic	Life Westville Hospital
Bougainville Private Hospital	Sulkerbosrand Clinic	Plus 1 day hospital
Life Brenthurst Clinic	The Donald Gordon Medical Centre	
Life Carstenhof Clinic	Life Wilgeheuwel Hospital	<b>Western Cape</b>
Clinix Private Hospital – Lesedi	Plus 22 day hospitals	Cape Town Medi-Clinic
Clinix Private Hospital – Sebokeng		Life Claremont Hospital
Clinton Clinic	<b>Free State</b>	Life Kingsbury Hospital
Emfuleni Medi-Clinic	Pelononi Private Hospital	Mitchells Plain Medical Centre
Life Fourways Hospital	Universtas Private Hospital	Panorama Medi-Clinic
Legae Private Hospital	Plus 3 day hospitals	Vergelegen Medi-Clinic
Lenmed Clinic Limited		Plus 4 day hospitals
Life Little Company of Mary	<b>KwaZulu Natal</b>	
Louis Pasteur Hospital	Life Chatmed Garden Hospital	Use Discovery Health MAPS to see the latest Delta
Midvaal Private Hospital	Life Entabeni Hospital	Network hospitals on <a href="http://www.discovery.co.za">www.discovery.co.za</a> from
Morningside Medi-Clinic	Midlands Medical Centre	1 January 2010.

## 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 Core	Classic Delta Core	Essential Core	Essential Delta Core	Coastal Core
Main member	R1 045	R837	R898	R718	R759
Adult dependant	R823	R658	R672	R538	R569
Child ***	R418	R334	R359	R288	R303

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

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.