

2023

GUIDE TO SELECTING

your Discovery Health Medical Scheme plan



Guide to selecting **your health plan**

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



Question 1

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.

EXECUTIVE				
Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> 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 R122,000 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> 25% Medical Savings Account Unlimited 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 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 For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> No overall limit Cover for the first R500,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate Access to the Extended Oncology Benefit and the Oncology Innovation Benefit

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Please complete the following with the assistance of a registered financial adviser.



Question 2

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

You have a choice between two Comprehensive plans: The Comprehensive plans offer you comprehensive cover in-hospital, for day-to-day medical expenses and for emergencies.

CLASSIC COMPREHENSIVE

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> ▪ 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 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 ▪ 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. Cover for second opinion services with a 25% co-payment ▪ Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R500,000 with a co-payment of 20% ▪ Up to R5 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 R122,000 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> ▪ 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 R6,300 if the procedure is voluntarily performed outside the network 	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> ▪ 25% Medical Savings Account ▪ Unlimited 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 unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network 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 ▪ For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> ▪ 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 	<ul style="list-style-type: none"> ▪ No overall limit ▪ Cover for the first R500,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate ▪ Access to the Extended Oncology Benefit and the Oncology Innovation Benefit with a 25% co-payment

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ESSENTIAL COMPREHENSIVE

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> ▪ 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 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 ▪ 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. Cover for second opinion services with a 25% co-payment ▪ Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R500,000 with a co-payment of 20% ▪ Up to R5 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 R122,000 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> ▪ 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 R6,300 if the procedure is voluntarily performed outside the network 	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> ▪ 15% Medical Savings Account ▪ Unlimited 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 unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and unlimited consultations with a network GP, when referred ▪ Access to the Trauma Recovery Extender Benefit ▪ For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> ▪ 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 	<ul style="list-style-type: none"> ▪ No overall limit ▪ Cover for the first R500,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate ▪ Access to the Extended Oncology Benefit and the Oncology Innovation Benefit with a 25% co-payment

Guide to selecting **your health plan**

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

CLASSIC DELTA COMPREHENSIVE				
Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned hospital admissions at any other hospital, you must pay an upfront payment of R9,650 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) 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 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 cover for second opinion services with a 25% co-payment Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R500,000 with a co-payment of 20% Up to R5 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 R122,000 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> Cover in 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 R9,650 if the procedure is voluntarily performed outside the network 	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> 25% Medical Savings Account Unlimited 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 unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network 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 For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> Extensive cover for a list of chronic conditions Full cover for approved medicine on Discovery Health's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% co-payment applies if you don't use MedXpress 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 	<ul style="list-style-type: none"> No overall limit Cover for the first R500,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate Access to the Extended Oncology Benefit and the Oncology Innovation Benefit with a 25% co-payment

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

ESSENTIAL DELTA COMPREHENSIVE				
Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned hospital admissions at any other hospital, you must pay an upfront payment of R9,650 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) 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 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 cover for second opinion services with a 25% co-payment Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R500,000 with a co-payment of 20% Up to R5 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 R122,000 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> Cover in 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 R9,650 if the procedure is voluntarily performed outside the network 	<p>Comprehensive level of day-to-day cover:</p> <ul style="list-style-type: none"> 15% Medical Savings Account Unlimited 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 unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and unlimited consultations with a network GP, when referred. Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> Extensive cover for a list of chronic conditions Full cover for approved medicine on Discovery Health's medicine list Cover for approved chronic medicine if you use MedXpress. A 20% co-payment applies if you don't use MedXpress 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 	<ul style="list-style-type: none"> No overall limit Cover for the first R500,000 of approved cancer treatment over a 12-month cycle up to 100% of the Discovery Health Rate Access to the Extended Oncology Benefit and the Oncology Innovation Benefit with a 25% co-payment

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Question 3

Are you looking for the most cost effective cover in-hospital, comprehensive chronic medicine cover and a basket of essential day-to-day healthcare services paid by the Scheme with a fixed co-payment but need the security of an unlimited Above Threshold Benefit?

Your choice indicates the Classic Smart Comprehensive Plan.

CLASSIC SMART COMPREHENSIVE				
Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> Full cover at hospitals in the Smart Hospital Network For planned hospital admissions at any other hospital, you must pay an upfront payment of R11,000 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, specialist consultations, acute and over-the-counter (OTC) medicine, eye and dental check-ups and sports-related injuries, with fixed co-payments and/or limits Unlimited Above Threshold Benefit 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 Access to the Global Treatment Platform which gives members access to specialised, advanced medical care in South Africa and abroad. Cover for second opinion services with a 25% co-payment Overseas Treatment Benefit for treatment not available in SA, where the Scheme pays up to R500,000 with a co-payment of 20% Up to R5 million for medical emergencies when travelling outside of South Africa Cover up to R122,000 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R11,000 if the procedure is voluntarily performed outside the network 	<p>Access to a defined set of day-to-day benefits paid by the Scheme including:</p> <ul style="list-style-type: none"> Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R60 co-payment applies for each consultation Cover for physician, gynaecologist, paediatrician and ENT consultations up to R5,700 per person per year or R11,400 a family if referred by the Smart Network GP. Specialist referred radiology and pathology are paid at the DHR, up to the Specialist Benefit limit Cover for a defined list of acute medicine with a limit of R2,860 per person or R4,600 per 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 per family per year One dental check per year with a R115 co-payment One eye test per year with a R60 co-payment Defined list of treatment through sports injury benefit available through Network GP via HealthID Access to the Trauma Recovery Extender Benefit Access to an unlimited Above Threshold Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> Cover for the Chronic Disease List 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 a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> No overall limit Cover for the first R375,000 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 with a 50% co-payment

Guide to selecting **your health plan**



Question 4

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	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> 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 enabled by Connected Care, including the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R6,300 if the procedure is voluntarily performed outside the network 	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> 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 unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network 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 For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment
ESSENTIAL PRIORITY				
<ul style="list-style-type: none"> 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R6,300 if the procedure is voluntarily performed outside the network 	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> 15% 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 unlimited pharmacy clinic consultations in the wellness network, video call consultations with a network GP, and unlimited consultations with a network GP, when referred. Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment

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Question 5

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	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> 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 R5 million International Travel Benefit Access to benefits for home-based healthcare services enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R6,300 if the procedure is voluntarily performed outside the network 	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> 25% 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 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 For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment.
ESSENTIAL SAVER				
<ul style="list-style-type: none"> 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 Benefit Access to benefits for home-based healthcare services enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R6,300 if the procedure is voluntarily performed outside the network 	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> 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 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 For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment

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

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CLASSIC DELTA SAVER

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned admissions at any other hospital, you must pay an upfront payment of R9,650 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) 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R9,650 if the procedure is voluntarily performed outside the network 	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> 25% 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 For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment.

ESSENTIAL DELTA SAVER

<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned admissions at any other hospital, you must pay an upfront payment of R9,650 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) 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R9,650 if the procedure is voluntarily performed outside the network 	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> 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 For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment.
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COASTAL SAVER

<ul style="list-style-type: none"> 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R6,300 if the procedure is voluntarily performed outside the network 	<p>Limited day-to-day cover:</p> <ul style="list-style-type: none"> 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. These benefits are covered up to a defined family limit. Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment.
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Guide to selecting **your health plan**



Question 6

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 three plans within the Smart Series.

CLASSIC SMART				
Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> Full cover at hospitals in the Smart Hospital Network For planned hospital admissions at any other hospital, you must pay an upfront payment of R11,000 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 over-the-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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R11,000 if the procedure is voluntarily performed outside the network 	<ul style="list-style-type: none"> Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R60 co-payment applies for each consultation Cover for a defined list of acute medicine with a limit of R1,720 per person a year or R2,860 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 per family per year Dentistry cover for a defined list of treatment with a R115 co-payment Optometry test benefit through any Mellins store with a R60 co-payment Defined list of treatment through sports injury benefit available through Network GP via HealthID Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment
ESSENTIAL SMART				
<ul style="list-style-type: none"> Full cover at hospitals in the Smart Hospital Network For planned hospital admissions at any other hospital, you must pay an upfront payment of R11,000 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R11,000 if the procedure is voluntarily performed outside the network 	<ul style="list-style-type: none"> Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R115 co-payment applies for each consultation Cover for over-the-counter (OTC) medicines obtained from any MedXpress Network Pharmacy, up to a limit per family per year Dentistry cover for a defined list of treatment with a R170 co-payment Optometry test benefit through any Mellins store with a R115 co-payment Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress Renal dialysis will be covered in full in a state facility Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment

Guide to selecting **your health plan**

ESSENTIAL DYNAMIC SMART

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| <ul style="list-style-type: none"> 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 R13,250 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring | <ul style="list-style-type: none"> 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 Cover for a defined list of procedures in the Dynamic Smart Day Surgery Network. Upfront deductible of R13,250 if the procedure is voluntarily performed outside the network | <ul style="list-style-type: none"> Unlimited cover for GP consultations at a GP in the Smart Plan Network. A R115 co-payment applies for each consultation Cover for over-the-counter (OTC) medicines obtained from any MedXpress Network Pharmacy, up to a limit per family per year Dentistry cover for a defined list of treatment with R170 co-payment Optometry test benefit through any Mellins store with a R115 co-payment Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund - a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit | <ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress Renal dialysis will be covered in full in a state facility Access to a comprehensive and consolidated mental health programme | <ul style="list-style-type: none"> 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 with a 50% co-payment |
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*Ask Discovery and full extent of the Essential Dynamic Smart Hospital Network will become available during the second quarter of 2023. Prior to that, Essential Dynamic Smart members may use any Smart Network hospital for planned admissions.

Guide to selecting **your health plan**



Question 7

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.

CLASSIC CORE				
Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R6,300 if the procedure is voluntarily performed outside the network 	<ul style="list-style-type: none"> Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment
ESSENTIAL CORE				
<ul style="list-style-type: none"> 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) 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R6,300 if the procedure is voluntarily performed outside the network 	<ul style="list-style-type: none"> Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment

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

Guide to selecting **your health plan**

CLASSIC DELTA CORE

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned admissions at any other hospital, you must pay an upfront payment of R9,650 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) 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R9,650 if the procedure is voluntarily performed outside the network 	<ul style="list-style-type: none"> Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment

ESSENTIAL DELTA CORE

<ul style="list-style-type: none"> Full cover at hospitals in the Delta Hospital Network For planned hospital admissions at any other hospital, you must pay an upfront payment of R9,650 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R9,650 if the procedure is voluntarily performed outside the network 	<ul style="list-style-type: none"> Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment
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COASTAL CORE

<ul style="list-style-type: none"> 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 R6,300 if the procedure is voluntarily performed outside the network 	<ul style="list-style-type: none"> Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 MedXpress. A 20% co-payment applies if you don't use MedXpress A set monthly amount available for medicine not on our list Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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 with a 50% co-payment
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Guide to selecting **your health plan**



Question 8

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	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Unlimited cover for medically appropriate GP consultations at a selected GP in the KeyCare network Access to four out-of-network GP visits if chosen GP is not available Access to a Specialist Benefit of up to R5,000 per person per year when referred by a KeyCare GP Cover for basic dentistry and eye care Cover for one non-emergency casualty visit per person per year in any casualty unit at a hospital in the KeyCare network. Unlimited for emergencies and subject to a co-payment. Access to the KeyCare Plus Mobility Devices benefit Access to the Trauma Recovery Extender Benefit For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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				
<ul style="list-style-type: none"> 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 enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Access to a Specialist Benefit of up to R5,000 per person per year when referred by a KeyCare GP For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> Cover for the Chronic Disease List conditions Any KeyCare Network GP can prescribe approved medicine Access to a comprehensive and consolidated mental health programme 	<ul style="list-style-type: none"> 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

Guide to selecting **your health plan**

KEYCARE START

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> Unlimited cover in the allocated KeyCare Start 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 Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood Access to benefits for home-based healthcare services enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 day surgery network. No cover if the procedure is performed outside the network 	<ul style="list-style-type: none"> Unlimited cover for medically appropriate GP consultations at a selected GP in the KeyCare Start network Access to two out-of-network GP visits if chosen GP is not available Access to two private specialist visits up to R2,500 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 For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Cover for cancer treatment in a state facility

KEYCARE START REGIONAL

Distinguishing features	Hospital benefits	Day-to-day cover	Chronic condition cover	Oncology cover
<ul style="list-style-type: none"> 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 Cover for comprehensive pre- and postnatal healthcare services for maternity and early childhood Access to benefits for home-based healthcare services enabled by Hospital at Home and Connected Care, including access to hospital-level care in a home setting and the funding of integrated healthcare devices for remote diagnostics and monitoring 	<ul style="list-style-type: none"> 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 day surgery network. No cover if the procedure is performed outside the network 	<ul style="list-style-type: none"> Unlimited cover for medically appropriate GP consultations at a selected GP in the KeyCare Start Regional network Access to two out-of-network GP visits if chosen GP is not available Access to two private specialist visits up to R2,500 per person per year 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 For 2023 members have access to the WELLTH Fund – a once per lifetime benefit that covers up to R10,000 per family of risk funding for a comprehensive list of health screening and preventative healthcare services, over and above the annual Screening and Prevention Benefit 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Cover for cancer treatment in a state facility

Please note that this is a high-level guide to selecting a plan for 2023. You should consult your financial adviser for a more detailed analysis before making a decision.

Guide to selecting **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

02 

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 query 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

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.

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