

A summary of the Discovery Health plans



	Executive Plan	Classic Comprehensive		Essential Comprehensive		Classic Priority	Essential Priority
Summary	The Executive Plan has the most extensive cover in hospital, for day-to-day healthcare and for emergencies, comprehensive chronic illness benefits and access to funding for the latest medical technology. You have private ward cover of up to R1 000 per day. You also have access to the Trauma Recovery Extender Benefit.	The plans in the Comprehensive Series offer extensive in-hospital cover, as well as comprehensive day-to-day benefits, chronic illness benefits, access to funding for the latest medical technology and a Medical Savings Account with an Above Threshold Benefit. The Delta Range is an affordable alternative on the Classic and Essential Comprehensive Plans. It pivots on the Delta Hospital Network, where cover is provided in full, while also offering the choice of providers, subject to a deductible.				The plans in the Priority Series offer extensive in-hospital cover and day-to-day benefits, through the Medical Savings Account and limited Above Threshold Benefit. You also have cover for approved chronic medicine and access to the Trauma Recovery Extender Benefit.	
Hospital Benefit (procedures must be confirmed with Discovery Health)	Covers the hospital account from the Hospital Benefit and related accounts, specialists and radiology, from the Medical Savings Account where applicable. Provides full cover if you use a specialist participating in a direct payment arrangement. We cover other specialists up to 300% of the Discovery Health Rate. We cover radiology, pathology, GP and other healthcare services up to the Discovery Health Rate.	Provides full cover if you use a specialist who participates in a direct payment arrangement, subject to available benefits. We cover other specialists up to 200% of the Discovery Health Rate. We cover radiology and pathology up to the Discovery Health Rate.		We cover other healthcare professionals up to 100% of the Discovery Health Rate. We cover radiology and pathology up to the Discovery Health Rate.		Provides full cover if you use a specialist who participates in a direct payment arrangement, subject to available benefits. We cover other specialists up to 200% of the Discovery Health Rate. We cover radiology and pathology up to the Discovery Health Rate.	
Deductibles	No deductibles	For Delta only: Full cover at hospitals in the Delta Hospital Network. For planned hospital admissions at any other hospital, you must pay a R3 850 deductible.				You need to pay between R1 500 and R7 300 upfront to the hospital when you are admitted for a defined list of procedures.	
Screening Benefit	Covers blood glucose, blood pressure, cholesterol and body mass index screening tests at a Discovery Wellness Network provider. Also covers a mammogram, Pap smear, PSA and HIV screening tests. We cover a seasonal flu vaccine if 65 or older or if you are registered for certain chronic conditions, such as asthma.	Covers blood glucose, blood pressure, cholesterol and body mass index screening tests at a Discovery Wellness Network provider. Also covers a mammogram, Pap smear, PSA and HIV screening tests. We cover a seasonal flu vaccine if 65 or older or if you are registered for certain chronic conditions, such as asthma.				Covers blood glucose, blood pressure, cholesterol and body mass index screening tests at a Discovery Wellness Network provider. Also covers a mammogram, Pap smear, PSA and HIV screening tests. We cover a seasonal flu vaccine if 65 or older or if you are registered for certain chronic conditions, such as asthma.	
Chronic Illness Benefit	You have extensive and 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 monthly amount for medicine not on our list. The Executive Plan has a more extensive medicine list and higher monthly medicine amounts than other plans.	You have extensive and 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 monthly amount for medicine not on our list. The Comprehensive Plans have a more extensive medicine list and higher monthly medicine amounts than other plans.				You have 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 monthly amount for medicine not on our list.	
Day-to-day benefits	Funded from the Medical Savings Account or from the Above Threshold Benefit once medical expenses have reached the Annual Threshold. We further extend your day-to-day cover through the Insured Network Benefit by paying for the following when you have spent your annual Medical Savings Account deposit: <ul style="list-style-type: none"> 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. 	Funded from the Medical Savings Account or from the Above Threshold Benefit once day-to-day expenses have reached the Annual Threshold. We further extend your day-to-day cover through the Insured Network Benefit by paying for the following when you have spent your annual Medical Savings Account deposit: <ul style="list-style-type: none"> 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. 				Funded from the Medical Savings Account or from the Above Threshold Benefit once day-to-day expenses have reached the Annual Threshold. The Above Threshold Benefit has an overall annual limit. We pay all day-to-day benefits up to the overall Above Threshold Benefit limit or the amounts of benefits available which ever applies first. We further extend your day-to-day cover through the Insured Network Benefit by paying for the following when you have spent your annual Medical Savings Account deposit: <ul style="list-style-type: none"> 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 cover certain out-of-hospital claims for your recovery after certain traumatic events from the Trauma Recovery Extender Benefit. This cover applies for the rest of the year in which the trauma takes place, as well as the year after your trauma.	We cover certain out-of-hospital claims for your recovery after certain traumatic events from the Trauma Recovery Extender Benefit. This cover applies for the rest of the year in which the trauma takes place, as well as the year after your trauma.				We cover certain out-of-hospital claims for your recovery after certain traumatic events from the Trauma Recovery Extender Benefit. This cover applies for the rest of the year in which the trauma takes place, as well as the year after your trauma.	
Above Threshold Benefit	The Annual Threshold is R8 580 for a main member or adult dependant and R1 632 for each child (up to three children).	The Annual Threshold is R7 700 for a main member or adult dependant and R1 450 for each child (up to three children).				The Annual Threshold is R6 800 for a main member, R5 070 for an adult dependant and R2 250 for each child (up to three children). The Above Threshold Benefit is subject to an overall annual limit based on family size: R5 800 for a main member, R4 100 for an adult dependant and R2 000 for each child (up to three children).	
Medical Savings Account (any unused funds are carried over to the following year)	MSA level is 25% of contributions. The annual MSA deposits are: R8 580 for a main member or adult and R1 632 for each child (up to a maximum of three children).	MSA level is 25% of contributions The annual MSA deposits are: Main member: R7 044 Adult: R6 660 Child (up to three children): R1 404 Delta Main member: R6 336 Adult dependant: R5 988 Child (up to three children): R1 260	MSA level is 15% of contributions The annual MSA deposits are: Main member: R3 540 Adult: R3 348 Child (up to three children): R708 Delta Main member: R3 192 Adult dependant: R3 012 Child (up to three children): R636	MSA level is 25% of contributions The annual MSA deposits are: Main member: R4 716 Adult: R3 708 Child (up to three children): R1 884	MSA level is 15% of contributions The annual MSA deposits are: Main member: R2 424 Adult: R1 908 Child (up to three children): R972		

Contributions

	Executive Plan	Classic Comprehensive		Essential Comprehensive		Classic Priority	Essential Priority
		Classic	Delta	Essential	Delta		
Main member	R2 861	R2 348	R2 113	R1 972	R1 775	R1 574	R1 352
Adult dependant	R2 861	R2 220	R1 998	R1 865	R1 678	R1 238	R1 063
Child*	R544	R469	R422	R394	R355	R630	R540

*Up to three children

This brochure is only a summary of the key benefits and features of the Discovery Health Medical Scheme Plans, pending formal approval from the Council for Medical Schemes. Full details can be found in the Discovery Health Scheme Rules. For a copy of the rules, email 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.

A summary of the Discovery Health plans



	Classic Saver		Essential Saver		Coastal Saver	Classic Core		Essential Core		Coastal Core	KeyCare Plus				KeyCare Core			
Summary	The plans in the Saver Series offer a high level of in-hospital cover and a Medical Savings Account for day-to-day medical expenses. You also have cover for approved chronic medicine and access to the Trauma Recovery Extender Benefit. The Delta Range is an affordable alternative on the Classic and Essential Saver Plans. It pivots on the Delta Hospital Network, where cover is provided in full, while also offering the choice of providers, subject to a deductible or co-payment.					The plans in the Core Series offer a high level of in-hospital cover. You also have cover for approved chronic medicine. The Delta Range is an affordable alternative on the Classic and Essential Core Plans. It pivots on the Delta Hospital Network, where cover is provided in full, while also offering the choice of providers, subject to a deductible or co-payment.					The plans in the KeyCare Series provide cost-effective cover for the low income market. The KeyCare Series pivots on a network of hospitals and primary care doctors. KeyCare Plus members also have access to the Trauma Recovery Extender Benefit.							
Hospital Benefit (procedures must be authorised by Discovery Health)	Provides full cover if you use a specialist who participates in a direct payment arrangement. We cover radiology and pathology up to the Discovery Health Rate and other specialists up to 200% of the Discovery Health Rate.		We cover other healthcare professionals up to 100% of the Discovery Health Rate.		Covers procedures and consultations in a network of coastal hospitals in full if you use a specialist who participates in a direct payment arrangement, or up to 100% of the Discovery Health Rate if not. You are liable for 30% of the hospital account if you choose to go out of the network of coastal hospitals for an elective procedure.	Provides full cover if the member uses a specialist who participates in a direct payment arrangement. We cover radiology and pathology up to the Discovery Health Rate. Other specialists are covered up to 200% of the Discovery Health Rate.		We cover other healthcare professionals up to 100% of the Discovery Health Rate.		Covers procedures and consultations in a network of coastal hospitals in full if you use a specialist who participates in a direct payment arrangement, or up to 100% of the Discovery Health Rate. You are liable for 30% of the hospital account if you choose to go out of the network of coastal hospitals for an elective procedure.	Covers medical expenses incurred when you are admitted to hospital within a network of KeyCare hospitals. Provides full cover if you use a specialist who participates in the KeyCare direct payment arrangement. We cover other healthcare professionals up to 100% of the Discovery Health Rate.							
Deductibles	For Delta only: Full cover at hospitals in the Delta Hospital Network. For planned hospital admissions at any other hospital, you must pay a R3 850 deductible.				No deductibles	For Delta only: Full cover at hospitals in the Delta Hospital Network. For planned hospital admissions at any other hospital, you must pay a R3 850 deductible.				No deductibles	No deductibles							
Screening Benefit	Covers blood glucose, blood pressure, cholesterol and body mass index screening tests at a Discovery Wellness Network provider. Also covers a mammogram, Pap smear, PSA and HIV screening tests. We cover a seasonal flu vaccine if 65 or older or if you are registered for certain chronic conditions, such as asthma.					Covers blood glucose, blood pressure, cholesterol and body mass index screening tests at a Discovery Wellness Network provider. Also covers a mammogram, Pap smear, PSA and HIV screening tests. We cover a seasonal flu vaccine if 65 or older or if you are registered for certain chronic conditions, such as asthma.					Covers blood glucose, blood pressure, cholesterol and body mass index screening tests at a Discovery Wellness Network provider. Also covers a mammogram, Pap smear, PSA and HIV screening tests. We cover a seasonal flu vaccine if 65 or older or if you are registered for certain chronic conditions, such as asthma.							
Chronic Illness Benefit	You have 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 monthly amount for medicine not on our list.					You have 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 monthly amount for medicine not on our list.					You have cover for a list of chronic conditions as long as the medicine is on the KeyCare medicine list and you get your approved medicine from our courier pharmacy. If you get your medicine anywhere else, you will need to pay 40% of the Discovery Health Medication Rate.							
Day-to-day benefits	Funded from the Medical Savings Account. We extend your day-to-day cover through the Insured Network Benefit by paying for the cost of your GP consultations if you go to a GP in our network when you have spent your annual Medical Savings Account deposit. The maximum number of consultations that we cover for a single member and a family each year depends on your plan type: Classic and Coastal plans: Single member: three consultations Family: six consultations Essential plans: Single member: two consultations Family: four consultations					You do not have day-to-day cover.					Offers access to day-to-day cover through the KeyCare network of GPs, dentists and optometrists. If you go to one of our preferred casualty units in the KeyCare network of hospitals, you only pay the first R95 of the consultation. If you go to other casualty units in the KeyCare network of hospitals, you pay the first R210 of the consultation. Mobility Devices Benefit covers any wheelchair, wheelchair batteries and cushions, transfer boards, mobile ramps, commodes, long-leg callipers, crutches and walkers on the KeyCare mobility list, from a network provider up to a limit of R3 300 per family.				No day-to-day benefits available to KeyCare Core members.			
Trauma Recovery Extender Benefit	We cover certain out-of-hospital claims for your recovery after certain traumatic events from the Trauma Recovery Extender Benefit. This cover applies for the rest of the year in which the trauma takes place, as well as the year after your trauma.					The Trauma Recovery Extender Benefit is not available.					We cover certain out-of-hospital claims for your recovery after certain traumatic events from the Trauma Recovery Extender Benefit. This cover applies for the rest of the year in which the trauma takes place, as well as the year after your trauma.				Not available			
Above Threshold Benefit	There is no Above Threshold Benefit.					There is no Above Threshold Benefit.					There is no Above Threshold Benefit.							
Medical Savings Account (any unused funds are carried over to the following year)	MSA level is 25% of contributions The annual MSA deposits are: Main member: R4 212 Adult: R3 312 Child (up to three children): R1 680 Delta Main Member: R3 360 Adult: R2 652 Child (up to three children): R1 344		MSA level is 15% of contributions The annual MSA deposits are: Main member: R2 004 Adult: R1 500 Child (up to three children): R792 Delta Main Member: R1 596 Adult: R1 200 Child (up to three children): R636		MSA level is 25% of contributions The annual MSA deposits are: Main member: R3 252 Adult: R2 436 Child (up to three children): R1 308	There is no Medical Savings Account.					There is no Medical Savings Account. We cover consultations at a specialist up to R2 000 for each person. You must call us to confirm your benefits. We also cover four visits to your gynaecologist when you are pregnant, one routine pregnancy scan and selected antenatal blood tests if requested by your gynaecologist.							

	Classic Saver		Essential Saver		Coastal Saver	Classic Core		Essential Core		Coastal Core	KeyCare Plus				KeyCare Core		
	Classic	Delta	Essential	Delta		Classic	Delta	Essential	Delta		(R0-R3 750)	(R3 751-R6 000)	(R6 001-R8 000)	(R8 001+)	(R0-R6 000)	(R6 001-R8 000)	(R8 001+)
Main member	R 1 404	R 1 122	R 1 116	R 892	R 1 086	R 1 045	R 837	R 898	R 718	R 759	R 412	R 494	R 692	R 1 030	R 396	R 492	R 761
Adult dependant	R 1 105	R 884	R 836	R 669	R 813	R 823	R 658	R 673	R 538	R 569	R 412	R 494	R 692	R 1 030	R 396	R 492	R 761
Child*	R 562	R 449	R 445	R 356	R 437	R 418	R 334	R 359	R 288	R 303	R 110	R 143	R 193	R 275	R 99	R 123	R 171

* We count a maximum of three children when we work out the monthly contribution.