

EXECUTIVE

COMPREHENSIVE

PRIORITY

SAVER

SMART SAVER

SMART

CORE

KEYCARE



A GUIDE TO COMPARE OUR MEDICAL AID PLANS 2027



How to use this guide

We have tailored our medical scheme plans to suit your budget and your health needs. This document will help you to find the right plan for you and your family.

Discovery Health Medical Scheme has 8 Series and a total of 26 plans that fall into four categories:

Extensive Day-to-Day Benefits, Limited Day-to-Day Benefits, Hospital Benefits and Network Benefits.

We give you the following summaries to compare across the series and plans:

01

Key features of the Discovery Health Medical Scheme plans.

02

The **8 series** according to category, monthly contributions and key benefit differences.

03

A **snapshot** of the **benefits** across all plans.

04

A more **detailed summary** of the benefits of each series.



Key features of our medical scheme plans

Discovery Health Medical Scheme offers a comprehensive suite of benefits across our plans.



Unlimited hospital cover for admissions

There is no overall limit for hospital cover on our health plans.

Depending on your chosen plan, you may need to use specific hospitals and specialists in a network.



Cover in hospital for specialists

Full cover in hospital for network specialists who have a payment arrangement with us.

We pay **between 100% and 300%** of the Discovery Health Rate for other healthcare professionals, depending on the plan you selected.



Full cover for chronic medicine

We pay the full cost for medicine on the Scheme's medicine list for conditions on our Chronic Diseases List if you use a Network Pharmacy.



Extensive maternity cover

Benefits for maternity and early childhood that cover certain healthcare services before and after child birth. Cover depends on the plan you have chosen.



Day-to-day expenses

We pay day-to-day medical expenses from your Personal Health Fund, Medical Savings Account or defined day-to-day benefits.

The Day-to-day Extender Benefit and Above Threshold Benefit can extend this cover, depending on your plan.



Screening and prevention

We cover various screening tests that can detect early warning signs of serious illnesses at our wellness providers.



Best-in-class cancer cover

If you are diagnosed with cancer, we cover you on the Oncology Care Programme once we have approved your treatment.

The Oncology Precision Medicine Benefit gives you access to a defined list of high-cost medicine and new technologies for cancer care.

Our Extended Oncology Benefit provides you with more cover for specific cancer medicine.

Cover depends on the plan you choose.



Digital health tools

The Discovery Health app gives you access to a personalised health journey and a way to navigate the healthcare system easily. Access the advice and healthcare support you need 24/7.



Snapshot of the 8 series

	Extensive Day-to-Day Benefits		Limited Day-to-Day Benefits				Hospital Benefits	Network Benefits
PLAN SERIES	EXECUTIVE 1 plan option	COMPREHENSIVE 2 plan options	PRIORITY 2 plan options	SAVER 5 plan options	SMART SAVER 2 plan options	SMART 4 plan options	CORE 6 plan options	KEYCARE 4 plan options (income banded)
Monthly contributions (Per main member)	R13,442	From R9,343	From R5,803	From R3,345	From R2,968	From R1,450	From R1,700	From R1,392
Prescribed Minimum Benefits	All Discovery Health Medical Scheme plans cover the costs related to the diagnosis, treatment and care of: an emergency medical condition, a defined list of 271 diagnoses and a defined list of 27 chronic conditions. Your medical condition must qualify for cover and be part of the defined list of Prescribed Minimum Benefit conditions. The treatment requested must match the treatments in the defined benefits. You must use designated service providers in our network – this does not apply in emergencies. Where appropriate and according to the rules of the Scheme, you may be transferred to a hospital or other service providers in our network once your condition has stabilised. If your treatment doesn't meet the above criteria, we will pay up to 80% of the Discovery Health Rate. You will be responsible for the difference between what we pay and the actual cost of your treatment.							
Hospital cover	Unlimited hospital cover. Depending on your chosen plan, you may need to use specific hospitals and specialists in a network.							
Day-to-day cover: Key benefit differences	■ Personal Health Fund. ■ Medical Savings Account. ■ Unlimited Above Threshold benefit. ■ Day-to-day Extender Benefit.	■ Personal Health Fund. ■ Medical Savings Account. ■ Limited Above Threshold benefit. ■ Day-to-day Extender Benefit available on the Classic Comprehensive plan.	■ Personal Health Fund. ■ Medical Savings Account. ■ Limited Above Threshold Benefit. ■ Day-to-day Extender Benefit.	■ Personal Health Fund. ■ Medical Savings Account. ■ Day-to-day Extender Benefit.	■ Personal Health Fund. ■ Medical Savings Account. ■ Defined day-to-day benefits.	■ Personal Health Fund. ■ Defined day-to-day benefits.	■ Personal Health Fund.	■ Personal Health Fund. ■ Defined day-to-day benefits.
Personal Health Fund (Per family)	Up to R12,000	Up to R12,000	Up to R10,000	Up to R10,000	Up to R10,000	Up to R8,000	Up to R8,000	Up to R1,000
Annual Medical Savings Account (Per main member)	R40,320	Up to R32,796	Up to R20,256	Up to R12,564	Up to R3,036	These plans do not offer a Medical Savings Account.		
Annual Threshold Amount (Per main member)	R46,380	R37,930	R29,590	These plans do not offer this benefit.				
Above Threshold Benefit (Per main member)	Unlimited	Up to R37,640	R20,830	These plans do not offer this benefit.				

Snapshot of benefits across plans

A dot (•) indicates that the plan includes the benefit. This does not mean that all plans provide the same level of cover for that benefit. Please refer to the plan details for full information.

Extensive Day-to-Day Benefits				Limited Day-to-Day Benefits										Hospital Benefits				Network Benefits		
SERIES		COMPREHENSIVE		PRIORITY		SAVER (DELTA OPTIONS AVAILABLE) *			SMART SAVER		SMART (DYNAMIC OPTION AVAILABLE) **			CORE (DELTA OPTIONS AVAILABLE) *				KEYCARE (START REGIONAL OPTION AVAILABLE)***		
	PLANS	Executive	Classic	Classic Smart	Classic	Essential	Classic	Essential	Coastal	Classic	Essential	Classic	Essential	Active	Classic	Essential	Coastal	Active	Plus	Core
CORE BENEFITS																				
Hospital admission cover	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
In-hospital accounts cover	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Chronic medicine	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Maternity	•	•	•	•	•	•	•	•	•	•	•	•	•		•	•	•	•	•	
Screening and prevention	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Cancer	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
International travel	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
Prescribed Minimum Benefits****	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
VALUE-ADDED BENEFITS																				
Personal Health Fund	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Medical Savings Account	•	•	•	•	•	•	•	•	•	•	•									
Day-to-day Extender Benefit	•	•		•	•	•	•	•												
Above Threshold Benefit	•	•	•	•	•															
Defined day-to-day benefits										•	•	•	•	•					•	•
ADVANCED BENEFITS																				
Specialised medicine and technology	•	•																		
Extended Oncology Benefit (extended cover for defined list of cancer medicine)	•	•																		
Oncology Innovation Benefit (high-cost medicine and advanced technology)	•	•																		
Oncology Precision Medicine Benefit			•	•	•	•	•	•	•	•	•	•		•	•	•				

Extensive Day-to-Day Benefits				Limited Day-to-Day Benefits										Hospital Benefits				Network Benefits		
SERIES		COMPREHENSIVE		PRIORITY		SAVER (DELTA OPTIONS AVAILABLE) *			SMART SAVER		SMART (DYNAMIC OPTION AVAILABLE) **			CORE (DELTA OPTIONS AVAILABLE) *				KEYCARE (START REGIONAL OPTION AVAILABLE)***		
PLANS	Executive	Classic	Classic Smart	Classic	Essential	Classic	Essential	Coastal	Classic	Essential	Classic	Essential	Active	Classic	Essential	Coastal	Active	Plus	Core	Start
ADDITIONAL BENEFITS																				
Advanced Illness Benefit (palliative care)	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Assisted Reproductive (Fertility) Therapy	•	•	•																	
Care programmes (preventative and condition-specific programmes for diabetes, mental health, HIV and heart conditions)	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Emergency medical claims incurred from selected African countries	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•			
Trauma Recovery Extender Benefit	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
WHO global outbreak	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Overseas treatment	•	•	•																	
DIGITAL BENEFITS																				
Mental wellbeing	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Care at home	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Virtual Chronic Care	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Virtual urgent care	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Virtual physical therapy	•	•	•	•	•	•	•	•	•	•										
Digital mental health	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•

*The Delta Options available under the Saver Series is in reference to the Classic Delta Saver and Essential Delta Saver Plans. You can refer to pages 13 and 14 for more information. And under the Core Series is in reference to the Classic Delta Core and Essential Delta Core Plans. You can refer to pages 19 and 20 for more information.

**The Dynamic Option available under the Smart Series is in reference to Essential Dynamic Smart Plan. You can refer to page 17 for more information.

***The Start Regional Option available under the KeyCare Series is in reference to the KeyCare Start Regional Plan. You can refer to page 22 for more information.

****What are Prescribed Minimum Benefits?

Prescribed Minimum Benefits (PMBs) are a set of healthcare services that all medical schemes in South Africa must cover by law. PMBs are described in the Medical Schemes Act of 1998 (Act No. 131 of 1998) and its Regulations.

Under PMB level cover, no hospital network applies in the case of an emergency. However, where appropriate and according to the rules of medical schemes, you may be transferred to a hospital or other service providers in its network, once your condition has stabilised.

PMBs include:

- Emergency treatment.
- A list of 27 chronic conditions that need ongoing care.
- A range of 271 common medical conditions and their essential treatment.
- The PMB tables also gives the International Classification of Diseases (ICD) code for each of the listed conditions or diseases and the appropriate minimum treatment.

Summary of benefits in each series

The Executive Plan

Industry-leading healthcare cover with a range of innovative benefits for advanced healthcare needs, makes this our most comprehensive option.

Monthly contributions		
Main Member R13,442	Adult R13,442	Child R2,569
Annual Medical Savings Account		
Main Member R40,320	Adult R40,320	Child R7,704
Annual Threshold Amount		
Main Member R46,380	Adult R46,380	Child R8,810
Above Threshold Benefit		
Main Member	Adult	Child
Unlimited		
Additional value in the Personal Health Fund for engaging in Personal Health Pathways .		
Per Adult Up to R3,000	Per Child Up to R1,500	Per Family Up to R12,000

Day-to-day benefits

- Personal Health Fund and Medical Savings Account.
- Day-to-day Extender Benefit, including casualty cover for essential healthcare services in our network and cover for child casualty visits.
- Unlimited Above Threshold Benefit cover.

Hospital cover

- Unlimited hospital cover, plus private ward cover subject to daily limits at any hospital approved by the Scheme.
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 300% of the Discovery Health Rate for other specialists.

Maternity and fertility

- Comprehensive maternity cover.
- Access to the Assisted Reproductive Therapy Benefit.

Chronic and cancer care

- For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary, and cover for Additional Disease List conditions.
- Comprehensive cancer treatment, including the Oncology Innovation Benefit and Extended Oncology Benefit.

International and emergency cover:

- Cover for medical emergencies when traveling outside of South Africa for 90 days from the date of departure. This benefit provides up to \$1 million per person on each journey.

Overseas Treatment Benefit

- We pay for planned treatment abroad, subject to limits and co-payments.



The Comprehensive series

A premium option offering best in class cover for day-to-day benefits and more advanced healthcare needs, with a network option to balance affordability and coverage.

CLASSIC COMPREHENSIVE			CLASSIC SMART COMPREHENSIVE		
Monthly contributions			Monthly contributions		
Main Member R10,934	Adult R10,342	Child R2,181	Main Member R9,343	Adult R8,628	Child R2,181
Annual Medical Savings Account			Annual Medical Savings Account		
Main Member R32,796	Adult R31,020	Child R6,540	Main Member R16,812	Adult R15,528	Child R3,924
Annual Threshold Amount			Annual Threshold Amount		
Main Member R37,930	Adult R37,930	Child R7,250	Main Member R37,930	Adult R37,930	Child R7,250
Limited Above Threshold Benefit			Limited Above Threshold Benefit		
Main Member R37,640	Adult R37,640	Child R9,140	Main Member R32,260	Adult R32,260	Child R8,060

Additional value in the **Personal Health Fund** for engaging in **Personal Health Pathways**.

Per Adult Up to R3,000	Per Child Up to R1,500	Per Family Up to R12,000	Per Adult Up to R3,000	Per Child Up to R1,500	Per Family Up to R12,000
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Day-to-day benefits

- Personal Health Fund.
- Medical Savings Account.
- Day-to-day Extender Benefit, including casualty cover for essential healthcare services in our network and cover for child casualty visits.
- Limited Above Threshold Benefit.

Hospital cover

- Unlimited hospital cover at any private hospital approved by the Scheme.
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists.
- Day surgery for defined conditions at a day surgery facility in the Day Surgery Network.

Maternity and fertility

- Comprehensive maternity benefits.
- Access to the Assisted Reproductive Therapy Benefit.

Chronic and cancer care

- For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary, and cover for Additional Disease List conditions.
- Comprehensive cancer treatment, including the Oncology Innovation Benefit and Extended Oncology Benefit.

Day-to-day benefits

- Personal Health Fund.
- Medical Savings Account.
- Unlimited consultations at a Smart GP, with a R80 co-payment.
- Limited Above Threshold Benefit.

Hospital cover

- Unlimited hospital cover at a private hospital in the Smart Hospital Network.
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists.
- Day surgery for defined conditions at a day surgery facility in the Smart Day Surgery Network.

Maternity and fertility

- Comprehensive maternity benefits.
- Access to the Assisted Reproductive Therapy Benefit.

Chronic and cancer care

- For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount.
- Comprehensive cancer treatment, including the Oncology Precision Medicine Benefit.

The Priority series

Flexible cover for day-to-day benefits through the Medical Savings Account and additional risk-funded benefits with cover for hospitalisation.

CLASSIC PRIORITY			ESSENTIAL PRIORITY		
Monthly contributions			Monthly contributions		
Main Member R6,752	Adult R5,326	Child R2,700	Main Member R5,803	Adult R4,564	Child R2,317
Annual Medical Savings Account			Annual Medical Savings Account		
Main Member R20,256	Adult R15,972	Child R8,100	Main Member R10,440	Adult R8,208	Child R4,164
Annual Threshold Amount			Annual Threshold Amount		
Main Member R29,590	Adult R22,240	Child R9,860	Main Member R29,590	Adult R22,240	Child R9,860
Limited Above Threshold Benefit			Limited Above Threshold Benefit		
Main Member R20,830	Adult R14,870	Child R7,280	Main Member R20,830	Adult R14,870	Child R7,280

Additional value in the **Personal Health Fund** for engaging in **Personal Health Pathways**.

Per Adult Up to R2,500	Per Child Up to R1,250	Per Family Up to R10,000	Per Adult Up to R1,500	Per Child Up to R750	Per Family Up to R6,000
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Day-to-day benefits

- Personal Health Fund.
- Medical Savings Account.
- Day-to-day Extender Benefit, including casualty cover for essential healthcare services in our network and cover for child casualty visits.
- Limited Above Threshold Benefit.

Hospital cover

- Unlimited hospital cover at any private hospital approved by the Scheme with an upfront payment for a list of procedures.
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists.
- Day surgery for defined conditions at a day surgery facility in the Day Surgery Network.

Maternity

- Comprehensive maternity benefits.

Chronic and cancer care

- For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount.
- Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.

Day-to-day benefits

- Personal Health Fund.
- Medical Savings Account.
- Day-to-day Extender Benefit.
- Limited Above Threshold Benefit.

Hospital cover

- Unlimited hospital cover at any private hospital approved by the Scheme with an upfront payment for a list of procedures.
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists.
- Day surgery for defined conditions at a day surgery facility in the Day Surgery Network.

Maternity

- Comprehensive maternity benefits.

Chronic and cancer care

- For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount.
- Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.

The Saver series

Flexible cover for day-to-day benefits through the Medical Savings Account with extensive cover for hospitalisation.

CLASSIC SAVER			CLASSIC DELTA SAVER			ESSENTIAL SAVER		
Monthly contributions			Monthly contributions			Monthly contributions		
Main Member R5,235	Adult R4,128	Child R2,098	Main Member R4,182	Adult R3,306	Child R1,680	Main Member R4,194	Adult R3,145	Child R1,680
Annual Medical Savings Account			Annual Medical Savings Account			Annual Medical Savings Account		
Main Member R12,564	Adult R9,900	Child R5,028	Main Member R10,032	Adult R7,932	Child R4,032	Main Member R5,028	Adult R3,768	Child R2,016

Additional value in the **Personal Health Fund** for engaging in **Personal Health Pathways**.

Per Adult Up to R2,500	Per Child Up to R1,250	Per Family Up to R10,000	Per Adult Up to R2,500	Per Child Up to R1,250	Per Family Up to R10,000	Per Adult Up to R1,500	Per Child Up to R750	Per Family Up to R6,000
Day-to-day benefits - Personal Health Fund. - Medical Savings Account. - Day-to-day Extender Benefit, including casualty cover for essential healthcare services in our network and cover for child casualty visits. Hospital cover - Unlimited hospital cover at any private hospital approved by the Scheme. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a day surgery facility in the Day Surgery Network. Maternity - Comprehensive maternity benefits. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount. - Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.			Day-to-day benefits - Personal Health Fund. - Medical Savings Account. - Day-to-day Extender Benefit, including cover for casualty visits for essential healthcare services in our network. Hospital cover - Unlimited hospital cover at any hospital in the Delta Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a day surgery facility in the Delta Day Surgery Network. Maternity - Comprehensive maternity benefits. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount. - Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.			Day-to-day benefits - Personal Health Fund. - Medical Savings Account. - Day-to-day Extender Benefit. Hospital cover - Unlimited hospital cover at any private hospital approved by the Scheme. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a day surgery facility in the Day Surgery Network. Maternity - Comprehensive maternity benefits. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount. - Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.		

The Saver series

Flexible cover for day-to-day benefits through the Medical Savings Account with extensive cover for hospitalisation.

ESSENTIAL DELTA SAVER			COASTAL SAVER		
Monthly contributions			Monthly contributions		
Main Member R3,345	Adult R2,525	Child R1,342	Main Member R4,441	Adult R3,330	Child R1,778
Annual Medical Savings Account			Annual Medical Savings Account		
Main Member R4,008	Adult R3,024	Child R1,608	Main Member R7,992	Adult R5,988	Child R3,192

Additional value in the **Personal Health Fund** for engaging in **Personal Health Pathways**.

Per Adult Up to R1,500	Per Child Up to R750	Per Family Up to R6,000	Per Adult Up to R1,500	Per Child Up to R750	Per Family Up to R6,000
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Day-to-day benefits

- Personal Health Fund.
- Medical Savings Account.
- Day-to-day Extender Benefit.

Hospital cover

- Unlimited hospital cover at any hospital in the Delta Network.
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists.
- Day surgery for defined conditions at a day surgery facility in the Delta Day Surgery Network.

Maternity

- Comprehensive maternity benefits.

Chronic and cancer care

- For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount.
- Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.

Day-to-day benefits

- Personal Health Fund.
- Medical Savings Account.
- Day-to-day Extender Benefit.

Hospital cover

- Unlimited hospital cover at any hospital in the four coastal provinces network approved by the Scheme.
- Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists.
- Day surgery for defined conditions at a day surgery facility in the Coastal Day Surgery Network.

Maternity

- Comprehensive maternity benefits.

Chronic and cancer care

- For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount.
- Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.



The Smart Saver series

Smarter healthcare, built to give young professionals and families certainty, flexibility and lasting value.

CLASSIC SMART SAVER			ESSENTIAL SMART SAVER		
Monthly contributions			Monthly contributions		
Main Member R3,616	Adult R3,066	Child R1,511	Main Member R2,968	Adult R2,537	Child R966
Annual Medical Savings Account			Annual Medical Savings Account		
Main Member R3,036	Adult R2,568	Child R1,272	Main Member R2,484	Adult R2,124	Child R816

Additional value in the **Personal Health Fund** for engaging in **Personal Health Pathways**.

Per Adult Up to R2,500	Per Child Up to R1,250	Per Family Up to R10,000	Per Adult Up to R1,500	Per Child Up to R750	Per Family Up to R6,000
- Personal Health Fund. - Medical Savings Account. Defined day-to-day benefits (Subject to co-payments and limits) - Unlimited Smart GP consults. - Dentistry, eye test and medicine benefits. - Sport Injury Benefit for sports-related injuries including basic x-rays, specialist and allied professional visits. - Kids Injury Benefit which includes a casualty visit. Hospital cover - Unlimited hospital cover in Smart Hospital Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Smart Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the therapeutic reference price. - Chronic dialysis covered at a state facility. - Cancer care, including access to Oncology Precision Medicine Benefit at a network provider.			- Personal Health Fund. - Medical Savings Account. Defined day-to-day benefits (Subject to co-payments and limits) - Unlimited Smart GP consults. - Dentistry, eye test and medicine benefits. - Sport Injury Benefit for sports-related injuries for children 12 years and younger including basic x-rays, specialist and allied professional visits. - Kids Injury Benefit which includes a casualty visit. Hospital cover - Unlimited hospital cover in Smart Hospital Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Smart Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the therapeutic reference price. - Chronic dialysis covered at a state facility. - Cancer care, including access to Oncology Precision Medicine Benefit at a network provider.		

The Smart series

Re-imagining healthcare using digital tools and efficient healthcare networks to provide the best quality care at affordable price points.

CLASSIC SMART

ESSENTIAL SMART

Monthly contributions			Monthly contributions		
Main Member R3,257	Adult R2,571	Child R1,301	Main Member R2,332	Adult R2,332	Child R2,332

Additional value in the **Personal Health Fund** for engaging in **Personal Health Pathways**.

Per Adult Up to R2,000	Per Child Up to R1,000	Per Family Up to R8,000	Per Adult Up to R1,000	Per Child Up to R500	Per Family Up to R4,000
- Personal Health Fund. Defined day-to-day benefits: (Subject to co-payments and limits) - Unlimited Smart GP consults. - Dentistry, eye test and medicine benefits. - Sport Injury Benefit for sports-related injuries including basic x-rays, specialist and allied professional visits. Hospital cover - Unlimited hospital cover in the Smart Hospital Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Smart Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the therapeutic reference price. - Chronic dialysis covered at a network provider. - Cancer care, including access to Oncology Precision Medicine Benefit at a network provider.			- Personal Health Fund. Defined day-to-day benefits: (Subject to co-payments and limits) - Unlimited Smart GP consults. - Dentistry, eye test and medicine benefits. Hospital cover - Unlimited hospital cover in the Smart Hospital Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Smart Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the therapeutic reference price. - Chronic dialysis covered at a state facility. - Cancer care, including access to Oncology Precision Medicine Benefit at a network provider.		

The Smart series

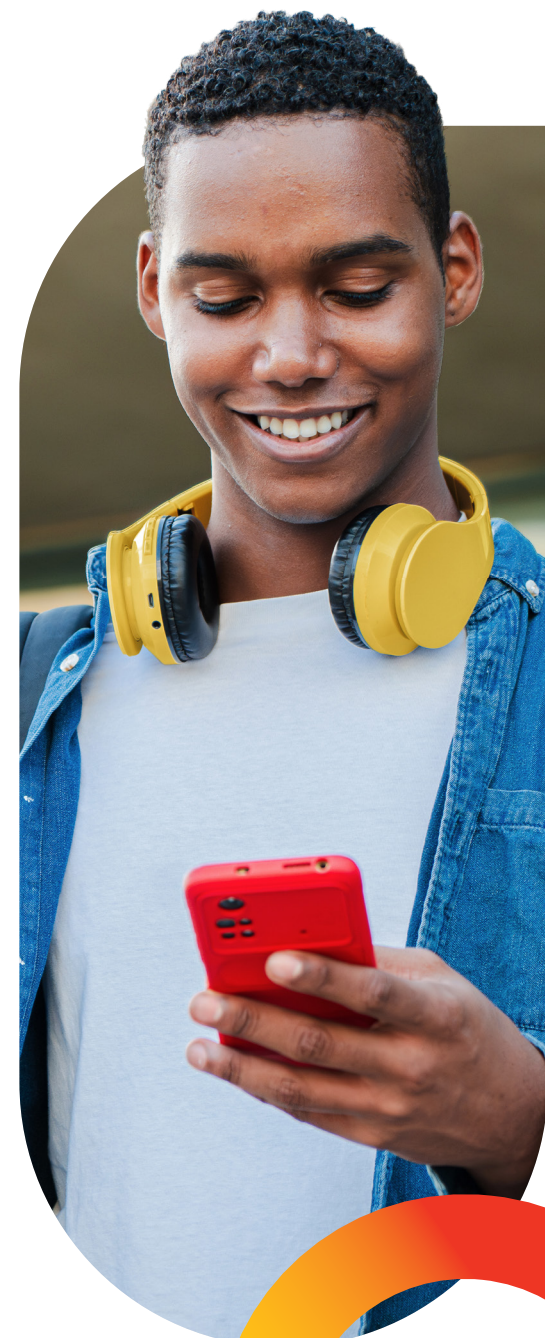
Re-imagining healthcare using digital tools and efficient healthcare networks to provide the best quality care at affordable price points.

ESSENTIAL DYNAMIC SMART

Monthly contributions			Monthly contributions		
Main Member R1,939	Adult R1,939	Child R1,939	Main Member R1,450	Adult R1,450	Child R1,450

Additional value in the **Personal Health Fund** for engaging in **Personal Health Pathways**.

Per Adult Up to R1,000	Per Child Up to R500	Per Family Up to R4,000	Per Adult Up to R1,000	Per Child Up to R500	Per Family Up to R4,000
- Personal Health Fund. Defined day-to-day benefits: (Subject to co-payments and limits) - Unlimited Smart GP consults. - Dentistry, eye test and medicine benefits. Hospital cover - Unlimited hospital cover in the Dynamic Smart Hospital Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Smart Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the therapeutic reference price. - Chronic dialysis covered at a state facility. - Cancer care, including access to Oncology Precision Medicine Benefit at a network provider.			- Personal Health Fund. Defined day-to-day benefits: (Subject to co-payments and limits) - Unlimited Smart GP consults. - Dentistry, eye test and medicine benefits. Hospital cover - Unlimited hospital cover in the Active Hospital Network with an upfront payment for all non-PMB admissions. - Neonatal admissions limited to R75,450 per family, per year. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Active Day Surgery Network. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the therapeutic reference price. - Chronic dialysis covered at a state facility. - Prescribed Minimum Benefits level of cancer care at a network provider.		



The Core series

Hospital plans for members seeking to self-fund day-to-day expenses.

CLASSIC CORE			CLASSIC DELTA CORE			ESSENTIAL CORE		
Monthly contributions			Monthly contributions			Monthly contributions		
Main Member R4,215	Adult R3,328	Child R1,686	Main Member R3,374	Adult R2,661	Child R1,349	Main Member R3,622	Adult R2,718	Child R1,454
Additional value in the Personal Health Fund for engaging in Personal Health Pathways .								
Per Adult Up to R2,000	Per Child Up to R1,000	Per Family Up to R8,000	Per Adult Up to R2,000	Per Child Up to R1,000	Per Family Up to R8,000	Per Adult Up to R1,000	Per Child Up to R500	Per Family Up to R4,000
Day-to-day benefits - Personal Health Fund. Hospital cover - Unlimited hospital cover at any private hospital approved by the Scheme. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount. - Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.			Day-to-day benefits - Personal Health Fund. Hospital cover - Unlimited hospital cover at any hospital in the Delta Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 200% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Delta Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount. - Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.			Day-to-day benefits - Personal Health Fund. Hospital cover - Unlimited hospital cover at any private hospital approved by the Scheme. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount. - Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.		

The Core series

Hospital plans for members seeking to self-fund day-to-day expenses.

ESSENTIAL DELTA CORE			COASTAL CORE			ACTIVE CORE		
Monthly contributions			Monthly contributions			Monthly contributions		
Main Member R2,894	Adult R2,178	Child R1,161	Main Member R3,540	Adult R2,657	Child R1,406	Main Member R1,700	Adult R1,550	Child R500
Additional value in the Personal Health Fund for engaging in Personal Health Pathways .								
Per Adult Up to R1,000	Per Child Up to R500	Per Family Up to R4,000	Per Adult Up to R1,000	Per Child Up to R500	Per Family Up to R4,000	Per Adult Up to R1,000	Per Child Up to R500	Per Family Up to R4,000
Day-to-day benefits - Personal Health Fund. Hospital cover - Unlimited hospital cover at any hospital in the Delta Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Delta Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount. - Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.			Day-to-day benefits - Personal Health Fund. Hospital cover - Unlimited hospital cover at any private hospital in the four coastal provinces network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Coastal Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the Chronic Drug Amount. - Comprehensive cancer treatment including the Oncology Precision Medicine Benefit at a network provider.			Day-to-day benefits - Personal Health Fund. Hospital cover - Unlimited hospital cover at any hospital in the Active Hospital Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the Active Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary. For other medicine, we pay up to the therapeutic reference price. - Chronic dialysis covered at a state facility. - Prescribed Minimum Benefits level of cancer care at a network provider.		

The KeyCare series

Access to high-quality care from the KeyCare Network.

KEYCARE PLUS			KEYCARE CORE		
Monthly contributions			Monthly contributions		
Main Member From R2,136	Adult From R2,136	Child From R776	Main Member From R1,623	Adult From R1,623	Child From R425
Additional value in the Personal Health Fund for engaging in Personal Health Pathways .					
Per Adult Up to R500	Per Child Up to R250	Per Family Up to R1,000	Per Adult Up to R500	Per Child Up to R250	Per Family Up to R1,000
- Personal Health Fund. Defined day-to-day benefits <i>(Subject to limits)</i> - Day-to-day benefits and day-to-day medicine from our medicine list when prescribed by your nominated KeyCare GP. - Specialist cover when referred by a GP. Hospital cover - Unlimited hospital cover in the KeyCare Hospital Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the KeyCare Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary at a network pharmacy. For other medicine, we pay up to the therapeutic reference price. - Chronic dialysis covered at a network provider. - Prescribed Minimum Benefits level of cancer care at a network provider.			- Personal Health Fund. Defined day-to-day benefits <i>(Subject to limits)</i> - Specialist cover when referred by a GP. Hospital cover - Unlimited hospital cover in the KeyCare Hospital Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the KeyCare Day Surgery Network. Maternity - Maternity cover for pre- and post-natal healthcare. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary at a network pharmacy. For other medicine, we pay up to the therapeutic reference price. - Chronic dialysis covered at a network provider. - Prescribed Minimum Benefits level of cancer care at a network provider.		

The KeyCare series

Access to high-quality care from the KeyCare Network.

KEYCARE START			KEYCARE START REGIONAL		
Monthly contributions			Monthly contributions		
Main Member From R1,564	Adult From R1,564	Child From R953	Main Member From R1,392	Adult From R1,392	Child From R837
Additional value in the Personal Health Fund for engaging in Personal Health Pathways .					
Per Adult Up to R500	Per Child Up to R250	Per Family Up to R1,000	Per Adult Up to R500	Per Child Up to R250	Per Family Up to R1,000
- Personal Health Fund. Defined day-to-day benefits (Subject to limits) - Day-to-day benefits through your nominated KeyCare Start GP and day-to-day medicine from our medicine list when prescribed by your nominated KeyCare Start GP. - Specialist cover when referred by a GP. Hospital cover - Unlimited hospital cover in the KeyCare Start Hospital Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the KeyCare Start Day Surgery Network. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary at a state facility. For other medicine, we pay up to the therapeutic reference price. - Chronic dialysis covered at a provider in a state facility. - Prescribed Minimum Benefits level of cancer care at a network provider.			- Personal Health Fund. Defined day-to-day benefits (Subject to limits) - Day-to-day benefits through referral by KeyCare Online Practice and day-to-day medicine from our medicine list when prescribed by your nominated KeyCare Start Regional GP. - Specialist cover when referred by a GP. Hospital cover - Unlimited hospital cover in the KeyCare Start Regional Hospital Network. - Full in-hospital cover for specialists with a payment arrangement with us. Up to 100% of the Discovery Health Rate for other specialists. - Day surgery for defined conditions at a facility in the KeyCare Start Regional Day Surgery Network. Chronic and cancer care - For all Chronic Disease List conditions, we pay in full for chronic medicine on our formulary at KeyCare Start Regional Network GP. For other medicine, we pay up to the therapeutic reference price. - Chronic dialysis covered at a provider in a state facility. - Prescribed Minimum Benefits level of cancer care at a network provider.		





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