

TERMS AND CONDITIONS **SIMPLIFIED UNDERWRITING OFFER**

DISCOVERY HEALTH MEDICAL SCHEME
July 2026





The following terms and conditions apply to the Discovery Health Medical Scheme - Limited Offer of simplified underwriting. This offer allows eligible applicants to access a simplified underwriting process when joining Discovery Health Medical Scheme, requiring the completion of a single underwriting question, and may enable qualifying applicants to join the Scheme with no waiting periods.

1. The promoter is Discovery Health Medical Scheme also referred to as “us”, “we”, and “our”. Discovery Health Medical Scheme is an independent non-profit entity governed by the Medical Schemes Act and regulated by the Council for Medical Schemes. It is administered by a separate company, Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and administrator of medical schemes.

2. Offer Overview

- 2.1. For a limited period, eligible applicants may join Discovery Health Medical Scheme through a simplified underwriting process.
- 2.2. Applicants will be required to answer a single underwriting question.
- 2.3. Applicants who qualify may join Discovery Health Medical Scheme with no waiting periods.

3. Offer Period

- 3.1. The simplified underwriting process applies to membership applications with the following start dates: 1 July 2026, 1 August 2026, 1 September 2026.

4. Eligibility

- 4.1. To qualify for the special underwriting process, applicants must have had continuous medical scheme cover with any medical scheme for a period exceeding 24 months.

5. Underwriting Process

- 5.1. Applicants must answer the following underwriting question: In the past 12 months, have you or any of your dependants been admitted to hospital, or do you reasonably expect or plan to be hospitalised (including for pregnancy) in the next 12 months; and/or are you currently taking regular, ongoing medication or receiving treatment for a medical condition or symptom?
- 5.2. The outcome is determined as follows:
 - 5.2.1. If the applicant answers “No”, they may qualify to have their waiting periods waived.
 - 5.2.2. If the applicant answers “Yes”, a 3-month General Waiting Period will apply.

6. Applicability

- 6.1. The special underwriting process applies to:
 - 6.1.1.1. Applicants joining as part of an employer group; or
 - 6.1.1.2. Applicants joining in their individual capacity.

7. General

- 7.1. All applications remain subject to Discovery Health Medical Scheme rules and requirements.