



## Severe Illness Benefit

Receive a lump sum payment  
if you get a severe illness



## Are you financially prepared for the possibility of becoming severely ill?

This brochure will help you understand why you should consider it important to insure yourself against the impact of a severe illness.

### Do you need to take out cover against severe illness?

Most people will find their financial security threatened if they contract a severe illness. There are a number of costs associated with a severe illness.

These include:

- absence from work during recovery,
- home care during periods of illness,
- lifestyle changes you need to make like changes to your home, and
- early retirement if you are no longer healthy enough to work.

Insuring yourself against a severe illness will help you cope with these costs.

### How the Severe Illness Benefit works

- This benefit will pay a lump sum if you are diagnosed with a covered severe illness.
- Claim payouts are based on the severity of the illness. The severity levels have been set to reflect the financial impact of the illness on your lifestyle.
- Your children and parents can be covered at no extra cost.
- You have access to international medical practitioners and treatment as well.

### You and your family will enjoy comprehensive cover with Discovery Life's Severe Illness Benefit

We cover all the major body systems. This means that if you get a severe illness which affects any of the major body systems, for example the nervous system, heart and artery system or respiratory system, your benefit will be paid.

The severe illness of a child or parent can have a significant impact on your lifestyle. Discovery's Severe Illness Benefit is unique because it automatically includes severe illness cover for your children and parents (up to a specified maximum) at no additional cost.

#### Additional benefits which provide further protection for your family

- Family Trauma Benefit: covers each family member admitted to ICU with ventilation as well as reconstructive surgery required as a result of trauma incidents.
- Female Benefit: covers cancers specific to women and complications of pregnancy and osteoporosis.
- Childbirth Benefit: covers multiple births and congenital birth defects

### The Severe Illness Benefit can be tailored to meet your specific requirements

You can choose between two kinds of Severe Illness cover: the standard Severe Illness Benefit which considers the severity impact of the illness at the time of the event and the LifeTime option which considers the long-term impact of a severe illness as well.

Depending on your needs, you can choose standalone severe illness cover if you don't need simultaneous life cover.

You can also choose whether you want to be covered until the age of 65 or for your whole life.

## Making sure that your payout is sufficient

The LifeTime Severe Illness Benefit considers the likely duration of the illness, medical treatment needed, additional assisted care needs (for example a nurse), and any other devices needed to deal with the lifestyle change (for example a wheelchair). The LifeTime Severe Illness Benefit also takes into account the number of financial dependants you have. Under this option you can receive a payout of up to 200% of your insured cover.

We also offer the Premium Waiver Benefit to give you peace of mind about your premiums being paid when you become severely ill.

If you have the Financial Integrator™, you will also qualify for the Severe Illness Benefit Medical Booster™. If you submit a valid Severe Illness Benefit claim and the cost of your resulting claims for medicine from Discovery Health exceed a predefined level, you will receive an extra cash payment.

## Severe Illness Extender Benefit™

The ability to get significant premium reductions through the Discovery Integrators gives you the ability to use these savings to enhance your Severe Illness cover.

You will have the option of selecting Discovery's unique Severe Illness Extender Benefit™ that boosts the severity levels of the Comprehensive and Comprehensive PLUS Severe Illness Benefit payout. You may also purchase the Extender Benefits to boost the LifeTime and Life Time PLUS Severe Illness Benefit payouts even further.

By adding the Severe Illness Extender Benefit, the severity levels on your Severe Illness Benefit will be enhanced as follows:

- Severity A 125%
- Severity B 100%
- Severity C 75%
- Severity D 50%
- Severities E to G unchanged

This means that for higher severities, you could receive in excess of 100% of your chosen insured amount. In addition, any payouts in excess of those for the Comprehensive and Comprehensive PLUS Severe Illness Benefits will not come out of your LIFE FUND and therefore will not reduce any other risk benefits that you have with Discovery Life.

Irrespective of which Severe Illness Extender option you select, the mechanics of Discovery's multiple claims will not be affected.

## There is no limit on the number of valid claims

On covered conditions, you can claim several times, whether the illnesses are the same, related or not related. It also doesn't matter if later illness severities are the same or lower (except for progressive illnesses like cancer) – we treat them independently.

You are always covered as long as you have funds available in your LIFE FUND.

We also offer the Minimum Protected FUND through which Discovery Life will reinstate your LIFE FUND to your chosen level no matter how many benefit payments have been made or what the values of the payments were. The Severe Illness Benefit is a percentage of your LIFE FUND and will also be reinstated.

## Get access to the best medical practitioners and facilities in the world

Discovery's Global Treatment Benefit can help you to get the best possible treatment at our network of international healthcare facilities. This powerful benefit, automatically included in Discovery's Severe Illness Benefit, means that you can get up to 180% of your claim payout if you choose to make use of the overseas treatment facility, at no additional cost. This benefit is available on the Comprehensive, Comprehensive PLUS, LifeTime, LifeTime PLUS and Child Severe Illness Benefit. Your illness must be between Severity A and D to qualify and you must be a member of a recognised medical scheme.

## Paying affordable premiums

The premium you pay every month depends on your individual circumstances. When you join Discovery Life you have to undergo certain medical tests to ensure that you pay the most appropriate premium. Some of the factors we look at include your weight and smoker status. The LIFE PLAN, of which the Severe Illness Benefit forms a part, offers four flexible funding options that will help to make your LIFE PLAN as affordable and sustainable as possible.

You also have the option of lowering your LIFE PLAN premium simply by integrating your LIFE PLAN with other Discovery products and managing your health. For full details on how you can benefit from the range of Discovery Integrators, have a look at our *Integration and Premium* brochure.

## And if you need to claim

We recognise that the most important test of an insurance company is when you have to claim. At Discovery Life, we take the payment of claims seriously. Our aim is always to save you from unnecessary worry by making sure that your claim will be assessed and settled quickly and fairly.

### What next?

For more information please speak to your financial adviser who will prepare a financial needs analysis for you. Once you have agreed on your requirements, your financial adviser will draw up a quote for you. If you are happy with the quote you will have to fill in the necessary application forms. You will also have to complete the necessary underwriting requirements to ensure that you pay the most appropriate premium.

## We are compliant with the Standardised Critical Illness Definitions Project (SCIDEP)

The claims definitions within the Discovery Life Severe Illness Benefit are compliant with those set out in the Standardised Critical Illness Definitions Project (SCIDEP). The grids below disclose the payouts for the four conditions defined by SCIDEP. Discovery Life's Severe Illness Benefit includes a unique multiple claims facility which allows clients to receive more than their original sum assured. Therefore, the disclosures below have been extended beyond a first claim to give an indication of the power of this unique multiple claims facility. For this purpose, it is assumed that the client has a Severe Illness Benefit that is 50% of the LIFE FUND and that the Minimum Protected FUND is 60% of the LIFE FUND. In addition, the second claim is assumed to be one severity higher than the first claim (where the first claim is lower than 100%) and the second claim is either in the same or a different body system.

### Comprehensive and Comprehensive PLUS Severe Illness Benefit

(60% Minimum Protected FUND)

Event	SCIDEP Level A		SCIDEP Level B		SCIDEP Level C		SCIDEP Level D	
	First claim	Total after second claim	First claim	Total after second claim	First claim	Total after second claim	First claim	Total after second claim
Heart attack	100 %	160 %	75 %	138 %	50 %	106 %	25 %	69 %
Coronary artery bypass graft (CABG)	4 vessel		50 %	106 %	50 %	106 %	50 %	106 %
	100 %	160 %						
	3 vessel							
	75 %	138 %						
Stroke	100 %	160 %	100 %	160 %	100 %	160 %	50 %	106 %
Cancer	100 %	160 %	100 %	160 %	50 %	106 %	25 %	69 %

### Comprehensive Extender and Comprehensive PLUS Extender Severe Illness Benefit

(60% Minimum Protected FUND)

Event	SCIDEP Level A		SCIDEP Level B		SCIDEP Level C		SCIDEP Level D	
	First claim	Total after second claim	First claim	Total after second claim	First claim	Total after second claim	First claim	Total after second claim
Heart attack	125 %	200 %	100 %	178 %	75 %	150 %	50 %	116 %
Coronary artery bypass graft (CABG)	4 vessel		75 %	150 %	75 %	150 %	75 %	150 %
	125 %	200 %						
	3 vessel							
	100 %	178 %						
Stroke	125 %	200 %	125 %	200 %	125 %	200 %	75 %	150 %
Cancer	125 %	200 %	125 %	200 %	75 %	150 %	50 %	116 %

## LifeTime and LifeTime PLUS Severe Illness Benefit

(60% Minimum Protected FUND)

Event	SCIDEP Level A		SCIDEP Level B		SCIDEP Level C		SCIDEP Level D	
	First claim	Total after second claim	First claim	Total after second claim	First claim	Total after second claim	First claim	Total after second claim
Heart attack	145 %	232 %	101 %	188 %	63 %	132 %	31 %	84 %
Coronary artery bypass graft (CABG)	4 vessel		63 %	132 %	63 %	132 %	63 %	132 %
	135 %	216 %						
	3 vessel							
	101 %	182 %						
Stroke	175 %	280 %	175 %	280 %	175 %	280 %	58 %	182 %
Cancer	145 %	232 %	145 %	232 %	73 %	165 %	Surgery only	
							29 %	91 %
							Surgery, chemotherapy and/or radiotherapy	
							34 %	94 %

## LifeTime Extender and LifeTime PLUS Extender Severe Illness Benefit

(60% Minimum Protected FUND)

Event	SCIDEP Level A		SCIDEP Level B		SCIDEP Level C		SCIDEP Level D	
	First claim	Total after second claim	First claim	Total after second claim	First claim	Total after second claim	First claim	Total after second claim
Heart attack	170 %	272 %	126 %	228 %	88 %	174 %	56 %	130 %
Coronary artery bypass graft (CABG)	4 vessel		88 %	174 %	88 %	174 %	88 %	174 %
	160 %	256 %						
	3 vessel							
	126 %	222 %						
Stroke	200 %	320 %	200 %	320 %	200 %	320 %	83 %	225 %
Cancer	170 %	272 %	170 %	272 %	98 %	206 %	Surgery only	
							54 %	138 %
							Surgery, chemotherapy and/or radiotherapy	
							59 %	140 %



## Sandra's story

After a four-month battle, Sandra recently heard that she was in remission from Acute Myelogenous Leukemia. A few months ago however she had to undergo chemotherapy after she started suffering from tiredness, shortness of breath, dizziness and fever. Fortunately, she took out a Discovery LIFE PLAN with the Severe Illness Benefit. Soon after her diagnosis her Severe Illness Benefit paid out R1 million.

Sandra used the lump sum payments to employ a fulltime nanny to assist with taking care of her two small children and home while she was receiving treatment. By having only to focus on fighting her disease, Sandra is now fit and back at her demanding advertising executive position.

## Want to learn more?

This brochure is a summary of the Severe Illness Benefit. For full technical details refer to the Discovery Individual LIFE PLAN Guide or speak to your financial adviser. Your financial adviser and the LIFE PLAN Guide will give you full details of Discovery Life's products, cost structures and benefits.

## Which products are right for you?

Having the right protection is fundamental to building a lifetime of financial security. Consider the other protection products available so that you can create a personalised Discovery LIFE PLAN that addresses your particular needs.

Other products that complement the Severe Illness Benefit include the Income Continuation Benefit, the Capital Disability Benefit, the Health Plan Protector and the Global Education Protector.



## Income Continuation Benefit

The Discovery Life Income Continuation Benefit allows you to insure your monthly income, so you will have a replacement income to help you maintain your standard of living should you not be able to earn an income due to injury or illness. In addition, the Overhead Expenses Benefit ensures your monthly business expenses are met under these conditions.



## Capital Disability Benefit

Discovery Life's Capital Disability Benefit provides a lump sum to ensure you remain financially secure if you become disabled.



## Health Plan Protector

Discovery Life's Health Plan Protector covers the cost of your family's Discovery Health medical scheme contributions for up to 10 years.



## Global Education Protector

If you suffer a life-changing event such as severe illness, disability or death we will pay for the education of your children.

Keep in mind that examining the different benefits with a financial adviser and determining the appropriateness of each one for you is the best way to determine the level of financial security you need.



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