

## Saver Series

### The Saver Plans offer you extensive in-hospital cover and a savings account for 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 contact 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 participates in our Premier Rate or Classic Direct (for Classic Saver) arrangements.
- We cover GPs and other healthcare professionals to a maximum of 200% of the Discovery Health Rate on Classic Saver and up to a maximum of the Discovery Health Rate on Essential and Coastal Saver.
- We pay claims for radiology and pathology at the Discovery Health Rate.

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

##### Delta

On the Classic and Essential Delta Saver 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 Saver 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 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.

#### 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.

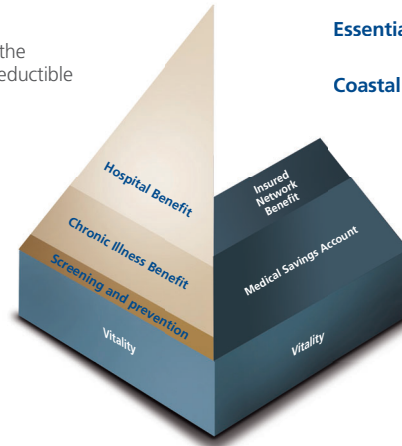
We pay medicine up to a maximum of the Discovery Health Medication Rate. We need to approve your chronic condition before it is covered from the Chronic Illness Benefit.

##### The 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.

#### 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.



#### 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.

#### Day-to-day cover through the Medical Savings Account

Day-to-day cover refers to healthcare services that you get out of hospital. We pay these health services from your Medical Savings Account as long as you have money available. If it runs out, you need to pay for claims from your pocket.

#### Annual Medical Savings Account amounts\*:

**Classic:** R4 212 for a main member, R3 312 for each adult, R1 680 for each child (to a maximum of three)

**Classic Delta:** R3 360 for a main member, R2 652 for each adult, R1 344 for each child (to a maximum of three)

**Essential:** R2 004 for a main member, R1 500 for each adult, R792 for each child (to a maximum of three)

**Essential Delta:** R1 596 for a main member, R1 200 for each adult, R636 for each child (to a maximum of three)

**Coastal Saver:** R3 252 for a main member, R2 436 for each adult, R1 308 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. This benefit ensures you have more cover for GPs in our network, when you have spent your annual Medical Savings Account deposit.

We cover the cost of your consultations if you go to a GP in our network. The maximum number of consultations that we cover for a single member and a family each year depends on your plan type:

Health plan	Single member	Family
Classic and Coastal plans	3 consultations	6 consultations
Essential plan	2 consultations	4 consultations

#### 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.

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

### Hospital benefits

Saver Series	
Overall limit	There is no overall hospital limit on the Saver Plans. Limits apply to some healthcare services and procedures only.
Procedures and consultations by specialists participating in direct payment arrangements	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 and Coastal Saver:</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)	We pay the first R2 200 of your hospital account from your Medical Savings Account. 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 you are admitted for conservative back and neck treatment, we pay the first R1 975 of the scan code from your Medical Savings Account. We pay the balance in full 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 Medical Savings Account. We pay the balance of the hospital account from your Hospital Benefit*. The R1 975 co-payment does not apply when children who are 12 years or younger are admitted to hospital.
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 as long as 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 pay all related accounts from the Medical Savings Account. 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. Your hospital account is paid up to this limit.

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

#### Delta

On the Classic and Essential Delta Saver 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 Saver 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

Arwyp Medical Centre	Life Robinson Private Hospital	Life Mount Edgecombe Hospital
Life Bedford Gardens Hospital	Life Roseacres Clinic	Life Westville Hospital
Bougainville Private Hospital	Suikerbosrand Clinic	Plus 1 day hospital
Life Brenthurst Clinic	The Donald Gordon Medical Centre	
Life Carstenhof Clinic	Life Wilgeheuwel Hospital	
Clinix Private Hospital – Lesedi	Plus 22 day hospitals	
Clinix Private Hospital – Sebokeng		
Clinton Clinic	<b>Free State</b>	
Emfuleni Medi-Clinic	Pelononi Private Hospital	
Life Fourways Hospital	Universtas Private Hospital	
Legae Private Hospital	Plus 3 day hospitals	
Lenmed Clinic Limited		
Life Little Company of Mary	<b>Kwazulu Natal</b>	
Louis Pasteur Hospital	Life Chatsmed 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.

## Day-to-day benefits

Professional services	
General practitioners	
Specialists	
Allied healthcare professionals (for example physiotherapists, chiropractors, occupational and speech therapists)	
Radiology and pathology	These expenses are limited to available funds in your Medical Savings Account
Mental health benefit (including psychologists and psychiatrists)	
Private nursing	
Antenatal classes	
Dentistry	
Endoscopies (gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy) in your doctor's rooms	There is no limit on these health services. Discovery Health pays for these claims without using your Medical Savings Account.
MRI and CT scans	There is no overall limit. The first R1 975 of your scan is paid from available funds in your Medical Savings Account. We cover the balance in full at the Discovery Health Rate.
<b>Medicine</b>	
Prescribed medicine (schedule 3 and above) Over-the-counter medicine, including prescribed schedule 0, 1 and 2 medicine and lifestyle enhancing products	The claims for these expenses are limited to available funds in your Medical Savings Account
<b>Appliances and equipment</b>	
External medical items Hearing aids Optical (includes cover for spectacles, frames, contact lenses and surgery or any healthcare service to correct refractive errors of the eye, eg excimer laser)	The claims for these expenses are limited to available funds in your Medical Savings Account

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

## 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 Saver	Classic Delta Saver	Essential Saver	Essential Delta Saver	Coastal Saver
Main member	R1 404	R1 122	R1 116	R892	R1 086
Adult dependant	R1 105	R884	R836	R669	R813
Child ***	R562	R449	R445	R356	R437

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

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.